

Dear Sirs,

I write in support of the existing concessions made to Self Funded retirees, especially as they relate to Self Managed Superannuation Funds.

My wife and I are self reliant superannuants, neither of us wishing to be a burden on the public purse. We have done this in the main through the structure of a self managed superannuation fund. We have our fund managed by an agent and audited correctly as we respect the rules applied to these types of funds. In return we expect to be treated as honest citizens using legitimate structures and making our own investment decisions.

We call on the review to grant us reasonable rules that do not disadvantage us in comparison with the larger industry and for profit funds.

The costs and complexity of SMSF management is already a burden we carry, as required by law. However, we feel that any further restrictions on SMSF trustees would put us in a further disadvantage to the larger funds.

We request that trustees of self managed super funds are not put under further pressure to please the financial advice and superannuation industry but be allowed to compete at a fairer level with open competition between super funds.

Yours faithfully,

[John Heathers](#)