APPENDIX 2

LIST OF SUBMISSIONS

1	Industry	Funds	Forum

- 2. William M Mercer Pty Ltd
- 3. Australian Chamber of Commerce and Industry
- 4. Institute of Actuaries of Australia
- 5. Australian Institute of Superannuation Trustees
- 6. Australian Retirement Income Streams Association Ltd
- 7. Institute of Chartered Accountants in Australia
- 8. Superannuation Complaints Tribunal
- 9. Investment and Financial Services Association
- 9a. Investment and Financial Services Association
- 9b. Investment and Financial Services Association
- 10. Phillips Fox Actuaries & Consultants
- 11. Westscheme Pty Ltd
- 12. Australian Consumers' Association
- 12a Australian Consumers' Association
- 13. Mr John Berrill
- 14. Australian Securities and Investments Commission
- 15. Association of Superannuation Funds of Australia
- 16. Commonwealth Bank