

I wish this email to be treated as a submission to the review into Australia's Future Tax System

Being a aged pensioner and still working I have recently found that criteria for my superannuation changes when attaining 65 years.

I can continue to participate with personal super contributions until age 75 years if a wage earner.

This is reduced to 70 years of age if I am self employed

I fail to understand the reasoning for this difference, and why there is a limit at all.

After age 65 years Centrelink considers all income as assessable income regardless of where it goes.

eg If I am under 65 years I can place any amount of money into my super and it is not considered as assessable income

I can also withdraw certain amounts from time to time.

If I am over 65 years of age and I place any money into my super it is considered as assessable income.

But it will still pay the government co-contribution which is not considered income.

As we aged pensioners now have to continue to work to supplement our age pension, some of us continue to be self employed.

The above age discrimination is unfair as we continue to work as self employed members of our community to supplement our pensions.

Measures that can assist

The amount we can earn before our pension is affected is raised from

\$138 per fortnight to something substantial like \$300 per fortnight

Personal super contributions not considered as income until withdrawn.

Continue the super co-contribution but at a higher rate.

Remove the age limits on all super.

Bring back free dental and health care for all pensioners.

Respectfully,

Wayne Campbell