



**BROCKTONS**  
**INDEPENDENT**  
**ADVISORY**

*because some things in  
life are more important  
than money...*

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**The Accounting Professional and Ethical Standards Board**

**Level 7, 600 Bourke St**

**Melbourne VIC 3000**

Friday, 20 August 2010

Dear **Sir/Madam**,

The decision taken by the APESB to ban commissions and asset-based fees among accountants by 1 July 2011 is a tremendous step toward providing the citizens of Australia with genuinely impartial and conflict-free financial advice. This is a service to which hardworking Australians are entitled.

As a member of the Independent Financial Advisers Association of Australia (IFAAA), I wholeheartedly support this decision.

Sincerely,

Susannah Kulincevic  
**Independent Financial Adviser**