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Submission: My husband and I are self-funded retirees rapidly drawing down on capital as a result of a poorly performing super fund (market influenced rather than poor investment choices)

WE DO NOT draw any pension or Government benefits of any sort.

The Gold Opal Card represents the only 'return on investment' offered to us after a life-time of full employment and taxation payments. We privately fund our own health insurance just as we paid for the private school education of our three (fully employed) children. My husband is seriously unwell yet we meet all his health care and pharmaceutical costs without Government rebate. He is unable to drive. Public transport currently provides a cost effective travel option.

It is outrageous that we, in retirement, are facing a further impost on our expenditure with the proposed increase in Opal card payments.

Surely senior Australian citizens deserve greater consideration.

Ann and Jonathon Burleigh