

Appendix 1

Submissions received by the committee

Submissions

Sub No. Submitter

1	NAME WITHHELD
2	William K Lawson
3	CONFIDENTIAL
4	CONFIDENTIAL
5	Frederick Grima
6	Stanley Robinson
7	CONFIDENTIAL
8	Victor Ainslie
9	NAME WITHHELD
10	Sofronis and Anna Michaelidis
11	NAME WITHHELD
12	Richard and Jennifer Old
13	NAME WITHHELD
14	Raymond Bricknell
15	Puzzle Financial Advice Pty Ltd
16	NAME WITHHELD
17	CONFIDENTIAL
18	NAME WITHHELD
19	NAME WITHHELD
20	Charles Hugh Bannister
21	Graeme and Susan McDonald
22	Gregory Watts
23	Patricia Godwin and John King
24	Tony and Linda Ahern

25 NAME WITHHELD
26 John Walker
27 NAME WITHHELD
28 Walter B Taylor
Response from Bernadine Frawley
29 G. K Lego
30 Sean and Paula McArdle
31 Carol O'Donnell
32 L S and A M Pataki
33 NAME WITHHELD
34 Australian Investors Association Ltd
35 Ken Kingsford
36 Richard and Barbara Wright
37 CONFIDENTIAL
38 Tupicoffs Pty Ltd
39 Waterfall Way Associates
40 Superworks Financial Pty Ltd
41 Dominic Alafaci
42 NAME WITHHELD
43 Peter Toohey
44 Mohsen Alirezai
45 Santo and Marianne Perna
46 CONFIDENTIAL
47 Bruce Kerr
48 NAME WITHHELD
49 NAME WITHHELD
50 CONFIDENTIAL
51 Peter William Hansen
52 Andrew Barrell

53	Runa Ross
54	Ron Jelic
55	David and Ann Lock
56	Quantum Financial Services
57	Leonie Crennan
58	NAME WITHHELD
59	CONFIDENTIAL
60	NAME WITHHELD
61	NAME WITHHELD
62	Norman Wills
63	Chris Robinson
64	Geoff and Heather Stanfield
65	CONFIDENTIAL
66	NAME WITHHELD
67	APT Strategy Pty Ltd
68	Mary O'Loughlin
69	CONFIDENTIAL
70	NAME WITHHELD
71	Geoffrey Hobbs
72	Tracey Richards
73	John Salmon
74	Andrew Groenwoldt and Jennifer Owens
75	Paramount Wealth Management
76	CONFIDENTIAL
77	CONFIDENTIAL
78	NAME WITHHELD
79	John and Merrilee Clark
80	Geoff Parker
81	CONFIDENTIAL

82	Quentin and Sandra Bates
83	Gregory and Corinne Kay
84	Robin and Cecily Herd
85	Bruce and Luciana Milburn
86	Debra Lawrence
87	Steve and Kimberley Parkin
88	Kay Robinson
89	Alan Tomlinson
90	Bernard Pristel
91	Mark Williams
92	Norman and Lynda Robertson
93	NAME WITHHELD
94	NAME WITHHELD
95	NAME WITHHELD
96	Leith Harveyson
97	NAME WITHHELD
98	NAME WITHHELD
99	Andrew Player
100	Justin and Jenny Clare
101	CONFIDENTIAL
102	Natalie Ferris
103	Murray Withers
104	Vince Mahon
105	NAME WITHHELD
106	Robert Reed
107	Gina Lazzarini
108	Troy and Mary McConnell
109	Stephen Wilson
110	Wayne Styles

111	Glenys Roberts
112	Ian Bailey
113	YourShare Financial Services Pty Ltd
114	CONFIDENTIAL
115	NAME WITHHELD
116	NAME WITHHELD
117	NOT ASSIGNED
118	Pauline M Allen
119	Cotulla Trust
120	Robert and Marie Anne Fowler Response from Chris Murphy
121	Jack and Frances Dale
122	Denis Kelart
123	Helen Chambers
124	Des and Margaret Peters
125	Lance Mayers et al
126	Tom and Joan Ruddell
127	Joe and Sue Malaponte
128	CONFIDENTIAL
129	Mario Romeo
130	Michael Haskins
131	Graeme and Judy Hill
132	Kaye Lowry
133	Frank and Sandra Grainer
134	Chris Farley
135	Robert Ross
136	Doug Bailey
137	Gordon and Shirley Heard
138	Insurance Council of Australia

