

Abbreviations

ACTU	Australian Council of Trade Unions
APRA	Australian Prudential Regulation Authority
ASIC	Australian Securities and Investments Commission
ASIC Act	<i>Australian Securities and Investments Commission Act 2001</i>
Cth	Commonwealth
Consumer Action	Consumer Action Legal Centre
Financial Rights	Financial Rights Legal Centre
FSC	Financial Services Council
IP	Income Protection
Maurice Blackburn	Maurice Blackburn Lawyers
MLC	MLC Life Insurance
PJC	Parliamentary Joint Committee
Private Healthcare	Private Healthcare Australia
RACGP	Royal Australian College of General Practitioners
RANZCP	Royal Australian and New Zealand College of Psychiatrists
TPD	Total and Permanent Disability
The Treasury	Department of the Treasury

