Appendix One

Submissions

1	Australian Pensioners' and Superannuants' League Qld Inc
2	NSW Committee on Ageing
3	Centrestone Wealth Management Pty Limited
4	Emeritus Professor Dennis Lowther
5	Mr Paul Kenny, Flinders University, South Australia
6	Dr Diana Olsberg, University of New South Wales Research Centre on Ageing & Retirement (RCAR)
7	Industry Funds Forum
8	Professor Owen Covick, Flinders University, South Australia
9	Department of Families Queensland
10	Mr Les Kemp
11	University of the Third Age – Adelaide
12	Superannuated Commonwealth Officers' Association
13	Australian Retired Persons Association (SA) Inc
14	Industry Funds Forum (Supplementary Submission)
15	Retired Union Members' Association of SA Inc
16	Association of Independent Retirees (A.I.R.) Limited
17	South Australian Government Superannuation Federation
18	workingconnections, Over 50s Association
19	Country Women's Association of Victoria Inc
20	Association of Independent Retirees (A.I.R.) Limited, Whyalla and Districts Branch

Australian Council of Public Sector Retiree Organisations Inc

21

22	Department for Community Development, Western Australia
23	Department of Industrial Relations, Queensland
24	ACTU
25	Corporate Super Association
26	Mr Peter Mair
27	IFSA
28	Confidential
29	Department of Employment and Workplace Relations
30	Seafarers' Retirement Fund
31	COTA National Seniors Partnership
32	Financial Planning Association of Australia Limited
33	The Association of Superannuation Funds of Australia Ltd
34	National Information Centre on Retirement Investments Inc
35	The Australian Workers' Union
36	The Institute of Chartered Accountants in Australia
37	Department of Education and Training, Western Australia
38	Department of Family and Community Services
39	Public Service Association of New South Wales
40	Combined Pensioners' and Superannuants' Association of New South Wales
41	Australian Bankers' Association
42	Dr Diana Olsberg, University of NSW Research Centre on Ageing & Retirement (Supplementary Submission)
43	Association of Independent Retirees Limited (CHECK)
44	Mr Darren Wickham
45	Australian Chamber of Commerce and Industry
46	Department of the Treasury

- 47 Institute of Actuaries of Australia
- Department of Family and Community Services (Supplementary Submission)
- 49 University of the Third Age Adelaide (Supplementary Submission)