

## Peter Fryer

Thank you for giving me the opportunity to comment on the draft 2019 Budget proposals.

By way of background, I am a retired states of Jersey Police Officer who left Jersey and moved to Spain in 2004.

Firstly, I am relieved to hear that an effort has been made to reinstate some kind of non resident marginal relief in respect of my Jersey income tax, which has to be paid in the Island and cannot be moved to my place of residence, which is Spain, as there is currently no tax agreement between the two jurisdictions.

However, 2 years ago, when this was removed, it caused myself and others a great deal of hardship and stress. I had no notice of the change until I received my income tax return to complete, which had a slip of paper informing me of 'removal of marginal relief',.....Imagine my dismay when I realised that my tax bill was going to practically over double!

I live on a PECRS pension which is my only source of income. A basic Police Officer's pension. My wife and I then had to then completely rethink our budget, how much we could afford to spend and since that time all luxuries have been curtailed. We now live a very basic life. Not quite what we had hoped for. We left Jersey because we could not afford to live there on my pension.

When I retired in 2004, I based my financial decision projections on what was my current tax rate and relevant information/advice from PECRS within the island. I was advised by the Tax Department before my departure that I would receive the Marginal relief.

When I retired, I took a commutation and later, aged 55, I received a letter from PECRS offering me an over 55 adjustment, which gave me extra pension until I was 65, which would be considerably reduced at the time I would receive my Jersey Social Security Pension in 2019.

Again, I based my decision on my Jersey tax rate at that time.....not believing the States would take away my marginal relief! If I had known that this was going to happen, I would have never taken the over 55 adjustment or commutation.

I am relieved that the Budget proposals state that some kind of marginal relief is to be reinstated in 2019. Hopefully this terrible wrong will be put right. However, I am dismayed that it will only be from 2019 and not backdated. We will therefore have to suffer the continued hardship of having to pay 20 per cent tax, with no marginal relief whatsoever, continuing our hardship for another year. Furthermore, why has it not been backdated to 2017?

I emailed a number of politicians, including the Finance Minister, and was very disappointed that the only reply I received was from Deputy Le Hagarat. It is apparent that Senator McClean was wrongly advised by the Tax Department, which has caused this hardship and stress for myself and many others.

Thank you for taking the time to ask us for our opinions of the draft Budget and I very much hope that this wrong will be put right, because we have no vote to vote against the people who have caused us this hardship.

Peter Fryer

PS I completed the form online with the above details, only to find when I tried to send it, it did not work! Never mind.....this is why I am forwarding it to you personally.