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Submission: My wife and I are self funded retirees, we both worked most of our married life. As a consequence we always had to pay single tax on our earnings, as well as both paying a medicare levy, as well as missing out on a number of other benefits due to our income stream. My wife was a registered nurse and I was a Police Officer in the NSW Police Force) When we retired, both having served about 32 years each, we were eligible for a NSW Seniors card. I am in receipt of a NSW Police Super. Pension, the only income we have apart from a fixed term deposit investment. The income derived from this pension disqualifies us from the Commonwealth. Government Aged Pension scheme. The only benefit we receive at this point is the NSW Seniors Card which has limited benefits, the most important benefit being the Senior/Pensioner Opal card which we enjoy using on the Public transport system. We were always encouraged by Governments past to work towards being a self funded retiree which we did, as a consequence we were always penalised by paying single taxes, Medicare Levies and. losing other benefits. As a result of a lifetime of hard work it would appear that we are set to lose the present benefit we receive from our Senior/Pensioner Opal card, so much for a lifetime of loyalty and hard work. My wife and I are very dismayed by this at this proposition. Why is it that anytime the government of the day needs to "save money" it is our group that is ALWAYS targeted ??????