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Submission: My husband and I are very pleased that as are self funded retirees we can fund our retirement and are able to save the government paying us a pension and that people who really need help are able to receive it. We live on a modest income and the small benefits we receive as seniors ensures that our funds last as long as possible.

However, if we lose benefits and our funds are continuously eroded, we, too, will need pensions.

We are very concerned about proposed changes to transport concessions to self funded retirees. It is short sighted and discriminatory to put them in a different category to other pensioners.

We understand that the cost of the concession fare has not risen for many years and that maybe the fare needs to be increased but we do not think that we should be discriminated against when we are already saving the government .

Margaret & Lee Clarke