

In regard to this review I submit the following comments for consideration:

I am the user of a Self-Managed Superannuation Fund. I believe the tax system should be supporting self-reliance in retirement saving therefore supporting the choice and completion that SMSFs 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 support my desire to invest in Australian companies. I believe a removal of change to the scheme is unfair, unnecessary and retrograde step. I am greatly concerned that it will negatively impact the value of Australian companies I am invested in who provide my dividend income that include franking credits.

Please note I am writing to highlight my concerns for myself and all Australian investors who rely on dividend income, especially retirees!!!!

And believe me the issue is serious enough to affect my voting decision at the next Federal Election.

Yvonne Tobin