

Dear Sirs / Madams

I write to highlight my concerns for Australian Investors, especially retirees, who rely on dividend income. I am a user of a Self-Managed Superannuation Fund and I 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.

I am 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 my desire to invest in Australian companies.

I believe a removal or change to the scheme is an unfair, unnecessary and retrograde step . I am greatly concerned that it will negatively impact on the value of Australian Companies that I have invested in and who provide me with dividend income that includes franking credits.

I regard the issue as very serious, serious enough in fact to affect my voting decision at the next Federal Election.

Bernadette Nagle

[removed for privacy reasons]