

I'm in my 80's and my wife is 75. We set up our SMSF 25 years ago and are very much reliant on our Franking Credit refunds to enable us to live the rest of our lives modestly and without any help from Centrelink. We are just managing to survive with recent increases in the cost of living eroding into our savings and we don't get any cost of living increases like many others.

Please don't make any changes to Franking Credits that will impact on living out our remaining years.

James Folino & Angela Folino