Supportive

		Respondents' Comments on Specific Provisions of APES 230																							9. Practical	
Reviseo	Supportive / Supportive of some key elements / I Not Supportive of key elements/Other	Respondent	1. Scope and applicati	2. Definitions	3. Fundamental responsibilities	I 4. Professional	5. Terms	6. Basis for preparing	7. Client's Information, money and	8. Professional fees	9. Third party	10. Documentation	11. Transitional Prov	sitional STUDIES	1. General Comments	2. Align with FoFA reforms and other legislative safeguards/ client's best interest	2. Affordability	3. Financial	4. Insurance	5. Mortgage	6. Retrospectivity/ grandfathering/ transitional arrangements	7. Competitive Adv/Disadv	7. Refusal of membership renewal with professional bodies	8. Soft dollar benefits	matters such as rebating commisions, dealer group issues, lack of support from Professional Bodies, etc	10. Business structures, Monitoring and 11. Editorial enforcement suggestions
148	Supportive	Anthony Negline								٧	٧				٧	٧	٧	٧	٧	٧						
152	Supportive	ASIC*								V	V				٧	V		٧	٧	V						
155	Supportive	Australian Institute of Superannuation Trustees								٧	V		٧		٧	٧		٧	٧	V	٧					
150	Supportive	BFG Financial Services								V	v/				V			V	٧	V					V	V
60	Supportive	Bravium								v	-/				V		V	V	V	-/					,	
										<u> </u>	V				<u> </u>		v	<u> </u>	-	V						
41	Supportive	Choice				1				√	V		1		٧			٧	٧	٧						
63	Supportive	Chrisann Palm								٧	٧				٧			٧	٧	٧						
88	Supportive	Daniel Mendoza-Jones*								٧	٧		٧		٧	٧		٧	٧	٧		٧			٧	√
162	Supportive	Financial Counselling Australia								٧	٧				٧			٧	٧	٧						
2	Supportive	Holmes and Partners Pty Ltd								٧	√				٧			٧	٧	√						
147	Supportive	Independent Financial Advisers Association of Australia Limited								V	٧				٧			٧	٧	٧						
153	Supportive	Industry Super Network								٧	V		٧		٧			٧	٧	V	٧					
103	Supportive	Parinity Pty Ltd								v	٧				V	٧		√	v	v						٧
145	Supportive	Quantum Financial								, ,	, ,				, ,	, ,	V	√	√	, ,	٧.	y.	v/		y.	
		Robert M.C. Brown									· .				<u> </u>		 			· .			'			
146	Supportive	NODELL IVI.C. BLOMII				+				٧	٧			٧	√			٧	٧	٧	٧	٧			٧	
92	Supportive	Strategic Consulting & Training Pty Limited	d							√	٧				٧	√		٧	٧	٧		٧			٧	

^{*} Some elements or the whole submission is confidential.

Other

					Specific Provisions of APES 230															Remunerati	on					9. Practical matters such as		
																	2. Align with									rebating		
																	FoFA reforms									commisions,		4
									6. Basis								and other					6.		7. Refusal of		dealer group	10. Business	4
	Suppo	ortive / Supportive of		1. Scope					for	7. Client's							legislative	2.				Retrospectivity/		membership		issues, lack of		4
	some l	key elements /		and					preparing	Information,	8.	9. Third		11.	CASE		safeguards/	Affordability	3.		5.	grandfathering/		renewal with		support from	Monitoring	4
Revise	ed Not Su	upportive of key		applicati	2.	3. Fundamental	4. Professional	5. Terms	and	money and	Professional	party	10.	Transitional	STUDIES	1. General	client's best	of Financial	Financial	4.	Mortgage	transitional	7. Competitive	professional	8. Soft dollar	Professional	and	11. Editori
No.	eleme	ents/Other	Respondent	on	Definitions	responsibilities	Independence	of FPS	reporting	property	fees	payments	Documentation	Prov	EXAMPLES	Comments	interest	Advice	Advice	Insurance	Broking	arrangements	Adv/Disadv	bodies	benefits	Bodies, etc	enforcement	suggestio
32		Other	Greg Huggett & Co		٧											٧												٧
1		·																										
1 1		Other	Tony Jacob FCA	V	V		1	l	l			1		1	I	V		1	l				1					V