139 CONFIDENTIAL
140 Desmond and Teresa Lockett
141 CONFIDENTIAL
142 NAME WITHHELD
143 Nelson R Hubbucks and Catherine F Moran
Response from John Fuller
144 Peter Pola
145 NOT ASSIGNED
146 Kay Allman
147 NAME WITHHELD
148 NAME WITHHELD
149 Desley Quinton
150 Alain D'Hotman De Villiers
151 CONFIDENTIAL
152 Adriaan and Janis Boon
153 Gus Dalle Cort
154 AEC Group Limited
155 NAME WITHHELD
156 NAME WITHHELD
157 Thomas and Cheryl Walker
158 Paul Levy
159 NAME WITHHELD
160 Paul and Jill Dixon
161 Michael and Sharryl Whiting
162 Ron and Debbie Pearson
163 Jenny Skeggs
164 NAME WITHHELD
165 Philip Schurmann
166 Robert and Carolyn Hasemann

167	David and Isabel Dowling
168	Daniel Parry
169	Symes Warne & Associates Limited
170	Yvette Mansted
171	Jo and Al Harding
172	Mike and Isabel Kilkenny
173	Luke Vogel
174	John and Pauline Oldfield
175	Edward van Oort-Pieck
176	Richard and Gloria Turner
177	Stewart Partners
178	Strategy First Financial Planning Pty Ltd
179	NAME WITHHELD
180	Michael Legg
181	D W and C V Hogg
182	NAME WITHHELD
183	Graham MacAulay
184	Andrée and Kalvin Ernst
185	CONFIDENTIAL
186	Tarnia Coppers
187	Frank and Irene McGuirk
188	Bas and Ann de Wit
189	Frank and Annamaria Gasparini
190	Julian and Pamela England
191	NAME WITHHELD
192	Joe Nagy
193	NAME WITHHELD
194	NAME WITHHELD
195	Robert and Janis Lee

196	NAME WITHHELD
197	NAME WITHHELD
198	NAME WITHHELD
199	NAME WITHHELD
200	Greg and Phyllis Davies
201	CONFIDENTIAL
202	NAME WITHHELD
203	Ian Smith
204	Dale and Pamela Wust
205	Michael Scales
206	Lotta Mellows
207	NAME WITHHELD
208	Brian and Janet Zollner
209	Colin and Donna Smith
210	NAME WITHHELD
211	NAME WITHHELD
212	CONFIDENTIAL
213	David and Janet Chapman
214	Naomi Major
215	Raymond and Lorna Winkworth
216	Jean Yarlett
217	John and Aileen Osgood
218	Ruth Lennie
219	NAME WITHHELD
220	NAME WITHHELD
221	CONFIDENTIAL
222	Mentor Financial Services
223	Kenneth and Suzanne Jones
224	NAME WITHHELD

225	Wayne and Carol Styles
226	CONFIDENTIAL
227	NAME WITHHELD
228	Ian and Marion Meade
229	Kevin and Deb Walden
230	Brian and Carolyn Butler
231	Stuart and Cindy Cortis
232	NAME WITHHELD
233	Bryan and C.Maree Young
234	John Markwell
235	CONFIDENTIAL
236	William and Grace Westhead
237	Paul Goopy
238	John and Beverley Ellison
239	NAME WITHHELD
240	Salvatore and Audrey Perna
241	Todd Cranston
242	Tony and Deidre Purse
243	Sharron King
244	Gordon and Jane Zinn
245	Richard and Janice Kaczuk
246	CONFIDENTIAL
247	Barrie and Elizabeth Watts
248	NAME WITHHELD
249	NAME WITHHELD
250	CONFIDENTIAL
251	Boutique Financial Planning Principals Group
252	Janice Martin
253	Evelyn King

254	NOT ASSIGNED
255	Barrie Smout
256	Christine Bradstreet
257	Kevan C Williams
258	Jeff and Shirley Dunn
259	Patrick and Julie Doyle
260	NAME WITHHELD
261	Graham and Lesley Sealey
262	Julie Matheson
263	NAME WITHHELD
264	Trevor and Janet Power
265	Dennis Chapman
266	Lynette Murray
267	Donald and Valmai Emanuel
268	NAME WITHHELD
269	Anthony and Michelle Old
270	Garry and Marion Nosworthy
271	Patrick Loughnan
272	CONFIDENTIAL
273	Michael and Ann Burniston
274	CONFIDENTIAL
275	Terence and Karen Brett
276	Storm Investors Consumer Action Group Inc
277	Financial Planning Association of Australia
278	John and Paula Mottin
279	Hon Dr Bob Such
280	Mark and Ann Weir
281	John Fuller
282	Jason and Alessia Keech

283	Anne Tuit
284	Paul Little
285	Christopher and Sally Barnett
286	NAME WITHHELD
287	NAME WITHHELD
288	Doug Lye
289	NOT ASSIGNED
290	Julia Eastland
291	Martin McCullagh
292	Plan B Group Holdings Limited
293	Worcester Consulting Group
294	CONFIDENTIAL
295	Rob and Roxanne Davis
296	Errol Rose and Ann Giudicatti
297	Jacinta Grace
298	NAME WITHHELD
299	CONFIDENTIAL
300	CONFIDENTIAL
301	CONFIDENTIAL
302	Graeme and Kay Rasmussen
303	Una Robinson
304	Gregory and Lyn Becke
305	Paul and Elisabeth Reeve
306	NAME WITHHELD
307	NAME WITHHELD
308	Benjamin Hancock
309	CONFIDENTIAL
310	Fiona Alongi
311	CPA Australia

