

To Whom It May Concern:

**Grandfathering**

I would like to state my objections to the proposed phasing out of the grandfathering arrangements that are currently in place. I believe strongly that it is unreasonable to require experienced, competent, insurance professionals to obtain a QFA in order to continue their profession.

I refer in particular to those individuals, such as myself, who are over the age of 50 and have obtained our vast knowledge of the industry through practical, hands on dealings with the clients. I feel that complying with the CPD requirements is sufficient as I continue to expand my knowledge of the insurance industry through LIA seminars and in-house company training.

In my opinion, the insurance sector in Ireland risks losing valuable professionals if this proposal is put into place. In turn this will expose clients to an inexperienced industry and they may not receive the best advice regarding their financial futures.

Thank you for giving me the opportunity to register my objection.

Regards,

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