

Appendix 1

Submissions

- 1 Mr/s Mo Dickson
- 2 Mr Les Brien
- 3 Dr Juliette Goldman
- 4 Mr Michael S Duff
- 5 Mr Ross Christie BE BCom DipFP CFP
- 6 Mr Ron Brons
- 7 Ms Patricia Collins
- 8 Greenwood BKT Services Pty Limited
- 9 Mr C R Grenfell FIA FIAA FASFA
- 10 Australian Institute of Superannuation Trustees (AIST)
- 11 Bankstown Community College
- 12 Mr J J Kenna
- 13 Third Son Financial Services
- 14 Confidential
- 15 Confidential
- 16 Association of Independent Retirees, Inc
- 17 Dr R J S Hickman
- 18 Ms Janet Beale
- 19 Confidential
- 20 Mr Geoffrey J Blore
- 21 Mr Barry Nankervis
- 22 Mr William Ferguson

- 23 Mr Tom Adams
- 24 Superannuated Commonwealth Officers' Association (Federal Council) Inc
- 25 Australian Industry Group
- 26 Mr R J Hall
- 27 PricewaterhouseCoopers Actuarial
- 28 Industry Funds Forum
- 29 Professor Jocelyn Horne
- 30 Forsythes Financial Planning
- 31 The Institute of Chartered Accountants in Australia
- 32 Australian Medical Association Limited (AMA)
- 33 Women in Super
- 34 Mr Scott Hyams
- 35 Professor John McCallum, University of Western Sydney
- 36 Mr Michael Cass
- 37 Job Futures
- 38 Trustee Corporations Association of Australia
- 39 The Paull Group Financial Strategies Pty Ltd
- 40 Supermaster
- 41 Corporate Super Association
- 42 Cbus
- 43 CPA Australia
- 44 Financial Planning Association of Australia Limited
- 45 Catholic Health Australia
- 46 Superpartners Pty Ltd
- 47 Small Independent Superannuation Funds Association
- 48 Mr Peter Craig

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- 49 Society of Superannuants
- 50 Financial Services Consumer Policy Centre
- 51 Australian Bankers' Association
- 52 Australian Health Insurance Association Ltd
- 53 Dr R J S Hickman
- 54 Taxation Institute of Australia
- 55 Mr Gordon Quantock
- 56 Mr and Mrs P & H Beach
- 57 ACTU
- 58 Mr F W Heuke
- 59 National Institute of Accountants
- 60 National Seniors Association
- 61 Mr Geoffrey Hart
- 62 Mr Homer Paxton
- 63 Council on the Ageing (Australia)
- 64 AMP
- 65 Australian Council of Social Service
- 66 Australian Council of Public Sector Retiree Organisations Inc.
- 67 Australian Institute of Company Directors
- 68 Mr Peter Mair
- 69 Mr David Dunnet
- 70 Investment & Financial Services Association Ltd (IFSA)
- 71 Mr/s Sacha Vidler
- 72 Dr Mike Gilligan
- 73 The Association of Superannuation Funds of Australia Ltd (ASFA)
- 74 Institute of Actuaries of Australia

- 75 Women's Economic Policy Analysis Unit, Curtin University of Technology
- 76 Australian Consumers' Association
- 77 Society of Superannuants (Supplementary Submission)
- 78 Department of the Treasury
- 79 Department of Family and Community Services
- 80 Department of Health and Ageing
- 81 Australian Institute of Company Directors
- 82 Centre for Pensions and Superannuation, UNSW
- 83 Mr Tony Furse
- 84 Mr Rob Partington
- 85 Mr Claus Salger
- 86 Australian Bankers' Association (Supplementary Submission)
- 87 Corporate Superannuation Strategies Pty Ltd
- 88 Mr Jim Hamilton
- 89 Department of Finance and Administration
- 90 Mr Ross Christie (Supplementary Submission)
- 91 Maurice Blackburn Cashman
- 92 Supermaster(Supplementary Submission)
- 93 Mr C R Grenfell FIA FIAA FASFA(Supplementary Submission)
- 94 Mr Sander Vandeth
- 95 Third Son Financial Services (Supplementary Submission)
- 96 Mr Claus Salger (Supplementary Submission)
- 97 Mr Michael Andersson
- 98 National Institute of Accountants (Supplementary Submission)
- 99 Australian Institute of Company Directors (Supplementary Submission)

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- 100 Australian Prudential Regulation Authority (APRA)
 - 101 Mr Bob Stephens
 - 102 Australian Council of Social Service (Supplementary Submission)
 - 103 National Seniors Association (Supplementary Submission)
 - 104 Centre for Pensions and Superannuation, UNSW (Supplementary Submission)
 - 105 Australian Industry Group (Supplementary Submission)
 - 106 Ms Fiona Galbraith
 - 107 Superpartners Pty Ltd (Supplementary Submission)
 - 108 The Association of Superannuation Funds of Australia Ltd (ASFA) (Supplementary Submission)
 - 109 Women in Super (Supplementary Submission)
 - 110 PricewaterhouseCoopers Actuarial (Supplementary Submission)
 - 111 Department of Health and Ageing (Supplementary Submission)
 - 112 Australian Institute of Superannuation Trustees (AIST) (Supplementary Submission)
 - 113 Australian Council of Social Service (Supplementary Submission)
 - 114 Cbus (Supplementary Submission)
 - 115 Mr Daryl Peace
 - 116 Mr Peter Gorecki
 - 117 Corporate Super Association (Supplementary Submission)
 - 118 Society of Superannuants (Supplementary Submission)
 - 119 Sunsuper Pty Ltd
 - 120 Mr John Currie
 - 121 CPA Australia (Supplementary Submission)
 - 122 The Association of Superannuation Funds of Australia Ltd (ASFA) (Supplementary Submission)
 - 123 Corporate Super Association (Supplementary Submission)

- 124 Mr David Cowan
- 125 Investment & Financial Services Association Ltd (IFSA) (Supplementary Submission)
- 126 Australian Prudential Regulation Authority (APRA) (Supplementary Submission)
- 127 AMP (Supplementary Submission)
- 128 Sunsuper Pty Ltd (Supplementary Submission)
- 129 Department of Family and Community Services (Supplementary Submission)
- 130 Australian Taxation Office
- 131 Confidential
- 132 Mr Charles R Bradbury
- 133 Mr Trevor Constable
- 134 Australian Taxation Office (Supplementary Submission)
- 135 Department of Finance and Administration (Supplementary Submission)
- 136 Australian Bankers' Association (Supplementary Submission)
- 137 The Association of Superannuation Funds of Australia Ltd (ASFA) (Supplementary Submission)
- 138 Department of the Treasury (Supplementary Submission)
- 139 Department of Family and Community Services (Supplementary Submission)
- 140 Department of Health and Ageing (Supplementary Submission)
- 141 Confidential
- 142 Department of the Treasury (Supplementary Submission)
- 143 Department of Finance and Administration (Supplementary Submission)
- 144 Department of Health and Ageing (Supplementary Submission)
- 145 Mr Norman Hoy

- 146 Mr David Cowan (Supplementary Submission)
- 147 Society of Superannuants (Supplementary Submission)
- 148 Australian Taxation Office (Supplementary Submission)
- 149 Australian Licenced Aircraft Maintenance Engineers Association
- 150 Superannuated Commonwealth Officers' Association (Federal Council) Inc (Supplementary Submission)
- 151 Department of Employment and Workplace Relations
- 152 Department of the Treasury (Supplementary Submission)

