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I am concerned about the proposed changes to the Superannuation taxation system. You asked us to save our money and lock it away for 30 years and in return you gave us an incentive in the form of tax breaks. We put money into super based on the rules you created – now you have changed your mind. Years of sacrifice, planning and implementation for no benefit.

How do you think this will affect the amount of super going forward. No one is going to put any extra money aside, locked away for years. Leaving money outside of super means that people will most likely spend it. You will have many more people applying for the Aged Pension, the very thing you are trying to avoid.

Politicians have very generous superannuation schemes that we can only dream of. Maybe your funds should reflect the same as the average Australians, then we would all be on a level playing field.

Any changes should only affect new SMSF’s Then people can put money into super knowing the rules, regulations and taxation consequences.

No votes from me.