

I believe I am in a unique position to comment on this as I am also a FP also aerating this business as an independent or solo business, the same as my Mortgage business. I do not believe that is alf benefit to merge the schemes as it will clearly add significantly to the cost for smaller operators and having seen the larger scheme in operation I can say it is difficult to deal with. Although it is fair to say that complaints by either scheme can and often do take up to 1 year and beyond to resolve which seems to me to be far too long. But merging the schemes will not change that aspect. I fully support the reasons outlined in your statement for not merging the schemes

Please don't hesitate to make contact with me on 9863 8111 should you require further assistance.

Kind Regards
Duncan

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Client Referrals are very important to our business. If you know of any friends, work colleagues or family members who can benefit from our comprehensive range of services, please do not hesitate to contact me. I would appreciate the opportunity to assist.

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