



Appendix A—Submissions

No.	Provided by
1	Ms Melinda Finch
2	McCrinkle Research
3	The Hon David Hawker MP
4	Mr John Dimeski
5	Mr John C Dewan
6	Ms Caroline Cavanagh
7	Mr Brett Arandall
8	Senator Gary Humphries
9	Real Estate Institute of Australia
10	Mr Leo Bator, ComSuper
11	Trustee Corporations Association of Australia
12	Women's Economic Policy Analysis Unit, Curtin University of Technology
13	National Information Centre on Retirement Investments
14	Office of Small Business, Department of Industry Tourism and Resources
15	Australian Industry Group
16	The Association of Superannuation Funds of Australia

- 17 Australian Administration Services
- 18 CPA Australia
- 19 The Hon Jackie Kelly MP
- 20 Small Independent Superannuation Funds Association
- 21 Mr Stephen Woods
- 22 Industry Funds Forum
- 23 The Institute of Chartered Accountants in Australia
- 24 Mr Warren McKeown, RMIT University
- 25 Taxpayers Australia
- 26 Tower Australia
- 27 Transport Workers' Union of Australia
- 28 Australian Bankers' Association
- 29 Australian Council of Trade Unions
- 30 Dr Diana Olsberg, Research Centre for Ageing and Retirement,
University of New South Wales
- 31 Senator John Watson
- 32 Ms Lois Carey
- 33 Senator Judith Adams
- 34 Australian Consumers' Association
- 35 Government Employees Superannuation Board of Western Australia
- 36 Mr Howard Hinde
- 37 The Hon Mike Rann MP
- 38 Department of Family and Community Services
- 39 Financial Planning Association of Australia
- 40 Australian Securities and Investments Commission
- 41 Australian Chamber of Commerce and Industry
- 42 Mr Peter Goddard
- 43 Department of Health and Ageing
- 44 Mercer Human Resource Consulting

45	Mr Bill Adams
46	Guided Decisions
47	The Treasury
48	AMP Financial Services
49	Institute of Securities, Finance and Banking
50	Tower Australia (supplementary)
51	Institute of Securities, Finance and Banking (supplementary)
52	Mr Anthony Zeitoun
53	Real Estate Institute of Australia (supplementary)
54	Mr Peter Mair
55	The Investor’s Club
56	Mr Stephen Woods (supplementary)
57	Mr Christopher Moore
58	The Treasury (supplementary)
59	Senator John Watson (supplementary)
60	Dr David Thorp
61	Confidential
62	Mr Christopher Moore (supplementary)
63	Financial Planning Association of Australia (supplementary)
64	Rice Walker Actuaries
65	Tower Australia (supplementary)
66	Mr Anthony Zeitoun (supplementary)
67	Australian Administration Services (supplementary)
68	Industry Funds Forum (supplementary)
69	Mr Christopher Moore (supplementary)
70	Australian Council of Trade Unions (supplementary)
71	Office of Small Business, Department of Industry Tourism and Resources (supplementary)
72	max Super

- 73 Office for Women, Department of Families, Community Services and Indigenous Affairs (supplementary)
- 74 Financial Services Institute of Australasia - formerly Institute of Securities, Finance and Banking (supplementary)
- 75 The Treasury (supplementary)
- 76 Real Estate Institute of Australia (supplementary)