## **APPENDIX 1**

## SUBMISSIONS RECEIVED

1	The Institute of Chartered Accountants in Australia
2	Trustee Corporations Association of Australia
3	ANZ Banking Group
4	Superannuation Australia
5	Superpartners
6	The Association of Superannuation Funds of Australia
6A	The Association of Superannuation Funds of Australia
7	Law Council of Australia
3	AXA Australia
)	Australian Finance Conference
10	Taxation Institute of Australia
11	Mr Michael Lhuede
12	Financial Planning Association of Australia
13	Investment & Financial Services Association
14	Insolvency and Trustee Service Australia
14A	Insolvency and Trustee Service Australia
15	CPA Australia