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Submission: I'm concerned that people in my position, a self-funded retiree, are being penalised, again, for being prudent enough to ensure that they have enough funds to retire on and not be a burden on the welfare system. Having worked all my life and paid taxes, I enjoy my \$2.50 train/bus/ferry excursions from time to time. I don't think I should be penalised for being ineligible for an aged pension when the time comes. My small annuity pension just about covers my expenses and I don't live an extravagant life but the extra cost of travel will be the final straw for any day trips I may wish to take in the future. Please consider people in my situation too.