APPENDIX C

LIST OF WRITTEN SUBMISSIONS

| No 1 | Australian Consumers' Association (ACA) |
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| No 2 | Bus and Coach Association |
| No 3 | Tidswell Benefit Consultants and Fund Administrators |
| No 4 | Freedom of Choice Fund Management Ltd |
| No 5 | National Australia Bank |
| No 6 | Trustee Corporations Association of Australia |
| No 7 | ANZ Funds Management |
| No 8 | Australian Federation of Consumer Organizations Inc. (AFCO) |
| No 9 | Chris Hanson |
| No 10 | Office of the Cabinet, Queensland |
| No 11 | Financial Planning Association of Australia (FPA) |
| No 12 | Howard V Smith & Associates Pty. Ltd. |
| No 13 | Sly & Weigall |
| No 14 | Attorney-General's Department |
| No 15 | August Financial Management Limited |
| No 16 | Self Management Retirement Systems Pty Ltd |
| No 17 | Life Insurance Federation of Australia Incorporated (LIFA) |
| No 18 | G. & E. Foti Enterprises Pty. Ltd. |
| No 19 | Arthur Robinson & Hedderwicks |

| No 20 | Insurance and Superannuation Commission (ISC) | |
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| No 21 | Mr J. M. Kelberg | |
| No 22 | Administrative Review Council (ARC) | |
| No 23 | Superannuation Trust of Australia | |
| No 24 | Permanent Trustee Company Limited | |
| No 25 | Mr Bryce Jarrett | |
| No 26 | Maurice Blackburn and Co., Barristers and Solicitors | |