312	CONFIDENTIAL
313	Lorraine Kovacich
314	National Insurance Brokers Association
315	CONFIDENTIAL
316	Guardian Financial Planning
317	Investment and Financial Services Association
318	AUSSIE
319	The Institute of Actuaries of Australia
320	NAME WITHHELD
321	NAME WITHHELD
322	Argyle Lawyers Pty Limited
323	NAME WITHHELD
324	FinaMetrica Pty Limited
325	Kevin and Leigh Yates
326	Nick Bruining
327	Securities & Derivatives Industry Association
328	Robyn Toohey
329	NOT ASSIGNED
330	Finance Control
331	Perpetual Corporate Trust
332	Tom Crothers
333	CONFIDENTIAL
334	SMART Compliance Pty Ltd
335	NAME WITHHELD
336	Professional Investment Services
337	Trustee Corporations Association of Australia
338	John and Shirley Quinn
339	NOT ASSIGNED
340	Hayden Financial Services Pty Ltd

341	Sharon Pacey
342	Robert Brown
343	Intech Financial Planning Services
344	Association of Financial Advisers Ltd
345	CONFIDENTIAL
346	MLC
347	Paul Resnik
348	CONFIDENTIAL
349	Crawford Peter Hillis
350	Trust Company Limited
351	Financial Services Institute of Australasia
352	SEQUAL
353	Financial Ombudsman Service Limited
354	John Christie
355	NAME WITHHELD
356	John and Paula Mottin
357	Commonwealth Bank of Australia
358	Denise L Brailey
359	David Fotheringham
360	National Seniors Australia
361	CHOICE
362	Accounting Professional and Ethical Standards Board
363	The Institute of Chartered Accountants in Australia
364	Red Oak Financial
365	NOT ASSIGNED
366	Michael Smith and Rosslyn Myles
367	AMP
368	Millennium3 Financial Services Pty Ltd
369	Levitt Robinson Solicitors

370 CONFIDENTIAL
371 NAME WITHHELD
372 NOT ASSIGNED
373 NOT ASSIGNED
374 Q Invest
375 NAME WITHHELD
376 Allan McDonald
377 Keith and Diane Ensor
378 ASIC
379 ANZ
380 Industry Super Network
381 Roy and Janis Rogers
382 CONFIDENTIAL
383 ING Australia
384 Dean Evans
385 AXA
386 Carmela Richards and Kristy Devney
387 Kenneth Allan
388 The Treasury
389 Commercial Law Association of Australia
390 Panfilo Di Lullo
391 National Institute of Accountants
392 Interprac Limited
393 AFMA
394 Axiom Wealth Pty Ltd
395 Jim Stewart
396 Macquarie Group Limited
397 Australasian Compliance Institute
398 Michael Peters

399	Maurice Blackburn Pty Ltd
400	Finance Sector Union
401	Bank of Queensland Ltd
402	CONFIDENTIAL
403	Lurline Gibb
404	National Information Centre on Retirement Investments Inc
405	Australian Property Institute
406	Bernadette Marriner
407	Murphy Financial Solutions Pty Ltd

Supplementary Submissions

3a	CONFIDENTIAL
3b	CONFIDENTIAL
9a	Ruth Fontaine
9b	Ruth Fontaine
12a	Richard and Jennifer Old
14a	Raymond Bricknell
15a	Puzzle Financial Advice Pty Ltd
15b	Puzzle Financial Advice Pty Ltd
15c	Puzzle Financial Advice Pty Ltd
15d	Puzzle Financial Advice Pty Ltd
15e	CONFIDENTIAL
15f	Puzzle Financial Advice Pty Ltd
15g	Puzzle Financial Advice Pty Ltd
15h	Puzzle Financial Advice Pty Ltd
15i	Puzzle Financial Advice Pty Ltd
15j	Puzzle Financial Advice Pty Ltd
21a	Graeme and Susan McDonald

30a	Sean and Paula McArdle
34a	Australian Investors Association
38a	Tupicoffs Pty Ltd
54a	Ron Jelic
67a	APT Strategy Pty Ltd
73a	John Salmon
109a	CONFIDENTIAL
119a	Cotulla Trust
167a	David and Isabel Dowling
173a	Luke Vogel
179a	CONFIDENTIAL
182a	NAME WITHHELD
182b	NAME WITHHELD
276a	Storm Investors Consumer Action Group Inc
322a	Argyle Lawyers Pty Limited
367a	AMP
369a	Levitt Robinson Solicitors
396a	Macquarie Group Limited

General responses to adverse comment

1	Financial Planning Association of Australia
2	APRA