

We are the user 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 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 our desire to invest in Australian companies as well as our day to day living.

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 that we have invested in who provide us with dividend income that includes franking credits.

We are writing to highlight our concern for Australian investors who rely on dividend income, especially us self-funded retirees.

We regard these issues as serious enough to affect our voting decision at the next Federal election.

As it is both State and Federal Governments give Self-funded retirees zip.

As a result of the very low interest rates it won't be long before we are all down at Centre-link looking for the pension.

Bob & Colleen McLean.
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