I am a member of the public.

I believe it is necessary to put in place a level playing field with respect to all advice, inducements and commissions currently available to professionals within the financial sector.

In the past I have received "advice" from reputable brokerage firms in relation to insurance and investments, to find out afterwards that this was neither suited to my needs or suitable for my level of risk.

If I was ill and needed to see my doctor I would pay for his advice and he would subscribe the most appropriate medicine to treat my illness, if however the consultation with the doctor was free but he only dispensed medicine from those companies that paid him the highest commission then how can I be in any way assured that the doctor is working in my best interest.

The culture of the pharmacy owning the doctor that exists within the Irish financial sector must be ended in the interests of fairness and to benefit the public good and this must be done across all sectors, Im sure the broker and financial parties will dispute this but so did travel agents when airlines allowed people to book their flights online, yet the travel agent sector is still as strong as ever.

Regards, Jeremiah Bradley