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Submission: We are Self Funded Retirees, our SMSF just disqualify us by a margin to get any Government Pension or Travel Subsidy, even after the continuous 40-50 years paying our taxes. Since we stopped working we have been enjoying the use of our Gold Opal for \$2.50 pp per day anywhere in Sydney and treat ourselves as tourists in this beautiful city that we never had time while we were running around in the concrete jungle running tasks for our employers

We paid our dues throughout our lives (no Ausstudy, no Baby Bonus, no Family Benefit etc) we saved and saved so we do not have to be a burden to anyone and be independent from Government welfares, we have some assets but not a great big fortune!

It is heartless to take away the only enjoyment we have now, we still want to go out, not to be couch potatoes or we will get sick and costing Medicare more! Please do not increase our daily Gold Opal cost. Thank you.