

Attn. Financial Services Inquiry

I believe we have

1. Inadequately trained Financial Planners.
2. Inadequate rules for their practices.
3. No adequate firewall separation between banks services and their planners.
4. Inadequate bank policing of their own practices.
5. Inadequate policy and policing by government.

You must recommend a root and branch reform of the Financial Advice industry.

Yours sincerely

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