

From: john.tuttle@nmfn.com [mailto:john.tuttle@nmfn.com]
Sent: Tuesday, June 23, 2009 10:31 AM
To: Comments, Public
Cc: Mlaptew@naifa.org
Subject: "FINRA Regulatory notice 09-25"

Dear Ms. Asquith....

I am writing to you because I don't believe that FINRA should try to expand its regulations to cover areas that are not securities. I believe that you should try to harmonize your regulations with the other regulators who have jurisdiction over non security insurance and banking products to provide suitability for purchase.

There is nothing wrong with the concept of a product being suitable for the customer. But having different regulators argue over their turf is a problem. As a society we would be better off simplifying regulations so that our world is less complex.

As someone who delivers insurance and investment products to clients, I am concerned about the ever growing complexity of the regulations that we live with. Please refrain from poaching into the insurance regulator's world.

Thank you,

John

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