

What outcomes I would like to see from this enquiry:

1. Far greater equity in superannuation tax breaks across income levels.
2. A significant reduction in Government tax expenditure on tax breaks for superannuation, especially concessional contributions at the higher income level and salary sacrifice contributions
3. Regulation on banks to ensure higher levels of capital reserves to protect against loss by depositors.
4. No commissions for professional financial planners and all conflicted agents to be clearly identified as sales staff who explicitly attest they don't give "advice", only product information.
5. Less fee gouging by some for profit, retail, super fund providers.
6. Less gouging on credit card interest rates.
7. End to leverage in super savings system.