From: Privacy
To: IncomeInsurance

Cc: Privacy of natural
Subject: New Zealand Income Insurance Scheme
Thursday, 3 February 2022 10:13:14 am

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I wish to congratulate Government on proposing this scheme which is an innovative way to protect the wellbeing of

There are a couple of points I would like to make.

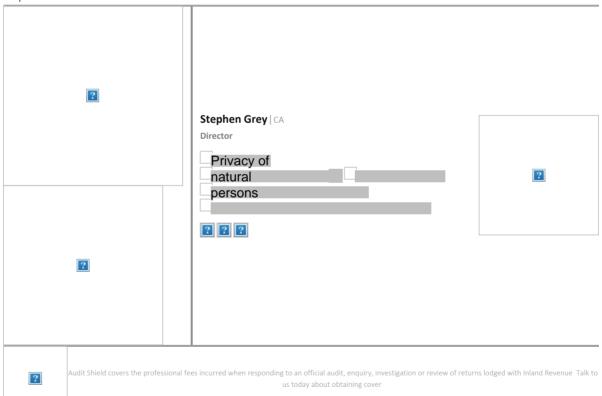
- 1. The scheme should not end up as an "easy out" for employers who may take advantage of the scheme in negotiating with employees a redundancy on the basis that the employee will be paid by the scheme anyway.
- 2. What is the relationship between the proposed scheme and redundancy clauses in an employee's employment contract? Will the scheme be seen as a replacement of redundancy agreements?

If MBIE is looking for people to assist with the design of the scheme I would be happy to be considered.

I have 45 years' experience as a Chartered Accountant advising business as well as 29 years as a local body Politian serving South Auckland.

Regards

Stephen



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