

To: FINRA

RE: Comments on Regulatory Notice 15-37: "FINRA Requests Comment on Rules Relating to Financial Exploitation of Seniors and Other Vulnerable Adults"

From: Doug Brode, CEO Christian Financial Services LLC

I see no benefit and a tremendous increase in potential liabilities from the proposed new rule. Family members and legal guardians are responsible for protecting the interests of seniors who are incapable of dealing with financial matters themselves. Creating a rule that makes a broker responsible for the behavior of an incapacitated senior is just inviting lawsuits and abuse. Please do not do it.