Supportive

Revised No.	Supportive / Supportive of some key elements / Not Supportive of key elements/Other	Respondent	Respondents' Comments on Specific Provisions of APES 230											CASE STUDIES EXAMPLES	1. General Comments	2. Align with FoFA reforms and other legislative safeguards/ client's best interest	2. Affordability of Financial Advice	APES 230 Remuneration			6. Retrospectivity/ grandfathering/ transitional arrangements	7. Competitive Adv/Disadv	7. Refusal of membership renewal with professional bodies	8. Soft dollar benefits	9. Practical matters such as rebating commisions, dealer group issues, lack of support from Professional Bodies, etc	10. Business structures, Monitoring and enforcement	11. Editorial suggestions
			1. Scope and application	2. Definitions	3. Fundamental responsibilities	4. Professional Independence	5. Terms of FPS	6. Basis for preparing and reporting	7. Client's Information, money and property	8. Professional fees	9. Third party payments	10. Documentation	11. Transitional Prov					3. Financial Advice	4. Insurance	5. Mortgage Broking								
148	Supportive	Anthony Negline								√	√				√	√	√	√	√	√								
152	Supportive	ASIC*								√	√				√	√		√	√	√								
155	Supportive	Australian Institute of Superannuation Trustees								√	√		√		√	√		√	√	√	√							
150	Supportive	BFG Financial Services								√	√				√			√	√	√					√	√		
60	Supportive	Bravium								√	√				√		√	√	√	√								
41	Supportive	Choice								√	√				√			√	√	√								
63	Supportive	Chrisann Palm								√	√				√			√	√	√								
88	Supportive	Daniel Mendoza-Jones*								√	√		√		√	√		√	√	√		√			√	√		
162	Supportive	Financial Counselling Australia								√	√				√			√	√	√								
2	Supportive	Holmes and Partners Pty Ltd								√	√				√			√	√	√								
147	Supportive	Independent Financial Advisers Association of Australia Limited								√	√				√			√	√	√								
153	Supportive	Industry Super Network								√	√		√		√			√	√	√	√							
103	Supportive	Parinity Pty Ltd								√	√				√	√		√	√	√						√		
145	Supportive	Quantum Financial								√	√				√	√	√	√	√	√	√	√	√		√			
146	Supportive	Robert M.C. Brown								√	√			√	√			√	√	√	√	√			√			
92	Supportive	Strategic Consulting & Training Pty Limited								√	√				√	√		√	√	√		√			√			

* Some elements or the whole submission is confidential.

Other

Revised No.	Supportive / Supportive of some key elements / Not Supportive of key elements/Other	Respondent	Specific Provisions of APES 230											CASE STUDIES EXAMPLES	1. General Comments	2. Align with FoFA reforms and other legislative safeguards/ client's best interest	2. Affordability of Financial Advice	Remuneration			6. Retrospectivity/ grandfathering/ transitional arrangements	7. Competitive Adv/Disadv	7. Refusal of membership renewal with professional bodies	8. Soft dollar benefits	9. Practical matters such as rebating commisions, dealer group issues, lack of support from Professional Bodies, etc	10. Business structures, Monitoring and enforcement	11. Editorial suggestions
			1. Scope and application	2. Definitions	3. Fundamental responsibilities	4. Professional Independence	5. Terms of FPS	6. Basis for preparing and reporting	7. Client's Information, money and property	8. Professional fees	9. Third party payments	10. Documentation	11. Transitional Prov					3. Financial Advice	4. Insurance	5. Mortgage Broking								
32	Other	Greg Huggett & Co		√											√													√
1	Other	Tony Jacob FCA	√	√											√													√