

From: [Connell Byrd Jr](#)
To: [Comments, Public](#)
Subject: Comment
Date: Sunday, October 11, 2020 12:19:50 AM

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Non-associated participation should be eliminated all together. This insures the integrity and values of such examinations, the financial services industry and environment as a whole. Employers become unconscious to making proper assessments of the qualifications of all principals, representatives and firms alike. Regulating agencies can bypass cost associated with the implementation of both monitoring and enforcing such micro violations of ethical principal. Without association such credentials are not valid for public exposure. By the allowance granted risk is omitted rather conduct is suppress or not. Period.