

Dear Sir (Madame),

I am a self funded retiree, along with my wife. I am grateful for our health and the freedoms that Australia has afforded us in the pursuit of our career and happiness.

The past 24 months have been very trying financially for us. We realize that it is a global problem and there is nothing we can do except live frugally, keep our heads down and wait for the storm (financial) to pass.

And so it was with some considerable trepidation that we read that the TAX REVIEW (Ken Henry) is taking seriously the plan to abandon the IMPUTATION SCHEME.

If this were to happen it would gravely affect our revenue for living and would cause anxiety about the security of our investment decisions.

We had the advantages of the IMPUTATION scheme explained to us and so used it as the cornerstone of our Retiree Investment Strategy.

It would seem that the Henry Committee might rip that cornerstone away.

And so after somehow surviving a Global Financial Crisis, we face potential financial calamity at the hands of our own Government.

I am sure you will give this note the respect it deserves and we wish you good luck in your endeavours

Yours sincerely

Michael and Eileen Kennedy

[removed for privacy reasons]