

To whom it may concern,

I am concerned with the proposed changes into super funds particularly the franking credits section as my wife and I have been planning our retirement for many years ,then read the forecast changes will be retrospective is down right criminal.

My wife has had many years of sickness resulting in a amputated right arm (6 years ago)and in the last 2 years had aggressive brain tumours, resulting in poor memory retention.

With these changes our medical cost are very substantial and that adds to more worry and hardship in coming years.

I realise the situation the government is in but to penalise people who try to save is the wrong way to go ,as future generations are not going to save because they see what government does and spend their income , resulting in more people on the pension.

I hope this proposed plan does not go ahead as many people are going to get badly hurt.

Regards,

Brian Savage.