



The choice could not be clearer

Dear [redacted],

Fundamentally, the Liberal Party stands for those Australians who work hard to build a better future for themselves and their families.

Our superannuation system must reward those who save for their future. Today I addressed the *Australian Financial Review's* Banking and Wealth Summit on this topic. To read my speech click [here](#).

I spoke about the Turnbull Government's plans to make sure our superannuation system is fair (including for small business owners and the next generation), has the highest standards of governance, offers choice of fund to all Australian workers (including the option to manage their own super), protects the money of members, and delivers certainty and stability so Australians can plan for their retirement in confidence.

In contrast, Labor plans to make changes that will make it harder for people to be self-reliant in their retirement, wants to deny many Australians the freedom to choose where their super contributions go, and seeks to block reforms to improve governance in superannuation funds, ensuring members' money can continue to be hived off to union partners.

Labor plans to punish pensioners and self-funded retirees who seek to control their own investments through a self-managed super fund by making SMSFs more complex and less tax effective.

This comes on top of other superannuation changes which will rip \$20 billion out of the pockets of hard-working Australians.

The need to protect retirement savings has never been greater. The choice could not be

clearer.

Yours sincerely,

A handwritten signature in blue ink that reads "Kelly O'Dwyer". The signature is written in a cursive, flowing style.

Federal Member for Higgins

Minister for Revenue and Financial Services

Minister for Women

Minister Assisting the Prime Minister for the Public Service

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Supporter of Kelly O'Dwyer MP

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