

**From:** Refund of Excess Concessional Contributions  
**Sent:** Thursday, 7 June 2012 5:20 PM  
**To:** Refund of Excess Concessional Contributions  
**Subject:** [SEC=UNCLASSIFIED]

**Consultation**

*Refund of Excess Concessional Contributions Regulations*

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**Are you submitting on behalf of your Company**

*No*

**Do you want your submission to be confidential**

*No*

**Accessibility Statement**

*No*

**Submission files**

**Support files**

**Submission text**

*The verge of some commonsense in legislation .*

*Superannuation law that is about to start is simpler than it has been for the past 10 or so years , re contributions .*

*For many reasons the contributions actually made may be over the current limits for the differing categories . The current practise of threats of out of proportion penalty , and opportunity for advisers of many descriptions to raise fees against the taxpayer is not called for .*

*Next there will be an understandable uproar from large super funds re the steps of receiving refunds , and I can appreciate their costs to change . In addition the track back to Employers and their classification .*

*Submission : Give Option of accepting the status of contributions of up to \$ 5,000 more than \$ 25,000 as to deductibility , assessability etc ; OR Refund .*

*Advise the limit for the following year is REDUCED by \$ specific amount .*

*Do not allow errors 2 years in a row .*

*Cease here . You have a hard job to get commonsense in .*