

I am writing to express my concern at reports that the Henry Tax Review is considering recommendations to remove or change the dividend imputation scheme. I am the user of a Self-Managed Superannuation Fund and 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 fund.

Australian investors and in particular self funded retirees rely heavily on dividend income. This has been reduced significantly over the past year with the economic financial crises dramatically affecting portfolio values and income making it extremely difficult to survive off one's superannuation. Many self funded retirees will be forced to apply for some government support by way of an age pension.

This is something I regard very seriously and will certainly affect the way I vote at the next Federal Election.

Yours faithfully  
(Mrs) H D McLennan