

To whom it may concern,

I would like to submit my idea of how retirement income should be changed throughout the country of Australia.

I am a primary school teacher who is currently off work because of a number of chronic illnesses, such as having an emergency craniotomy to remove a brain tumour causing swelling and oedema and trigeminal neuralgia on both sides of my face, not to mention severe sciatica and other nerve problems throughout my body.

I was a stay at home mother until my children started school. My husband and I made the decision that I would stay at home and we would go without any luxuries and he would work long hours as a shift worker as we felt it was so important to spend as much time as possible with our children in their early years.

I returned to full time university to study primary school teaching when my youngest child started school. And began full time teaching four years later. And while it was great to finally have some extra money I also had a large hecs bill that took nearly eight years to pay off. At least though I was finally able to start a superannuation account so u could start saving for my retirement.

Unfortunately due to a number of circumstances my husband and I separated in 2008. With his permission I moved to an area one hour away with the children who were by that stage 14 and 15 years old. I had the majority of custody and had to travel two hours a day to work in my teaching job while also trying to pay rent, school fees and all the usual household bills on my own. My husband initially began giving me random amounts of money between \$50 and \$200 and different times to help with the children but there was initially no formal agreement for child payments. Eventually I went to family assistance and finally they started to take out a set amount of money from my husbands wage to help me with the children's expenses. My husband was earning nearly double the amount of money for his unskilled job as I was for my teaching job. Therefore he had much more disposable income and much more superannuation than me. We sold our house and split all assets except for super 50/50. I didn't realise at the time that I was entitled to receive some of his super from the time we were married until the time we separated. This was because I could not afford a lawyer to organise our asset split and I was trying to be as fair as possible. Unfortunately the equity we had in our property was quite low so the money was soon gone on buying half a house of furniture, paying for school fees and new schools uniforms.

By the time my husband had started paying me the set amount worked out by family assistance it wasn't too long until my eldest reached eighteen and left home so I only received a little money for the younger child who finished school and started work two years after he had been paying child maintenance.

I found a job closer to home and my pay was going gradually up each year so I was managing to pay for all the needs we had but not for many wants. Eventually both daughters and left home and I found a new partner in 2014. We became engaged and then three month later I had my emergency brain surgery. As I had trouble processing my husband to be helped me to fill out the divorce papers ourselves so again we didn't have to pay for legal help. The divorce went through easily in 2015 and I was married in the September of that year.

I have now been told that I was actually able to pool both our superannuation amounts together from the time we were married and split these 50/50. This would make a big difference to me

because I spent so long out of the workforce I have hardly any super. And now being unable to work for the last for years and looking at the possibility of never being able to work again I am so worried about my future. My husband is refusing to share our superannuations for the time we were together so I am currently working out what I can possibly do to make that happen. I have offered him the cheapest way to do it through the DIY superannuation split kit online. I don't want to be anything but far again and would only be seeking a 50/50 split. Because it looks like I will be on a disability pension you can understand my concerns for my future, with only my ten years of superannuation savings to keep me going at retirement age. If my husband refuses to do the DIY super split I am hoping that I can take it to a magistrate and they can make a ruling. I have been told that they look at both partners current and future lives and make a decision on the amount each receives accordingly. So I have some hope that I will receive some of his superannuation as compensation for staying home and allowing him to work and save up his own superannuation fund:

That is why I have put in this submission. The government could cap tax concessions to those with the most in their super funds and spend the savings on supporting people like me, and the majority of other people with the least amounts of super which just happens to be mainly women. This could be achieved through super funds or through the age pension by the government without too much difficulty.

Please take this submission seriously as I am also writing it on behalf of all other women and low income earners who may not be in a position to, or even know about the fact that they have a voice and can be heard through this review.

I myself like to keep up with current events but it was only that I caught a small article on my google newsfeed that I knew anything about this review. Please seriously take into account the unfairness of the current system (particularly to women who save the government money and stay home to look after their own children) and think about serious changes that can help so many low income Australians that have worked just as hard as the many high earning Australians.

How can a government that claims to be for all the people let this continue and not immediately go about changing super or the aged pension to see that there is some fairness for all? A mother works just as hard in their 'profession' as a well paid lawyer or CEO and they also work 24 hours a day seven days a week, while also saving the government money in childcare support payments. They and low income earners work just as hard as anyone only to find out by chance or when it's too late at retirement that they are seriously being overlooked when they had a chance to fight for a fairer system but didn't even know about it, or maybe understand what it meant for their future.

I hope my submission is taken into account and my children and grandchildren will grow up in a fairer country where the stay at home mum or the low income worker is looked after by their government at retirement and treated fairly. And those that have earned high incomes all their lives and have had all the advantages that extra money buys them and their families are not given another 'golden handshake' at retirement time.

Yours sincerely,
Natalie Leite

PH: 0419 577 054
3 Acacia Lane
Waurin Ponds Vic 3216