

Dear FINRA,

Questions regarding this *Notice* should be directed to:

- Marshall J Levinson, Vice President, Member Regulation, at (646) 315-8453; and
- Adam H. Arkel, Assistant General Counsel, Office of General Counsel, at (202) 728-6961.

First I am very happy to see progress in some area; but I am baffled at level of your goals. All of what you want falls way short of what we need. With today's technology I would think your goal would be; for FINRA to have a master file account on all firms and their clients, brokers, employees, all activity for ready access. . It would be so nice to have a client fill out one set of Docs; to open a brokerage acct and be able to move to another of choice without massive duplication of work.

Spend some time with the DMV... they have refined their process to a T. They know everything, they are efficient, they have unequalled processes from stem to stern. In addition would it not be perfect to standardize all forms and common practices and processes. After suffering the demise of a BD; I was shocked by the treatment of the innocently hurt. After 30 years in this business I was very much ashamed of my industry. So anything to help this sort of anguish is good; but once again ; please look at your whole process.

Again; thank you and lets aim a bit higher.

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