No 1

APPENDIX B:

LIST OF WRITTEN SUBMISSIONS

Howard V Smith & Associates Pty Ltd

| No 2 | Mr Jack Morris |
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| No 3 | Dr T D O'Neill |
| No 4 | Superannuation Trust of Australia (STA) |
| No 5 | Federation of Industrial, Manufacturing and Engineering Employees |
| No 6 | Hunt & Hunt, Lawyers |
| No 7 | Mr Alan W Mills |
| No 8 | Sun Super |
| No 9 | Self Managed Retirement Systems Pty Ltd |
| No 10 | Permanent Trustee Company Ltd |
| No 11 | Freedom of Choice Fund Management Ltd |
| No 12 | Supermaster Investments Pty Ltd |
| No 13 | Ms Sonia A Nolan |
| No 14 | Mr Noel Davis (Clayton Utz, Solicitors) |
| No 15 | Mr H E Ellis |
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| No 16 | Mr John D Lindsay |
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| No 17 | Mr H F Oostergo |
| No 18 | Mr Peter J Griffiths |
| No 19 | Phillips & Wilkins, Solicitors |
| No 20 | Connelly Temple Ltd |
| No 21 | Mackay and Allen |
| No 22 | Geoff & Margaret Bolt |
| No 23 | Chartered Pacific Superannuation Ltd |
| No 24 | Mr Ray Kingston |
| No 25 | Noble Lowndes Ltd |
| No 26 | National Australia Bank (Melbourne) |
| No 27 | Mr Andrew Skinner |
| No 28 | Mallesons Stephen Jaques |
| No 29 | Ian G Anderson & Associates |
| No 30 | Mr Clive Butler |
| No 31 | Ms Natalie Gallery |
| No 32 | Mr John Justin Cleeland |
| No 33 | Trustee Companies Association |
| No 34 | Mr John Whittimore-Hull |
| No 35 | Gells, Solicitors & Attorneys |
| No 36 | Bankers Trust Australia |

| No 37 | Investment Funds Association |
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| No 38 | Mr Howard Ellis |
| No 39 | Priestley & Morris |
| No 40 | John R Fraser Pty Ltd |
| No 41 | Mr Barry McLean |
| No 42 | Greenwood Challoner |
| No 43 | Australian Federation of Consumer Organisations |
| No 44 | Mr Wayne Vogt |
| No 45 | Australian Consumers' Association |
| No 46 | Master Builders Australia |
| No 47 | Compass Financial Services |
| No 48 | Arthur Andersen |
| No 49 | Council of Small Business Organisations of Australia (COSBOA) |
| No 50 | Edwards Karwacki Smith Pty Ltd |
| No 51 | Uni super |
| No 52 | Irwin & Richards |
| No 53 | Consumer Credit Legal Service |
| No 54 | Mr Howard Ellis |
| No 55 | TRANSFERRED TO SIS-5 |
| No 56 | Life Insurance Federation of Australia (LIFA) |
| No 57 | Jacques Martin Industry |

| No 58 | Ms Edwina Blahout |
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| No 59 | Shepard Webster & O'Neill |
| No 60 | Mr Graham & Mrs Patricia Strauss |
| No 61 | Mr E H Shallcross |
| No 62 | Gilshenan & Luton |
| No 63 | Madison Securities |
| No 64 | Dr G J Acton |
| No 65 | County Natwest |
| No 66 | Office of the Cabinet, Queensland |
| No 67 | Supa-Funds Management Pty Ltd |
| No 68 | Association of Superannuation Funds of Australia (ASFA) |
| No 69 | The Cabinet Office, New South Wales |
| No 70 | August Financial Management Ltd |
| No 71 | Mr A Palombi |
| No 72 | William M Mercer |
| No 73 | Australian Pensioners' and Superannuants' Federation |
| No 74 | Allanfield Financial Services |
| No 75 | Monitor Money |
| No 76 | Australian Association of Permanent Building Societies (AAPBS) |
| No 77 | IN CAMERA |
| No 78 | ASCPA/ICAA Joint Superannuation Committee |

| No 79 | Sly & Weigall |
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| No 80 | Mallesons Stephen Jaques |
| No 81 | Blake Dawson Waldron |
| No 82 | Australian Institute of Valuers and Land Economists |
| No 83 | Freehill Hollingdale & Page |
| No 84 | Quaife Holdings Pty Ltd |
| No 85 | Macquarie Investment Management Ltd |
| No 86 | MLC Investments |
| No 87 | Mark Stoney |
| No 88 | Windmill Educational Supplies |
| No 89 | Potter Warburg Asset Management |
| No 90 | Joint Submission from NSW, Qld, WA, Tas and NT Governments |
| No 91 | Andrew Fairley & Associates |
| No 92 | Advance Bank Australia Limited |
| No 93 | Mr Leigh Fitton |
| No 94 | Privacy Commissioner |