## Appendix 1

## **Submissions received**

1	Pattinson Financial Services
2	Consumers Federation of Australia
3	Verum Financial Partners
4	Actuaries Institute
5	Denis Durand, Fortnum Financial Advisers
6	Institute of Public Accountants
7	Virtue and Partners
8	Austcover
9	Sandhurst Trustee Ltd
10	Law Council of Australia
11	Ascent Financial Strategies Pty Limited
12	First State Super
13	Certainty Financial
14	Mercer (Australia) Pty Ltd
15	Australian Administration Services
16	Financial Services Council
17	The Association of Superannuation Funds of Australia Limited
18	AMP
19	AIST
20	Industry Super Network
21	Confidential
22	Australian Chamber of Commerce and Industry
23	Principal Edge Financial Services
24	Financial Planning Association
25	Corporate Super Association
26	UniSuper
27	Financial Services Institute of Australasia
28	Association of Financial Advisers Ltd
29	Professional Finance Solutions