

Dear Mr Henry

We are the trustees of our own Self Managed Superannuation Fund. We strongly believe that the tax system should be supporting self reliance in retirement saving and therefore supporting the choice and competition that SMSF's bring to our superannuation system.

The rumours are that your Tax Review is considering recommendations to remove or change the dividend imputation scheme. The current scheme helps support my wish to invest in Australian companies. I am worried that the removal or change to the scheme is an unfair and unnecessary step. I am worried about the impact on Australian companies that we have invested in and who have provided income to us (including franking credits).

These dividends will fund my retirement!

Yours sincerely,

Ken & Chris Lay

---

[removed for privacy reasons]

---