

Dear Sir/Madam

We are the users of a Self-Managed Superannuation Fund. We believe the tax system should be supporting self-reliance in retirement savings and therefore supporting the choice and competition that SMSF's 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. 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 in which we have invested and provide our dividend income that includes franking credits.

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

We regard the issue serious enough to affect our voting decision at the next Federal Election.

Geoff and Anne Mortimer