

Hi there,

So pleased there is a shake up planned. It is much needed. Totally agree that with the level of funds pouring into Super and the potential for this lump sum to do good, there should be parameters for how and what this volume of \$ can enable. By the same token restrictions placed also commercial activities which should not be supported.

Investments which enable long term and retained benefit such as community land trusts should be top of the list.

Simplicity and Simplicity living in NZ are great examples to follow for Australia.

Also Oz is behind many other countries with respect to allowing super holders to access funds to buy their first home. This should be changed with urgency in the Oz system. It makes no sense that having a stable home enables anyone to have a better and more stable job, earn more, save more and be in a better position to financially care for themselves in later years, yet Super currently does not enable this.

Thanks,
Imogen