

To Whom It May Concern:

My husband and I are very concerned about the "Australia's Future Tax System Review", and the possible harmful impacts on our small retirement savings which is in a Self Managed Superannuation Fund (SMSF).

We have noted recent media reports that the review is considering plans to wind back or eliminate Australia's dividend imputation, or franking credit system. This action would have a severe negative impact on our superannuation funds, particularly our SMSF.

We are the users of a Self-Managed Superannuation Fund. We believe that the tax system should be supporting self-reliance in retirement and therefore supporting the choice and competition that SMSFs bring to Australia's superannuation system.

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

Yours faithfully,  
Helen and Robert Stephenson

[removed for privacy reasons]