

Hi,

I think it is a complex area and that only trained individuals should be allowed to advise on same. It is not currently covered in either CIP or QFA and would suggest that as it is a non life product that it be included in the CIP qualification. I think that individuals like myself who completed CIP before its inclusion should have to sit a bridging exam before offering advice. It is an expensive financial product but I see the market for it growing and probably more competition entering the market creating an even larger variety of products to choose from making the need for good advice even more important.

Regards,
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