

Dear Retirement Income Review Team,

I would like to make the following suggestions:

1. Life insurance and permanent disability insurance deductions from industry superannuation should be made illegal.
2. There should only be one industry account per person. If a second account is inadvertently set up then it should all be transferred to the original fund with a \$200 bonus.
3. With today's technology, it would not be that difficult for the ATO to have a database of tax file numbers to corresponding superannuation account fund and membership numbers.

Alex Cranford