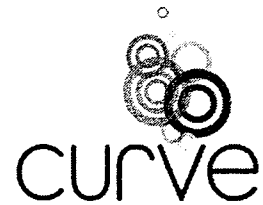


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Curve Bar
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Default Superannuation in Modern Awards
Productivity Commission
LB2 Collins Street East
Melbourne VIC 8003

Michael Burke
Owner – Curve Bar Pty Ltd
Part-Owner – Hotel Malvern Pty Ltd
100 St Kilda Rd
Melbourne VIC 3004

Friday 23rd March 2012

To Whom It May Concern,

RE: Productivity Commission Inquiry – Default Superannuation in Modern Awards

My name is Michael Burke and I have been a part owner of the Malvern Hotel in Malvern since August 2009. The hotel is the oldest in the precinct having being built in 1853.

I am also the proprietor of the Curve Bar at the Arts centre in the City of Melbourne and have a long established family history in the hospitality industry.

I have a very basic understanding of superannuation and as a small business owner have always left it to my superannuation fund to look after the needs of my staff.

In looking for a relevant super fund it is important to me that the administration is easy and at a low cost to my business. I need to be able to meet the obligations set out of my business and importantly utilise a fund that understands my business and the industry we operate within.

From a product perspective, investment performance and insurance cover at a competitive price are important needs for my staff and I understand Industry funds and HOSTPLUS in particular are meeting this need.

Having a default option for my staff that aren't interested in superannuation is a necessity however I don't have the time to plough through hundreds of funds to choose the right fund.

I want assurance that the default fund I choose has demonstrated it performs adequately and is relevant to my industry. I rely on the system to ensure the superannuation choices available to me will work in my businesses and my employee's best interests.

Kind Regards

Michael Burke