

Dear Mr Henry

My wife and I are very worried about suggestions of a threat to our relatively small Self Managed Superannuation Fund arising from the Australia's Future Tax System Review.

My wife and I worked strenuously for nearly five decades to ensure we could live in modest, self reliant comfort after retiring from the paid workforce. **We did not want to become reliant on Australia's social security system.** Under arrangements we have put in place we are now able to do this while, at the same time, we both undertake significant voluntary work of benefit to the community.

Now we are alarmed at reports that the Australia's Future Tax System Review is considering recommendations to remove or change the dividend imputation scheme. It would be unfair to us to do so because we and many others rely on investments in Australian companies through our self managed superannuation funds that provide us with dividend income that include franking credits.

We ask that the Review takes into account the effect of changes to the dividend imputation scheme on the very many small holders of Self Managed Superannuation Funds.

Yours sincerely

Ian Gollings