



31 March 2014

Mr David Murray AO  
Chair  
Financial System Inquiry  
GPO Box 89  
Sydney NSW 2001

By email: [fsi@fsi.gov.au](mailto:fsi@fsi.gov.au)

Dear Mr Murray AO

Please find attached Yellow Brick Road's submission to the Financial System Inquiry.

The submission calls for changes to the system in order to support the two Australian dreams – to own a home and to retire comfortably. We see this once-in-a-generation inquiry as an opportunity to build a stronger financial system and ensure that it meets the needs of the vast majority of Australians.

Yellow Brick Road's Five Point Plan for a Fairer Financial System focuses on:

1. More help for Australians to master their personal finances
2. More transparency in interest rate advertising
3. Real competition for real consumer choice
4. Supporting the life dream of a house *and* a comfortable retirement
5. A fairer system for the 'outsiders' – particularly women, small businesses, and young people

To ensure that Yellow Brick Road's submission accurately reflected the needs of Australians, the company opened up its Five Point Plan to the public, giving consumers a two month period to make contributions and comments via its website. Public feedback received on Yellow Brick Road's draft submission can be found on the website at [www.ybr.com.au/fairerfinancialsystem](http://www.ybr.com.au/fairerfinancialsystem).

Yellow Brick Road is a wealth management and financial services organisation that offers tailored advice and services to Australians wanting to build financial security for the future. With its extensive neighbourhood based branch network, Yellow Brick Road is committed to delivering accessibility, quality financial advice and competition in the market.

Please do not hesitate to contact me to discuss Yellow Brick Road's proposals for reform on (02) 8226 8200 or at [matt.lawler@ybr.com.au](mailto:matt.lawler@ybr.com.au).

Yours sincerely

A handwritten signature in black ink, appearing to read 'Matt Lawler', written over a white background.

**Matt Lawler**  
Chief Executive Officer