

Dear Sirs

I am extremely concerned with some of the things I am hearing regarding reviews of the Tax System. I am a user of a Self-Managed Superannuation Fund. I 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.

I am 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 my desire to invest in Australian companies. I believe a removal or change to the scheme is an unfair, unnecessary and retrograde step. I am greatly concerned that it will negatively impact the value of Australian companies I have investments in who provide me dividend income that include franking credits.

I am writing to highlight my concern for Australian investors who rely on dividend income, especially retirees.

I regard the issue as serious enough to affect my voting decision at the next Federal Election.

SMSF retirees get very little other assistance from government funding, please taking this on board before any decisions are made.

Yours faithfully

Jill Kelly

[removed for privacy reasons]