Appendix 3

Documents tabled, incorporated or received as exhibits

Date Received	Provided by	Document	Tabled/ Incorporated/ Received as exhibit
1/7/02	Mr Kincaid, Supermaster Investments Pty Ltd	Allocated pensions - an introduction	Incorporated
1/7/02	Mr Kincaid, Supermaster Investments Pty Ltd	Capital balance - $400,000 at start. $1000s	Incorporated
1/7/02	Mr Kincaid, Supermaster Investments Pty Ltd	Total income $1000s	Incorporated
1/7/02	ACSPRO	CPI and AWE - cumulative 6 months movements since 1988 % increase 1990-2001	Incorporated
1/7/02	Society of Superannuants	'Super over the long haul', *Superfunds* magazine, November 2001	Tabled
1/7/02	Society of Superannuants	Federal Government to tackle discrimination	Tabled
9/7/02	Mr Christie, Private capacity	Table 5: The difference between a taxed not for profit fund and an untaxed retail fund - from page 15 of Mr Christie's submission	Incorporated
9/7/02	Mr Raper, Australian Council of Social Service	Article by Joseph Quinn, 'The Labour market, retirement and disability'	Tabled

9/7/02	Mr Raper, Australian Council of Social Service	Article by Bruce Bacon, 'Work, retirement and dependency'	Tabled
9/7/02	Mr Raper, Australian Council of Social Service	Article by Sue Richardson, 'Households, individuals and low wages	Tabled
9/7/02	Mr Binetter, Third Son Financial Services Pty Ltd	A 10 page booklet entitled, *The Home Exchange Program - HOMEX,* presentation to Senate Select Committee on Superannuation 9 July 2002	Tabled
9/7/02	AICD	A supplementary non-confidential submission (Submission no. 81)	Tabled
10/7/02	IFSA	Slide presentation	Incorporated
10/7/02	Prof Piggott, UNSW	**Table 1** Percentage reduction in retirement accumulation (and effective contribution rates)	Incorporated
17/7/02	Mr Grenfell, Private capacity	'An example of an expense deduction table'	Incorporated
19/7/02	Senator Watson	ABS census data: Median weekly individual income, statistical local areas in Tasmania Statistical subdivisions, ranked by median weekly income (2 pages) Weekly individual income by age by sex, persons aged 15 years and over	Incorporated
19/7/02	Mr Saunders, AMA	AMA Public Hospital Financing Forum, *Grasping the Hot Potato,* 13 April 2002	Tabled
19/7/02	Mr Schneider, Australian Health Insurance Association Ltd	Number of members with PHI aged over 65 years of age, Australia, December 1990 to 2002	Incorporated

19/7/02	Mr Schneider, Australian Health Insurance Association Ltd	Private Health Insurance – average drawing rates by 5 year age cohorts, year ending March 2002	Incorporated
19/7/02	Mr Schneider, Australian Health Insurance Association Ltd	Lifetime health cover membership - persons insured who pay a loading - as at 31 March 2002 by certified age of entry	Incorporated
8/8/02	Mr Gilbert, IFSA	*Government co-contribution to superannuation market research*, Eureka Strategic Research, July 2002, IFSA Project number 2669	Tabled
8/8/02	Dr Roberts, APRA	*Ansett superannuation plans*	Tabled
20/8/02	IFSA	AM Corporation - List of Available Investments - Life Track Superannuation Fund	Received as exhibit
20/8/02	IFSA	AM Corporation – Superannuation Investment Choices	Received as exhibit
20/8/02	IFSA	AM Corporation - Key Features Statement - Life Track Cashback Pension	Received as exhibit
20/8/02	IFSA	AM Corporation - Key Features Statement - Life Track Personal Superannuation	Received as exhibit
20/8/02	IFSA	Clearview (NRMA Retirement Plan) - Superannuation and Roll-Overs; Pre-Retirement Service; Allocated Pension	Received as exhibit

20/8/02	IFSA	Royal & Sunalliance Financial Services - Connelly Temple Super Savings Plan (Investment Strategy Brochure)	Received as exhibit
20/8/02	IFSA	Royal & Sunalliance Financial Services - Connelly Temple Super Savings Plan (Key Features Statements and Customer Information Brochure)	Received as exhibit
20/8/02	IFSA	IPAC - Strategic Retirement Service - Customer Information Brochure and Key Features Statement for Superannuation, Rollover and Allocated Pension	Received as exhibit
20/8/02	IFSA	MLC - MasterKey - Allocated Pension Customer Information Brochure Incorporating a Key Features Statement	Received as exhibit
20/8/02	IFSA	MLC - MasterKey – Superannuation Customer Information Brochure for individuals and small businesses Incorporating a Key Features Statement	Received as exhibit
20/8/02	IFSA	Optimum - Allocated Annuity Customer Information Brochure	Received as exhibit
20/8/02	IFSA	Optimum - Superannuation Master Plan - *Corporate* Customer Information Brochure	Received as exhibit
20/8/02	IFSA	Optimum - Superannuation Master Plan - *Personal* Customer Information Brochure	Received as exhibit
20/8/02	IFSA	The Portfolio Service - Superannuation Plan	Received as exhibit

15/10/02	The Allen Consulting Group	*Rethinking Work and Retirement Better Balance, Better Choices for Australians,* Report to the National Australia Bank by Dr Vince FitzGerald and Catherine Rooney, September 1999	Received as exhibit
15/10/02	The Allen Consulting Group	*Economic Implications of the Greying of the Baby Boomers* presented by Dr Vince FitzGerald to a Business Symposium on The Economic and Business Implications of the Ageing Baby Boomers, Adelaide, 4 October 2002	Received as exhibit
15/10/02	The Allen Consulting Group	*The Future Costs of Health and Aged Care in Australia* by Dr Vince Fitzgerald and Dr W Haebich. Paper presented to a forum on The Australian Health Care System: Directions for Reform, Melbourne Business School, 19 September 2002	Received as exhibit
15/10/02	Financial Planning Association of Australia	*Levels, patterns and trends of Australian household saving*, a report prepared for the Financial Planning Association of Australia by NATSEM	Received as exhibit
22/10/02	SCOA	NATSEM Report for the Superannuated Commonwealth Officers' Association 23 August 2002 – *Impact of indexation change on the Commonwealth's superannuation schemes*	Received as exhibit

Additional information

A report was received on 27 September 2002 from the Institute of Actuaries of Australia on *Superannuation and Standards of Living in Retirement - Modelling Assumptions* - September 2002. The IAA report is reprinted as **Appendix 4** of this report.