

To AFTSubmissions -

We are writing to highlight our concerns for Australian investors who rely on dividend income, especially retirees of which we come under this category.

We are the users of a Self-Managed Superannuation Fund and believe the tax system should be supporting self-reliance in retirement saving and therefore supporting the choice and competition that SMSF's bring to Australia's superannuation system.

We are greatly concerned at reports that the Henry Tax Review is considering recommendations to remove or change the dividend imputation scheme. The current scheme helps to support our desire to invest in Australian companies. We believe a removal or change to the scheme is an unfair, unnecessary and retrograde step. We are greatly concerned that it will negatively impact the value of Australian companies we have invested in and who provide us with dividend income that include franking credits.

We regard the issue as serious enough to affect our voting decision at the next Federal election.

Kind regards

BR and JL Curtis

BR and JL Curtis Self-Managed Superannuation Fund.