

Lucy & David Bell  
[removed for privacy reasons]  
22 April 2009

Dear Sir/ Madam

My husband and I are greatly concerned at the reports that the Henry Tax Review is considering to remove or change the dividend imputations scheme. As we are both trustees of our own Self Managed Superannuation Fund, we believe the tax system should be supporting self reliance in retirement savings and therefore supporting the choice and competition that SMSFs bring to Australia's superannuation system.

The Henry Tax Review is unfair, unnecessary and very backward thinking. We are greatly concerned that it will negatively impact on the value of Australian companies we have invested in and who provide us with Dividend income that includes franking credits.

Although our SMSF is not flush with funds we have worked and saved hard throughout our working lives and never relied on the government for any handouts and believe that in our pension years we should be able to relax and enjoy the fruits of our labour, this includes supporting our desire to invest in Australian companies.

We want to highlight our concern for all Australian investors who rely on dividend income, especially retirees and we regard this issue serious enough to affect our voting decision at the next Federal Election.

Your's sincerely

David and Lucy Bell