**Submission regarding the Exposure Draft Your Future, Your Super package**

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It is disappointing to see the "best financial interests" aspect of this legislation being used for political purposes.

At 66 years of age and hoping to retire in the next 3 to 4 years, my only regret is that I did not join an Industry Super Fund earlier, instead for many years being a member of retail funds.

I certainly would not have joined the industry fund if I did not think it was acting in my best financial interest. And my monitoring of my accounts makes me wonder how I could possibly have thought that the retail funds were acting in my best interests. This analysis was reinforced by the Hayne royal commission.

It seems that this law does nothing more than introduce red tape to stop workers such as myself finding out information about how well industry funds do as compared to retail funds.

I constantly assess the performance and expenditure to ensure that every last cent of my savings will go towards enjoying my retirement. It is disappointing that the Liberal party piece of legislation will ensure that more of my money will go on needless red tape rather than my best financial interest, and it seems less information from competing funds about how they may offer attractive alternatives.

That the Liberal party would introduce this aspect of the legislation to at best foster a nanny state and at worst achieve ideological hampering of a section of the industry which has, as evidenced by the Hayne Royal Commission, outshone all others, is flabbergasting to say the least.

**Mark Ziebell**