

Sir

- We are the user of a Self-Managed Superannuation Fund. You 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 your desire to invest in Australian companies. We believe a 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 you are invested in who provide you dividend income that include franking credits.

- We are writing to highlight your concern for Australian investors who rely on dividend income, especially retirees.
- We regard the issue as serious enough to affect your voting decision at the next Federal Election.

Greatly concerned.

Mike & Margaret Lander