

# THE SUPERANNUANT

Newsletter of The Association of Public Sector Superannuants Inc.  
Formerly SA Superannuants Established 1927  
<https://www.pssuperannuants.org.au>

## Membership Applications/Renewals

The Membership Officer, A.P.S. Superannuants, P.O. Box 348, Modbury North, SA 5092  
(08) 85226885. E-mail: [info@pssuperannuants.org.au](mailto:info@pssuperannuants.org.au)

## General Correspondence

The Secretary, A.P.S. Superannuants, GPO Box 2036, Adelaide S.A. 5001 E:  
[info@pssuperannuants.org.au](mailto:info@pssuperannuants.org.au)

## From the President

**Unity In Retirement** – on our website [www.pssuperannuants.org.au](http://www.pssuperannuants.org.au) we talk about



ensuring unity by keeping members informed regarding superannuation and other financial matters; watching over members' welfare regarding superannuation; representing the interests of members; and providing a community where

members can meet. Your committees in Adelaide and Melbourne work hard to achieve these goals on your behalf.

**Join a committee and get involved** – in line with our ongoing succession planning we are looking for members who are willing to step up and take part in making our organisation function by joining a committee. Currently we are seeking a replacement for Max Jahn, our long serving Membership Officer, who will retire prior to our AGM in February 2024. Please speak with me or any committee person for information.

**Guest Speakers** – Ian Beckingham is back to good health and is busy arranging guest speakers for our Adelaide general meetings. The Victorian sub-committee has also been busy setting up general meetings with interesting speakers. We don't have Zoom facilities at our Adelaide

meetings, but you can tune in via Zoom to the meetings in Melbourne if you can't get along in person (Contact Don Campbell via email at [apssuper1927.vic@gmail.com](mailto:apssuper1927.vic@gmail.com))

**Commonwealth Superannuation Corporation, The 3rd Act Newsletter** – just a reminder for members who are retired Commonwealth people about the 3rd Act newsletter which is available online. It contains some very interesting and topical articles about all sorts of aspects of retirement. To register and for more information get online at [csc.gov.au/Members/Retirement/3rd-act-community](http://csc.gov.au/Members/Retirement/3rd-act-community) or email questions to [3rdAct@csc.gov.au](mailto:3rdAct@csc.gov.au)

**Meeting with SA Treasurer** – Ray Hickman, Dianne Baron and I, met with Treasurer Stephen Mullighan on 9 August 2022. We offered PS Superannuants as a consultative body on relevant superannuation matters and spoke to key items detailed in our pre-election submission, and a range of other matters. Our request for SA to adopt the maintenance of spousal payments for up to 7 pays following the death of a member, in line with Commonwealth arrangements – was not supported by the Treasurer, who considered our current superannuation arrangements generous by community standards. We will continue to press our case on these matters.

**Membership** – thanks to Secretary, Dianne Baron our updated membership brochure will be distributed to Super SA members in the coming weeks. While it is relatively expensive the brochure is, in reality, our main source of attracting new members. We do get a few new recruits from members spreading the word and introducing friends and encouraging them to join.

Brochures will be available at meetings, or you can refer potential members to our website where they can find out lots more about us and the benefits of membership and join online.

**Newsletter** -thanks to everyone who responded regarding the layout of our newsletter, and preference for electronic or hard copy. From feedback it is clear that members generally prefer the existing layout of The Superannuant so that will stay the same. Those of you who opted to change to receiving an electronic version of the newsletter via email instead of in the post, Max Jahn has arranged for that to happen.

*James Vandenberg*

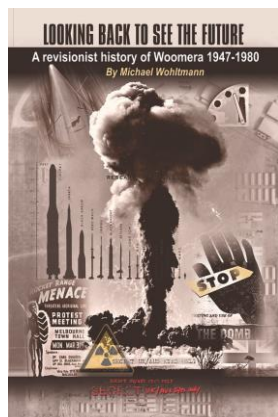
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**Disclaimer:** Readers should not act, or refrain from acting, solely on the basis of information in this newsletter, but should consult the relevant authorities and advisers

### Next Meeting

Our next meeting will be held on September 26th at 1 pm, Mead Hall, Flinders Street Baptist Church, 65 Flinders Street Adelaide. Our guest speaker will be Mike Wohltmann (former committee member, historian, and writer). He will speak about his book "Looking Back to See the Future. A revisionist history of Woomera. 1947-1980" This covers the immediate post war years and its development as a testing site and rocket launching site. Mike brings a wealth of knowledge through more than 30 years of teaching history and



politics. He has also written several books relating to South Australia's History. "I have always been

interested in the Cold War and the space race" Mr Wohltmann admits. The more I read, the more unanswered questions there were about Woomera. WRE, and Maralinga."



### Upcoming Meeting

Details are still being finalised for the October meeting, but we are hopeful of presenting An Update on the Murray Darling River Basin from either Richard Beasley SA River



Murray Commissioner or Peter Owen of the Wilderness Society.

### Membership Officer's Report

We have a total of 1534 full members and 155 partner members. This gives a total of 1689 members.

