

From: Cynthia M Thixton [cmthixton@ft.newyorklife.com]
Sent: Tuesday, June 23, 2009 4:14 PM
To: Comments, Public
Subject: Comments re FINRA expanded role in oversight

I am a licensed insurance professional and registered representative with over 18 years in the insurance industry. I do not believe that FINRA's oversight should be expanded to fixed products. The public is acutely aware of the risks in the securities investment world at this time. Fixed products are one area where clients can seek shelter, and try to reposition some of their assets into safe, growth vehicles. I was not aware that FINRA has any expertise in this area!

When any product references a securities index, such as indexed annuities, I believe those transactions should be more transparent and regulated. I also believe that those agents who have knowingly and purposely mislead clients should be prosecuted to the fullest extent of the law possible.

Will FINRA then regulate bank CDs as well? The public will be more confused than ever if their safe havens become harder to access, obtain and understand.

Thank you for your time.

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