SR-FINRA-2012-028 13 SR-FINRA-2012-039 12 SR-FINRA-2012-030 13 SR-FINRA-2012-031 26 RECEIVED JUL 27 2012

OFFICE OF THE SECRETARY

July 23, 2012

Elizabeth M. Murphy Secretary Securities and Exchange Commission 100 F Street, NE Washington, DC 20549-1090

RE: FINRA Proposed Fee Increases – File Numbers SR-FINRA-2012, SR-FINRA-2012-029, SR-FINRA-2012-030 and SR-FINRA-2012-031

Dear Ms. Murphy:

On June 28 and 29, the SEC published in the Federal Register requests for comment on a series of proposed FINRA fee increases. The [proposals would increase the fees FINRA charges for branch office registrations, new member applications, continuing membership applications, Central Registration Depository filings and the review of advertising and sales literature. As a financial advisor with 12 years experience e in the industry, I oppose any increase in fees. In our industry, we are already burdened with far too much regulation and compliance. The proposed rate increase will have the unintended consequence of forcing many financial advisors to simply leave the industry. I urge you to stop this proposed fee increase immediately.

Sincerely,

Albert Aizin

President, Advanced Planning Financial & Estate Services