

16 August 2017

Productivity Commission  
GPO Box 1428  
Canberra City ACT 2601, Australia

Dear To Whom It May Concern,

**SUBMISSION - SUPERANNUATION: ASSESSING EFFICIENCY & COMPETITIVENESS**

My wife & I have a self-managed super fund. We decided to go down this path as we were both changing employers & at times self-employed. This allowed us to have more control over our super funds and not be split into employer aligned funds, effectively putting all our money and assets under one roof. We are very satisfied with this current arrangement.

Please find my other thoughts regarding key areas in superannuation that I would like the productivity commission to consider:-

- The benefits our SMSF has provided more control and support in planning for our retirement, we have a pay for service expense rather than straight fees with little or no service. The advice we are receiving from our managers have been excellent & much more personal.
- The importance of policy stability to increasing efficiency across the super system cannot be understated. With stability comes energy focused on improving the returns of the funds rather than energy & effort to navigate an ever changing rules & regulations landscape. Having retirees not beholden to government pensions or financial support is important for the countries future.

Kind regards,

Rhett Ayliffe  
WAIS Head Rowing Coach