This is the quiet time of the year for membership matters.

The committee is concerned about our Association's ever escalating expenses. They encourage members to receive the newsletter by email, but accept that members have a choice, whatever the reason.

Currently I do not have access to the bank statement, but, when that resumes, I hope you have PUT YOUR SURNAME FIRST as the payee. Don't let them put "superannuants", as that title takes up too much of the room and I won't know from whom the money comes.

I have heard rumblings about fee increases to be announced at the AGM in February, and they will take effect immediately after the AGM. from then on. Get your fees in before the end of this year to be sure to ensure current charges.

**Max Jahn Membership Officer**

### **Victorian Branch Invitation ZOOM Meeting Invitation**

**Topic: Electric Vehicles (EV'S) - everything  
you ever wanted to know - and more!**

Interstate members are invited to the next Victorian PS Superannuants (APSS) meeting being held next month on Wednesday 28 September 2022, starting online at 1:30pm AEST



(Melbourne) time - 1.00pm in South Australia. Our topic is very relevant to all members, so we are making it accessible to interstate PS Superannuant members to join us online via Zoom. Full details of the meeting and our guest speaker are available on the PS Superannuants website - click on the Victorian Branch tab and view in "Upcoming Victorian Meetings".

To register and notify your wish to attend via Zoom, please click on this link <https://forms.gle/DoXapwwbqau4bHj29> and complete this form prior to 20 September 2022. A few days before the meeting date you will receive an invitation to join our Zoom meeting in your email Inbox. On the registration form there is optional space for you to ask a question of the Guest Speaker before or during the presentation. The Guest Speaker will not be able to respond to questions after the presentation, which is scheduled to finish at 4:30pm AEST.

If you are visiting Melbourne and would like to attend in person, please send an email to [APSSuper1927.Vic@gmail.com](mailto:APSSuper1927.Vic@gmail.com) The pre-meeting luncheon commences at 12.30pm, South Melbourne Community Centre. Corner Park Street & Ferrars Place, South Melbourne, Victoria

## **Positions Vacant**

Are you looking for a new adventure, new things to do, an opportunity to meet new people and to work as part of a team?

Then PS Superannuants are looking for you.



PS Superannuants are recruiting for new Executive Committee Members for the roles of:

**Vice President**  
**Assistant Secretary**  
**Membership Officer**

### **What you need**

Enthusiasm

A team spirit

A willingness to learn new things

To like talking with and meeting new people

### **What you get**

Support from a team

The opportunity to learn new things

Interaction with new people and members

### **Interested?**

Information about the Registration of Interest process and an outline for each of these roles are available via the website under the Matters of Interest tab.

Please call our Secretary Dianne Baron to have a chat about joining the team on 0438528938

Or email [info@pssuperannuants.org.au](mailto:info@pssuperannuants.org.au)

## **Website news**

A recent addition to the Association web site has been a drop-down menu for our Victorian Branch. At present it is showing information on the June Victorian meeting as well as plans for future Victorian meetings. It is also envisaged that space will be allocated in the Member's Portal for member's only information as it becomes available.

The Speakers corner now allows access to Daniel Floreani's excellent presentation on Cyber Security. This is well worth viewing.



Each month members who have provided their e-mail address will receive information about the upcoming General Meeting. The e-mail allows for a very simple online registration by clicking on a link. This takes you to a form asking for your name and phone number. This information is stored in the Association's secure Cloud account. By using the online registration, you are making life so much easier for the secretary as the attendance list can be easily generated automatically without the need for her to transcribe details from the old system of e-mail replies. I encourage you to use this method. If you are not on our e-mail list, you can still attend and register on the day. Pre-registration is helpful to the executive in their preparations for the meeting

*Peter Frick web site manager*

## Scams and Identity Theft



### Scams and identity theft

Scammers try to steal your money or personal information – they are modern day fraudsters. Scammers contact thousands of email addresses and phone numbers every day, and when scammers first contact you, they won't have any information about you, scammers try to collect personal information.

#### **Beware of Centrelink impersonation scam calls**

Members have recently experienced calls claiming to be from the Services Australia Centrelink legal team advising them that they have a debt due to overpayment.

These callers sometimes claim:

- if you don't pay it straight away, you'll be arrested
- you can pay through a bank transfer, gift cards or cryptocurrency.

#### **This call is a scam.**

Centrelink will write to you via post or your myGov inbox if you do owe money, so if you do receive this type of call hang up.

#### **eSafety for Seniors**

Online safety advice and support for older Australians and more information to build your online skills and knowledge can be accessed via the eSafety Commissioner website: [www.esafety.gov.au/seniors](http://www.esafety.gov.au/seniors)

## Cyber Security Basics

Daniel Floreani Director from Cyberops spoke about online security and related security matters to Adelaide members on 27 July 2022.

His presentation can be found under the **Speakers Corner** on the PS Superannuant website.

## Pensioners to benefit from Jobs Summit

Relaxed rules so that seniors can work extra hours without losing their pension entitlements is one of 36 outcomes agreed on at the government's jobs and skills summit.

