

Appendix 1

Submissions received by the Committee

1. Mr Geoff Taylor
2. Mr Richard Jacobs
3. Mr Steve Blizzard
- 3a Mr Steve Blizzard
4. Mr Malcolm McLelland QC
5. M J Cribbin
6. Mr Andrew Dempster
7. Compass Financial Management
8. Warren J Welch Pty Ltd
9. M J Langtry & Associates Pty Ltd
10. Financial Index Australia Pty Ltd
11. Financial Lifestyles Solutions
12. Mr George Caredes
13. Standard letter from professional financial planners
14. Heffron Consulting Pty Ltd
15. Mr Peter O'Toole
16. Mr John Bastick
17. Aon Financial Planning & Protection
18. Fiducian Portfolio Services Limited
19. Association of Independent Retirees Ltd
20. Jim Connor Financial Services Pty Ltd
21. Mr Howard Grant
22. Mr Peter Mair

- 22a Mr Peter Mair
- 23. AFS Group Ltd
- 24. Cartwright Brown & Company Financial Planning Pty Ltd
- 25. Symes Warne & Associates Limited
- 26. Superannuated Commonwealth Officers' Association
- 27. Ms Carol O'Donnell
- 28. Corporate Superannuation Association
- 29. Mr Matthew Stevens
- 30. Equisuper Pty Ltd
- 31. Total Portfolio Management
- 32. Principal Murphy Financial Solutions Pty Ltd
- 33. Superannuation Australia Pty Ltd
- 34. Superannuation Complaints Tribunal
- 34a Superannuation Complaints Tribunal
- 35. Genesys Wealth Advisers Limited
- 36. Australian Tax Office
- 37. Asteron Limited
- 38. Financial Planning Association of Australia Ltd
- 39. Aon Wealth Management Limited
- 40. Hillross Financial Services Limited
- 41. Garvan Financial Planning
- 42. Retireinvest
- 43. The Institute of Chartered Accountants in Australia
- 44. Bendigo Financial Planning
- 45. AXA Asia Pacific Holdings
- 46. Infocus Money Management

-
47. Media, Entertainment & Arts Alliance
 48. Australian Securities & Investments Commission
 49. SuperRatings Pty Ltd
 50. Australian Retailers' Association
 51. Australian Prudential Regulation Authority
 52. Rainmaker Information Pty Ltd
 53. InvestWest Pty Ltd
 54. REST Superannuation
 55. The Treasury
 56. RCSA and PASL
 57. Meat Industry Employees' Superannuation Fund Pty Ltd
 58. Mr Alex Berlee
 59. Count Financial Ltd
 60. Investment & Financial Services Association
 - 60a Investment & Financial Services Association
 61. Watson Wyatt Worldwide
 62. Association of Financial Advisers
 63. HOSTPLUS Pty Ltd
 64. Members Equity Bank
 65. CPA Australia
 66. Australian Chamber of Commerce and Industry
 67. Superpartners Pty Ltd
 68. The Association of Superannuation Funds of Australia
 69. Health Super Pty Ltd
 70. Self-Managed Super Fund Professionals' Association of Australia Limited
 71. Mercer Human Resource Consulting Pty Ltd

- 72. ACTU
- 73. Industry Funds Forum
- 74. Sunsuper Pty Ltd
- 75. CHOICE
- 76. Law Council of Australia
- 77. Industry Super Funds Network
- 78. Ai Group
- 79. Australian Institute of Superannuation Trustees
- 80. Trowbridge Deloitte Limited
- 81. Australian Executor Trustees Limited and Trust Company Superannuation Services Limited
- 82. UniSuper Management Pty Ltd
- 83. MLC Limited
- 84. Real Estate institute of Australia
- 85. ESI Super
- 86. UnitingCare Wesley
- 87. SPECQ, AUST, CLUB, QEIC, ISPF
- 88. Australian Bankers' Association Inc
- 89. Colins House Financial Services Pty Ltd
- 90. Mr Roger Gay
- 91. Australian Hotels Association
- 92. Broadly Based Financial Services Ltd
- 93. The Society of Superannuants
- 94. Mr Colin Grenfell and Mr Ray Stevens
- 95. Cavandish Superannuation Pty Ltd
- 96. Mr Simon Drimer

Many submitters sent in a standard letter concerning superannuation. These submissions were each accepted but listed only once, as Submission 13. The following submitters provided these letters:

