

Creating the right environment for consumers to invest

Enabling **access to advice or other support** for consumers to make the decision to invest



To support the development of an environment where consumers can invest confidently, it must be clear to consumers what happens if things go wrong and the cost of redress must be met in a fair and sustainable way.



Mainstream investments

Encouraging firms to help consumers **identify and access investments that suit their circumstances** and attitude to risk



Higher risk investments

Ensuring consumers **only access higher risk investments knowingly**



Scams and fraud

Protecting consumers from scams, to maintain trust and confidence