

[removed for privacy reasons]

17 April 2009

Australia's Future Tax System Review
Dept of Treasury
CANBERRA

TO WHOM IT MAY CONCERN

We are the user of a Self-Managed Superannuation Fund. We believe the tax system should be supporting self-reliance in retirement saving and therefore supporting the choice and competition that SMSFs 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 the 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 are invested in who provide us dividend income that include franking credits.

We are writing to highlight our concern for Australian investors who rely on dividend income, especially retirees like ourselves.

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

Yours faithfully

John Frederick Goodban & Rosalyn Merle Goodban