

# Financial Products Review

## 1 Executive summary

### Background

- 1.1 Following earlier consultations on Simple Financial Products initiated by HM Treasury in 2010-11, the Government invited me to set up an Independent Steering Group to devise a suite of Simple Financial Products to help consumers navigate the financial marketplace. The Steering Group, its Working Groups and the many other people who have contributed, has included a very wide range of interested and expert people from consumer bodies, the financial services industry, charities, data and research bodies and consultancies. The work has also benefitted from senior observers from the Financial Services Authority and HM Treasury. I am grateful to all of these people who have given their support and commitment so generously. This Report sets out the Steering Group's final recommendations and next steps.
- 1.2 The Simple Financial Products initiative is one of three key elements in the Government's strategy to put the consumer's interests at the centre of the financial system and to empower them to drive effective competition. The Money Advice Service (MAS) has been established to increase both the awareness and capability of consumers to engage with financial services through the provision of free and impartial financial advice, while the Financial Conduct Authority (FCA) will play a specific role in enhancing confidence in the financial system by ensuring robust, fair and proportionate consumer protection and effective competition. Complementing these efforts is the role of the financial services industry in providing simple, transparent products, specifically through the development of a suite of easy to understand and easy to compare products that meet basic needs and "do what they say on the tin". These three elements combined aim to encourage more consumers to make financial decisions with confidence and purchase products that meet their needs.
- 1.3 At the heart of the Simple Financial Products initiative is a basic premise – that when consumers arrive at the financial services marketplace, there should be simple

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