

Advisers need to be allowed to obtain their own individual licence with an appropriate cost structure to eliminate the conflicts of interest.

This is what applies in all other professions and there is no reason financial advisers should be treated any differently.

Until you do this you will continue to have problems as advisers are forced to tow the line of others with vested interests who ever that may be from time to time when in fact they should be free from undue influence to simply represent the best interest of their client.

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