

**From:** Vicki.Seedhouse@thrivent.com  
**Sent:** Tuesday, June 23, 2009 11:04 AM  
**To:** Comments, Public  
**Subject:** Expansion of Suitability Obligations

**Attachments:** pic24021.jpg



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I am a CFP, a licensed insurance professional and a registered representative. I am writing to you because I strongly object to expanding FINRA's suitability obligations to include recommendations that do not involve the purchase of securities.

Let me start by saying that I firmly believe that people who promote unsuitable sales and engage in misleading sales practices should be aggressively prosecuted and be subject to meaningful sanctions. I also believe that equity indexed annuities should be regulated and should fall under the heading of securities. However, FINRA does not have jurisdiction over products and services which are not securities, and neither FINRA nor broker/dealers have the resources or product-specific expertise necessary to oversee non-securities transactions. FINRA's authority should not be expanded to include non-securities products and services.

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