

As a person who has worked since the age of fifteen years old never having been unemployed and payed my taxes, which a part of which would have been to contribute to a pension in my retirement. Due to having a modest superannuation being just above the threshold to qualify for a pension like many others. I see no reason to make changes to the allocated pension and lump sum drawdown. People in this situation have planned for their retirement under the existing arrangements and to change it would be totally unfair also changing it may well move these people onto the pension. The majority of these people have worked all their life to achieve this position. If changes were to be made then it should then be the same as in New Zealand and the United Kingdom where everybody receives the pension. (We have paid for it with our tax.) The family home should not be counted as an asset, many people have lived in the property all of their life and obviously it has increased in value. I apologise if this email submission is somewhat ordinary but I am seventy two years old and struggle with today's technology.

Regards Anthony E Sanders.