



**Director**  
**Advice and Investment Branch**  
Treasury  
Langton Cres  
Parkes ACT 2600

**Treasury Laws Amendment (Delivering Better Financial Outcomes) Regulations 2024**

By email: [financialadvice@treasury.gov.au](mailto:financialadvice@treasury.gov.au)

Dear Committee,

At Sustainable Life Group, our mission is to empower consumers with accessible life insurance solutions by leveraging cutting-edge technology. We were founded with the goal of addressing the challenges in life insurance distribution by implementing a scalable general advice framework. Our innovative platform is designed to ensure that thousands of consumers can access life insurance without the burden of paying an advice fee.

Sustainable Life Group welcomes the financial advice reforms included in this legislation and the Government's commitment to educating and guiding consumers. These reforms will significantly enhance accessibility and affordability of life insurance, particularly when general advice is provided.

We believe that equipping consumers with the knowledge to make informed decisions about their life insurance is crucial. Our platform distributes life insurance in a financially sustainable manner, adhering to a robust compliance framework that doesn't compromise on the consumer experience. This approach and the reforms proposed, sets a higher standard of life insurance delivery, ensuring quality and reliability that consumers can trust.

We believe these Government reforms will remove unnecessary red tape and financial barriers, ultimately empowering consumers to secure their future with confidence.

Please contact me if we can be of any assistance.

**Sonny Lowe**  
**Chief Executive Officer & Managing Director**  
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## About Sustainable Life Group

Founded in 2016, we began with a simple yet ambitious goal; to make life insurance accessible to all Australians, whilst supporting advice practices in navigating the ever-changing landscape of regulation and compliance. Our technology platform is not just a tool but a lifeline; it streamlines efficiencies, lowers the cost to serve, manages compliance requirements (without compromising on the client experience) and empowers the client to make informed financial decisions. Our platform is capable of proactively monitoring advice activities and all client engagements in real-time, raising the benchmark for monitoring and supervision capabilities in pursuit of demonstrated compliance, and resulting in positive consumer outcomes. Sustainable Life Group encompasses Sustainable Life Solutions and Life Insurance Partners. At Sustainable Life Group, we're more than just a technology-backed advice platform. We're partners in building a sustainable, compliant, and successful life insurance future with consumers at our core.

More information can be found at <https://slife.com.au/>