

LIST OF SUBMISSIONS

- 1 Life Agents Action Group
- 2 Minter Ellison Lawyers
- 3 Association of Superannuation Funds of Australia Limited
- 3A Association of Superannuation Funds of Australia Limited
- 4 Dr Michael Hains
- 5 The Investors Club Ltd
- 6 Finance Sector Union of Australia
- 7 NRMA Limited
- 8 Association of Financial Advisers
- 9 Australian Association of Permanent Building Societies
- 9A Australian Association of Permanent Building Societies
- 10 The Institute of Chartered Accountants in Australia and CPA Australia
- 11 Credit Union Services Corporation (Australia) Limited
- 12 Australian Finance Conference
- 13 Queensland Association of Permanent Building Societies Limited
- 14 Australian Conservation Foundation
- 15 Investment & Financial Services Association Ltd
- 16 Legal Aid NSW
- 17 National Credit Union Association
- 18 Financial Planning Association of Australia Limited
- 19 Investment & Financial Services Association Limited
- 20 Australian Bankers' Association
- 21 Australian Aviation Underwriting Pool Pty Ltd
- 22 ASIC
- 23 HCF Life
- 24 Arlington House Pty Ltd
- 25 Morgan Stanley Dean Witter
- 26 Westpac Banking Corporation
- 26A Westpac Banking Corporation
- 27 Telstra
- 28 Securities Exchanges Guarantee Corporation Ltd
- 29 Macquarie Bank Limited
- 30 ANZ
- 30A ANZ
- 31 Australian Stockbroking Limited
- 32 Mercantile Mutual Holdings Limited
- 33 Insurance Council of Australia Ltd
- 34 The Securities Institute of Australia
- 35 Australian Institute of Chartered Loss Adjusters
- 36 ComSuper
- 37 The Law Institute of Victoria

38	Asia Pacific
39	Australian Payments Clearing Association Limited
40	Austraclear
41	Jacques Martin Industry Funds Administration Pty Ltd
42	Ms Pamela Hanrahan
43	BT Funds Management Limited
44	NIBA
45	Quantum Financial Planners
46	Australian Stock Exchange
47	Donaldson Financial Planning Pty Ltd
48	APIR Systems Pty Limited
49	John Fielding
50	AMP
51	Deutsche Bank Group
52	Insurance Premium Funding Association of Australia
53	Lloyd's Australia Ltd
54	CONFIDENTIAL
55	National Council of Financial Adviser Associations
56	Bendigo Bank Group
57	Credit Union Services Corporation Australia Limited
58	GAB Robins
59	Association of Financial Advisers (Supplementary to Submission Number 8)
60	AAMI
61	Joint Submission – Australian Financial Markets Association and Securities & Derivatives Industry Association
62	Commonwealth Bank Group
63	Sydney Futures Exchange Limited