

Appendix: List of non-confidential respondents

- Actuaries Institute
- AIA Australia
- AMP Wealth Management
- Association of Superannuation Funds of Australia
- AustralianSuper
- Australian Institute of Superannuation Trustees
- Aware Super
- Bastiaans, Mark
- Cbus
- CEPAR (ARC Centre of Excellence in Population Ageing Research)
- Challenger
- Conexus Institute
- CPA Australia and Chartered Accountants Australia and New Zealand
- Cumpston Sarjeant
- Deloitte Consulting
- Financial Services Council
- Industry Super Australia
- Law Council of Australia
- Mercer (Australia)
- mSmart
- O'Donnell, David (OD Financial)
- Shop, Distributive and Allied Employees' Association
- Super Consumers Australia
- SuperEd
- TAL
- UniSuper