

Dear Sir

My comments for consideration by the Review are as follows:

- . We are the users 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 the Australian 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 your desire to invest in Australian companies. We believe that removal or change to the scheme is an unfair, unnecessary and retrograde step. We are greatly concerned that it will impact the value of Australian companies we are invested in who provide dividend income that include franking credits.
- . We are writing to highlight our concern for Australian investors who rely on dividend income, especially retirees.
- . We regard the issue as serious enough to affect our voting decision at the next Federal Election.

I request that you ensure that our views are taken into consideration in the Review.

Sincerely

Judith and John Kemp