

Dear Sir,

my wife and I are retirees and we are writing to you to highlight our concerns in respect of recommendations to remove or change the dividend imputation scheme.

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

The current system supports our goals to invest in Australian companies, to be independent of government support and to provide us with a reasonable standard of living. We are greatly concerned that these proposed changes recommended by the Henry Tax Review will adversely impact the value of Australian companies we have invested in and who provide dividend income and franking credits.

Sincerely

Michael and Theresa Wilson
[removed for privacy reasons]