

To the Review personnel,

our superannuation system is a system that subsidises the wealthy, using tax-payer money.

Domestic wealth and income inequality is a very serious problem. We have a progressive tax system because governments recognise this. But we do not have a progressive system of taxing earnings from superannuation.

Consistent with the negative impacts of inequality and the progressive tax system, the wealthy should not benefit from a flat tax rate of 15%. On incomes over \$200,000 tax should be levied on superannuation earnings at the marginal tax rate. On incomes below the average wage, the tax rate on superannuation earnings should be zero.

This makes economic sense.

Gillian Hewitson
7 Easter St
Leura NSW 2780
0413137363