

Dear Mr Ken Henry,

**Submission to the Henry Tax Review**

We are users of a Self Managed Superannuation Fund and believe the tax system should be supporting self reliance in retirement saving.

We are concerned at reports that Australia's Future Tax System Review is considering recommendations to remove or change the dividend imputation system. In our opinion, this would be a retrograde step with negative impact on the value of the Australian companies we have invested in and who provide us with a dividend income including franking credits.

We write to you highlighting our concern for all Australian retirees who rely on dividend incomes and urge your support to maintain the status quo.

Your sincerely,

David and Margaret Williams  
[removed for privacy reasons]