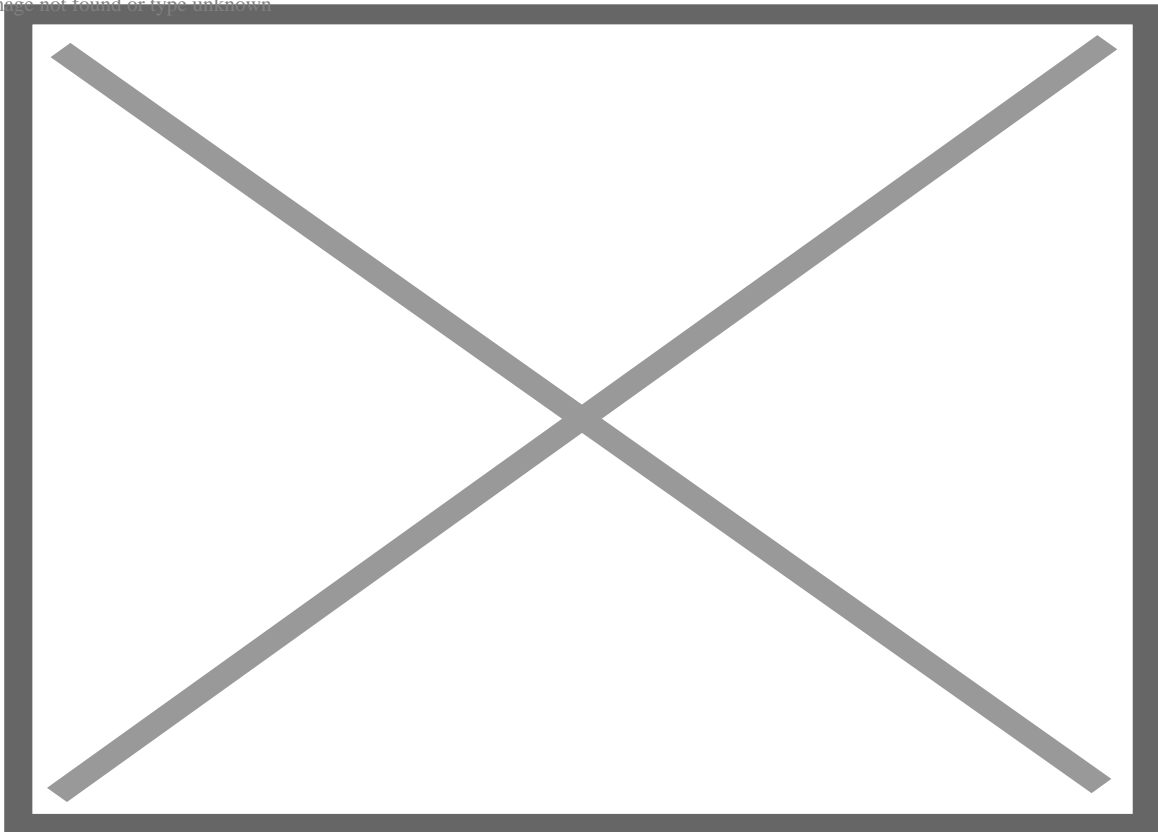


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## Submission On Alternative Superannuation Default Models

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The Institute of Public Affairs believes that superannuation lies at the heart of important national policy questions about taxes, spending, personal responsibility and choice, as well as the appropriate role of government and its regulatory authorities.

The superannuation system in Australia and other countries exists as a means to enable individuals to take greater responsibility for their own lives and in particular, to give them the opportunity to fully fund their own retirement.

A complementary benefit is that income derived from private savings and consumed in retirement is income that is not provided by government i.e. the taxpayer.

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