President: James Vandenberg
Ph. 0407795163
Email: sasupera@gmail.com

Secretary: Brenton Pain
GPO Box 2036 Adelaide 5001
Ph. 0401148751
Email: brenton.pain@outlook.com

SA Superannuants Established1927

The Association of Public Sector Superannuants Incorporated

www.sasuperannuants.org.au

15 September 2021

The Hon Rob Lucas MLC
South Australian Treasurer
State Administration Centre
200 Victoria Square
Adelaide SA 5000

Dear Mr Lucas,

Thank you for your letter of the 26 May 2021 in which you outlined Super SA's strategy to improve member products and services, including

- website re-platform
- contact centre upgrade to cloud based technology
- online calculators
- introducing forward unit pricing, consistent with industry best practice
- default investment option review – product delivery consolidation
- new roles in areas such as business development, member experience, digital experience and data analysis
- actively pursuing an uplift in risk management to industry best practice.

We noted that Super SA has no plans to outsource member administration, and is committed to the best interests of members when engaging with contractors and other parties as it continues to review its products and services.

As the Association represents members of both the SA Pension Scheme and the comparable civilian Commonwealth schemes, we sometimes see features of one product which would have a substantial member benefit if adopted by another.

For example, the South Australian scheme provides that the spouse of a deceased member is entitled to receive a reversionary pension equal to 67% of the members full pension from the date of the member's death once all the necessary documentary evidence of that fact has been received by Super SA.

The administrative process takes some time during which the spouse receives no income notwithstanding that Super SA backpays the delayed reversionary pension payments to the date of the member's death. There is no income maintenance benefit paid to the spouse covering the time between the member's death and commencement of the payment of the reversionary pension to the spouse.

The Commonwealth schemes on the other hand provide the spouse of a deceased member with an income maintenance benefit equal to the payment of the deceased member's full pension for a period of seven fortnights from the date of the member's death, before commencing to pay the spouse the reversionary pension of 67% of the deceased member's full pension.

On behalf of its South Australian Pension Scheme members, the Association asks that the South Australian Government adopts the same provision for the spouses of deceased members to help alleviate the financial and other difficulties they experience adjusting to life as a single older person during a distressing time.

Yours faithfully,

GB Pain

Brenton Pain
Secretary

Cc Ms Dascia Bennett, CE Super SA