

Dear Sirs

We are deeply concerned at suggestions emanating from the Henry Review about removing or changing the Dividend Imputation system.

We are trustees of our self managed superannuation fund. Dividend imputation encourages investment by us in Australian companies, generating a reliable dividend stream that forms an important element of our superannuation income.

We have already suffered serious damage to our superannuation through the global financial crisis and the last thing we now need is fundamental change to a dividend imputation system that has underpinned continued investment in Australian companies through this crisis and into the future.

Reducing or abolishing dividend imputation would be a retrograde step that would reduce the value of Australian companies and our future retirement income.

It is high time that our elected governments stopped messing around with our superannuation and enabled some stability and confidence to be placed by retirees in the assumptions on which they base their retirement planning.

How the Rudd Government deals with any Henry Review recommendations on the dividend imputation system and the superannuation framework will strongly influence our vote at the next election. This issue goes straight to the quality of life we can expect to look forward to in our retirement.

We would appreciate emailed responses.

Yours sincerely

Terry and Vivienne Healy