
To whom it may concern,

I have run a small financial business for the last 14 years, working by myself in the practice, serving mums and dads with free advice and live on insurance commissions only. Currently the maximum I can earn is 115% of an upfront commission from the insurer. You believe that by reducing my earning capacity by 35% to only 80% will increase my productivity????? As well as claw backs which are largely out of my control for a number of reasons, which could further reduce my income. So my challenge to the committee is, why don't you apply the same rules to your incomes and see how productive you are.

A most upset adviser

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