

Dear Sir/Madam

I have read with interest that the dividend imputation system may be reviewed.

My wife and I would like to strongly suggest that the current dividend imputation system be kept in place. We have worked all our life, and although we have a relatively modest amount in superannuation, we would depend on it when we retire. We have paid tax all our lives, and for this income to be taxed again seems very unfair. The franking credits from shares will be very useful to us as income, as without the credits, we will not earn enough to live on, and thus will be forced to rely on the pension.

There must be many people in our position, that do not have a lot of shares, but the income is still very important to them. To eliminate the dividend imputation scheme will just force more people onto Government payments, which defeats the purpose of the idea of people being responsible for their own retirement.

Yours Faithfully, Robert & Georgina Findlay
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