To Whom it may concern,

I wish to respond to the above review paper re Early Release of Superannuation.

Please see below my concerns.

The paper addresses

The**last resort**principle – as the social security system needs to be accessed first.

The current legislation states-

To access superannuation on the grounds of severe financial hardship, individuals who have not reached preservation age must be able to show they are currently and have been in receipt of a qualifying Commonwealth income support payment for a continuous 26‑week period and satisfy the trustee of their fund that they are unable to meet reasonable and immediate family living expenses.

As a small business owner who contributes to my own superannuation and taxes I believe the current legislation is discriminating against Australians that either can’t access income support or choose not to when faced with sever financial hardship due to illness or other unforeseen circumstances.

Income support payments if accessed for someone in my circumstances would not cover the cost of my housing each week and it would create further financial issues to expect someone to access this as an income when they could access $10, 000 in their own superannuation to alleviate financial hardship strait away.

Due to a casual workload or self employment some Australians cannot access Income support payments even though they may need financial support.

When faced with illness and uncertainty about income we should not be discriminated against for choosing to work at whatever capacity we can and therefor not access income support payments.

Is it not better for the Australian community for people to access there own super which at $10,000 is equivalent to 26 weeks of maximum parenting payment anyway but does not burden our financial support system further?

The**fairness**principle–by limiting eligible Commonwealth income support payments to those which provide financial support to people experiencing financial hardship because of an unexpected life event (for example, loss of employment or disability). In contrast, recipients of ABSTUDY, Austudy and Youth Allowance make a voluntary decision to study.

If the paper is supporting a change in the legislation to allow people who choose to study to access their superannuation then it must also consider people who choose not to go onto income support payments.

Again, the legislation is discriminating against working Australians who don’t choose to be diagnosed with a terminal illness and require treatment that limits their work capacity.

There should be a prescribed standard of proof for everyone that wants to access Superannuation due to financial hardship but the ability to access it must be open to all Australians not just the Australian community that is on income benefit payments.

Thank you,

Skye Petho