

I am late submitting this, but I am sure the matter I raise is relevant to the review, and I request that you consider it as part of the review.

I am a specialist anaesthetist and practice as a sole trader for 4 days a week in private practice, and for 1 day a week as a senior visiting anaesthetist at the [removed for privacy reasons] where I do public hospital practice.

I generate fees income for my private practice, and I receive a salary for my public practice. As an employee of [removed for privacy reasons] I receive 9% of my salary as an employer sponsored superannuation contribution. This is deposited in [removed for privacy reasons]. As a private practitioner, I am able to make contributions to my self managed superannuation fund, and these contributions are currently 100% tax deductible up to \$100000, if my public hospital income is less than 10% of my total income.

HOWEVER: If my public hospital income is greater than 10% of my taxable income, my personal contributions are no longer 100% tax deductible, but only deductible to a much lesser amount. This is an anomaly which I find very difficult to understand.

It disadvantages people who derive income by way of salary from an employer, where that income is more than 10% of their total income.

Please consider this matter, and include it in the review.

John Lodge
[removed for privacy reasons]