Under these changes, pensioners will receive a one-off income credit so working seniors can earn an extra \$4000 over this financial year without losing their pension, but this new measure is only temporary.

This strategy is designed to assist in addressing Australia's current skills shortages and has been determined as a "time-limited measure".

The National Seniors Australia Media Release about this initiative is available via the website under Matters of Interest.

## Pre-Budget Submission for the October 2022 Budget

In our introductory letter we explained once again the tax differences between our superannuation pensions and those paid under the Superannuation Guarantee. The common assertion of our pensions being generous by community standards does not stand up to close examination when all three pillars of the retirement income system are taken into account, along with the taxation differences. We acknowledged that our pensions are good but not better than the Superannuation Guarantee.

In our submission we set out seven suggestions for changes to retirement income arrangements:

1. The pre-1 July 1988 reaction of untaxed source, defined benefit pensions to be tax-free after age 60
2. Age pension to be non-taxable income for all Australians
3. The 10% cap on defined benefit pension income that is exempt from the age pension income test should not apply when the exempt amount has been calculated using only a person's after-tax contributions for which no tax

deduction was claimed prior to pension commencement

4. Complete removal of, or a substantial increase in, the current age restriction (75 Years) at which a person's right to make non-concessional contributions to superannuation is lost

5. Immediate implementation of higher income cut-out points for Commonwealth Seniors Health Card eligibility as promised during the 2022 Federal Election

6. Age-related valuation of defined benefit pensions for the transfer balance cap

7. People in receipt of age pension to be allowed to earn income that is not counted in the age pension income test.

## GOOD, BUT NOT BETTER THAN SUPERANNUATION GUARANTEE

On the subject of Compulsory Super, another recent press release from National Seniors and Challenger Ltd about a large survey they undertook on retirement income on the 30th anniversary of compulsory superannuation in Australia, has revealed some interesting results. These include the opinion that 30 years of the compulsory super system had enabled older Australians to enjoy a comfortable retirement, and that it is truly a 'guarantee' for a better later life. This full press release is also available on our website.



## Joining and Renewing

### Fees and How to Pay

#### ANNUAL:

**\$20**

#### LIFE:

Under 60 yoa **\$360**

60 to 65 yoa **\$290**

66 to 70 yoa **\$210**

Over 70 yoa **\$170**

#### Partner FEES

#### ANNUAL: LIFE:

**\$8      \$75**

Receipts will be sent for Life Memberships. Please include a stamped, self-addressed envelope for others.

#### a) **Paying by cheque or money order**

Please send your postal payment to:

Membership Officer

S.A. Superannuants

P.O. Box 348

Modbury North SA 5092

E-mail: [maxwjahn39@gmail.com](mailto:maxwjahn39@gmail.com)

#### b) **Bank transfers and personal deposits**

Please make sure that the payment is accompanied by your name and suburb, and please notify the membership officer of its date and sufficient details to identify you as the payer.

Bank SA: BSB 105-900

Account number: 950313840

Account Name: SA Superannuants

#### c) **New members**

When paying by one of these methods, please send a membership application form to the Membership Officer so that your necessary details can be recorded.

On the next page a form is provided for new members to join, and existing members to renew their annual membership, convert to a life membership, notify a change of address and supply an e-mail address.

#### **Joining & renewing online**

If you receive The Superannuant by downloading a digital copy from the Association website, you can click on the link below in that digital copy to open the relevant page of the website. Choose online: New Members, or online: Renewing Members as appropriate.

<https://www.sasuperannuants.org.au/how-to-join/>

## Member's Details and Payments

### Existing Members

Our records show your details as:

**Members may locate this information inside their mailed hard copy or at the bottom of the e-mail for those who receive the Superannuant by e-mail link**

### Please indicate errors or changes

.....  
.....

**New Members:** Title..... Gender.....

First Name .....

Last Name.....

Postal Address Throughout May in South Australia, history and heritage lovers, collectors and enthusiasts can gather in city streets, local museums, community halls, pubs, cemeteries and historic homes to be a part of South Australia's History Festival.

.....  
.....

Year of Birth.....

Home phone.....

Mobile phone.....

New and Renewing members

Payment amount \$.....

### Purpose of payment (tick relevant box)

- ☐ Renew annual membership
- ☐ Life membership
- ☐ Change annual to life
- ☐ Partner Annual Membership
- ☐ Partner Life Membership

### Newsletter

☐ by post ☐ email

Email address

.....@.....

Signature .....

Date .....

## CPI Change

The Adelaide CPI change for the period 1 July-31 December 2021 was an increase of 2.21% and this change to Super SA pensions will occur in April 2022.

CSS and PSS pensions increased by 1.5% in January 2022.

## SENIORS HEALTH CARD

Legislation is currently moving through parliament that will see the Income Caps for Seniors Health Card eligibility increase to \$90,000 for Singles and \$144,000 for Couples.

	Australian Government Department of Veterans' Affairs	<b>Commonwealth Seniors Health Card</b>
Signature of cardholder		
<div></div>		

