

Appendix 1

Submissions and additional information received

Submissions

<i>Submission Number</i>	<i>Submitter</i>
1	Super Innovations
2	Life Protect
3	Mr Philip Burke
4	Austbrokers Financial Solutions (SYD)
5	Fortnum Financial Advisers
6	Association of Independently Owned Financial Professionals
7	Australian Financial Risk Management
8	Robina Financial Solutions Pty Ltd
9	Mr Roland Badia
10	Mr Gregory Hayter
11	Complete Life Insurance
12	Anderson Financial Services Group Pty Ltd
13	Mr Joseph Burke
14	Hallam Financial Strategies
15	Mr Ben Sullivan
16	Name Withheld
17	Mr Kevin Davidson
18	Claudio Financial Services
19	McMaster Heathfield Wealth Advisers
20	Mr Hilton Bennett
21	Mr Mike Tidy
22	Blue Leaf Consulting
23	Mr Glenn McKean
24	Mr Paul Harrison
25	Mr Bryan Moss
26	Mr Daniel Bensi
27	Schroeder Capital Pty Ltd
28	Ms Heidi Reeve
29	Mr Simon Milton
30	National Insurance Brokers Association of Australia
31	ClearView Wealth Limited
32	Knight Management Services Pty Ltd
33	Empire Risk
34	Shartru Wealth Management
35	Financial Planning Association
36	Australian Securities and Investments Commission
37	Financial Services Council

38	Life Insurance Direct
39	Ms Wendy Richards
40	Perera Crowther Financial Services
41	Ms Anita Muecke
42	Joe Nowak Financial Services Group
43	CHOICE
44	The Association of Financial Advisers
45	Mr Doug Scriven
46	Mr David Hare
47	Ms Jacki Hiscock
48	Ms Renate Falkenhagen
49	Australian Institute of Superannuation Trustees
50	Bombora Advice
51	Industry Super Australia
52	Your Rate Detective
53	Zurich Financial Services Australia Limited
54	Mr Wayne Handley
55	CBD Financial Services
56	Lifespan Financial Planning

Form Letters

1. Form Letter 1 received from 193 organisations and individuals.
2. Form Letter 2 received from 12 organisations and individuals.
3. Form Letter 3 received from 4 organisations and individuals.