

To whom it may concern,

As a 59 year old Insurance only Adviser that has over 10 years experience in Insurance advice and likely 11 years by the time this is past I was very much hoping the the experienced pathway would in fact cover me. However given I started in mid 2012 this proposal means I would be 6 months short which given I in fact will and currently do have over 10 years of experience bewildered not to mention disappointed.

While I understand there needs to be a line in the sand somewhere given even those that qualify would have over 12 years by the time this goes through I am at a loss to understand why the proposal wouldn't align with the Education standards requirements on 1 Jan 2026 or at the very least at the time this is eventually passed.

While I won't argue that education reforms and requirements are central to growing the professionalism the fact is that there are many like myself close to retiring and who have vast experience still likely having to leave the industry which these reforms are largely being brought in to stop which seems to be counter productive. It would seem that those like myself a still left in a position of retire in Jan 2026 or complete the study requirements which given my age is not a path I am wanting or likely to take. Further adding to this as an Insurance only adviser 6 months short of the 10 years I am still expected to do all the subjects a person who has no experience is expected to do.

As stated above while I understand a line needs to be drawn that line should be as per the Education Standards requirements date of Jan 1 2026 which would then mean you either meet via the experience pathway or you have meet the education requirements.

I very much hope that this feedback is taken into account and that common sense will prevail in the long run.

Regards

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