Mr Steven Mandalidis, Inform Financial Services
Mr Tony Perkins, Count Wealth Accountants
Mr David Hall, Mr David Kissane, Ms Irene Kay, Lifestyle Financial Services
Mr David Evers, Robson Chartered Accountants
Mr David Robson, Robson Chartered Accountants
Mr Peter Reid, Specialist Consulting Group
Mr Tony Bergman, Godfrey Pembroke Financial Consultants
Mr Stephen O'Donoghue, Vaughan & Monaghan
Mr Paul Hudson, Hudson Gore Financial Services Pty Ltd
Mr Barry Vandenberg, Matrix Planning Solutions
Mr Michael Coorey, Matrix Planning Solutions
Mr Nathan Foss, Investor Financial Planning
Ms Leanne Woodhouse, Financial Planning Services Pty Ltd
Mr Garry Heazlewood, Count Wealth Accountants
Mr Gerry Lenihan, Internexus Planners Pty Ltd
Mr Steven Chandler, Hillross Financial Limited
Mr John Osborne, Osborne Yuille Financial Planning
Mr David Lee, CU Financial Advisory Services Pty Ltd
Ms Eileen Luu, Australian Financial Services Pty Ltd
Mr Bob White, Sentinel Wealth Management
Mr Richard Tasich, First Capital Planning Pty Ltd
Mr Michael Baker, Baker Financial
Mr Mark Barling, AXA Financial Planning
Mr Don Jeffers, D & A Jeffers Pty Limited
Mr Raymond Mollica, Birchmount Pty Ltd
Mr Rodney Rose, Sydney Financial Services
Mr Michael Purcell, Purcell Financial Services
Ms Cathy Lowder, Fryer Financial Services
Mr Jim Fryer, Fryer Financial Services
Ms/Mr Anjan Das, CU Financial Advisory Services Pty Ltd
Ms Alice Grabowski, Financial Services Partners
Mr Stephen Bennetts, AMP Financial Planning
Mr Peter Lambert, Godfrey Pembroke Financial Consultants
Mr Wally Franks, Australian Financial Services Limited
Ms Laura Menschik, WLM Financial Services Pty Ltd
Mr Richard Bejah, Financial Planner
Ms Lynette Dyball, Financial Planner
Mr Bruce Gingell, Financial Planner
Mr Brenton Pittman, Financial Planner
Ms Sandra Bowley, Sandra Bowley Financial Professionals Pty Ltd
E L Watson
Ms Louise Woodger, Calliva Wealth Pty Ltd
Ms Marlene Blinco, Financial Planner

Mr Geoff Havenstein, Financial Planner
Mr John Gagen, Financial Planner
Mr Phil Lamplough, Certified Financial Planner
Mr Ron Saltz, Certified Financial Planner
Mr Mal Foubister, Financial Planner
Mr James Willis, Financial Planner
Mr Charles Galafaro, Certified Financial Planner
Mr Shane Chapman
Ms Alexandra Pearn
Mr William Golder, HindSight Planning (HSP) Pty Ltd
Mr Warwick Hodge, Hillross Financial Services Limited
Mr Peter Maaaurer, WealthPath Financial Services Pty Ltd
Mr Tonhy Arlidge, WealthPath Financial Services Pty Ltd
Mr Alan Swan, Alan Swan & Associates Pty Ltd
Mr Ngan Quang
Mr Joel Campbell, Frist Capital Financial Planning Pty Ltd
Mr Phillip Campbell, Financial Planner
Mr Richard Hogg, Sentinel Adviser Services
Ms Penny Davis, Sentinel Adviser Services
Mr Mathew Taylor
Mr George Hluchaniuk
Ms Teresa Henley
Mr Rob Howell, Genesys Wealth Advisers
Mr Jim McAuld, Catholic Development Fund
Ms Dnaine McMaugh, Genesys Wealth Advisers Ltd
Mr Bruce Ayliffe, Financial Planner
Mr Tim Targett, Financial Planner
Mr Jonathan Elliott, Genesys Wealth Advisers Ltd
Mr Peter Krstic, SMF Wealth Management Pty Ltd
Mr Michael Spinks, Genesys Wealth Advisers
Mr Rob Adams, Collins SBA Genesys
Mr Alan Palmer, SMF Wealth Management Pty Ltd
Mr David Cairns, Sentinel Adviser Services
Ms Joanne Clay, Horwath Financial Services
Mr Michael Drage, Perspective Group
Mr Ian Roberts, LR Financial Services Pty Ltd
Ms Bronwen Batty, Your Vision Financial Planning
Ms Marion Craft, St George Bank Limited
Mr Michael J Woolley
Mr Mark Harding
Mr Graham Campbell, AON Wealth Management Ltd
Mr Nabil Khalil, AXA Financial Planning Limited
Mr Peter Scruton, AON Financial Planning & Protection Limited
Mr Grant Howe, Genesys Wealth
Mr Alan Norval, Financial Services Partners
Mr Richard Wiaczek, Genesys

Mr Graeme Farrell, Connect Credit Union
Mr George Straker
Mr Ross Marrett, Hillross Financial Services Pty Ltd
Mr Brad Turnbull, Hillross Financial Services Pty Ltd
Mr Todd Peters, Hillross Financial Services Ptt Ltd
Mr Paul Whitelaw, MacFarlane Financial Services
Mr David Whitelaw, MacFarlane Financial Services
Mr Colin Bishop, Count Financial Limited
Ms Trudy Winter, Count Financial Limited
Ms Nicole Gauci, Count Financial Limited
Ms Jacqueline Lynch, Count Financial Limited
Mr Kim Scott, Kim Scott Financial Planning
Mr Ron Fitton, Matrix Planning Solutions
Ms Sandra Hopps, Matrix Planning Solutions
Mr Martin Jones, Hillross Financial Services Ltd
Mr Harry Clarsen, Clarsen & Associates Pty Limited
Mr Scot Andrews, Fiducian
Mr David Millard, Aon Wealth Management Limited

