

# 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  
E-mail: [apssuper1927@gmail.com](mailto:apssuper1927@gmail.com)

## General Correspondence

The Secretary, A.P.S. Superannuants, GPO Box 2036, Adelaide S.A. 5001  
E: [apssuper1927@gmail.com](mailto:apssuper1927@gmail.com)

## From the President

### BEST WISHES FOR A WONDERFUL 2023 –



I trust that you all enjoyed the festive season, hopefully catching up with family and friends relaxing over summer. Not everyone has family close by, so don't forget to pick up the phone and check on those neighbours and

friends to see how they are doing from time to time.

2022 – was an interesting year. We moved out of the Covid restrictions and got back to almost normal with our guest speaker programme and our general meetings. While most of us have had the “jabs” to lessen the symptoms, Covid infections have continued in the community. Face masks are still required at the GP clinics, hospitals, and aged-care facilities. It's the new normal.

**MAX JAHN** – after 12 years in the job, Max resigned as our Membership Officer. Elsewhere in this edition there is an item about Max which speaks about his valuable contribution to our organisation. I add my personal thanks and sincere appreciation to Max and his wife Pam for all those years maintaining our detailed records on behalf of members.

Peter Frick has taken on the role in a temporary capacity while we look to recruit a full-time replacement.

**GUEST SPEAKERS** – Thanks to Ian Beckingham, our Guest Speaker co-ordinator, we had an interesting selection of guest speakers at our general meetings throughout the year. Topics varied widely and we were most grateful that these people freely offered their time and expertise. Ian is always looking for new guest speakers, so if you have a favourite speaker or a topic you want to know more about, please contact Ian at a meeting or via our website.

**ADVISORY COMMITTEE CHAIR** – Ray Hickman has done an outstanding job as the inaugural co-ordinator of the Advisory Committee over the last couple of years. Unfortunately, Ray has had to step down from the role as his personal commitments have taken priority. The Advisory Committee is our “Think Tank” that gets people from other like-minded organisations or backgrounds together via Zoom from time to time to discuss a range of issues that impact our members and makes recommendations on a way forward on those issues. Ray will be hard to replace, so we need a person with energy and enthusiasm to take the job on. If that role interests you, please contact Ray, myself, or Dianne Baron.

**VICTORIAN SUB-COMMITTEE** – a big thankyou to John Barrett and the dedicated team on the Victorian Sub-committee for their work in arranging general meetings in Melbourne. The venue for 2023 will again be the South Melbourne Community Centre. I encourage members in Melbourne to take the opportunity to catch up with colleagues and be entertained by the guest speakers.

**SUPER SA** – In January 2023 we met with Dascia Bennett, CE Super SA, to discuss PS Superannuants recognition as an advisory body and stakeholder, and to ask her some questions about Super SA.

**CONTACT WITH C.S.C.** - we are drafting a submission to the Commonwealth Superannuation Corporation to determine how we can work together to improve communication between our organisations to benefit membership.

**THANKS TO THE 2022 COMMITTEE** – thank you to Secretary Dianne Baron, and to all of the current committee members for your hard work and commitment to PS Superannuants. And thank you to everyone who has nominated for 2023.

**GET INVOLVED IN PS SUPERANNUANTS**

– Please think about putting your name forward and joining the committee. We are looking for people who can make a difference by taking on a role within the committee and add value to the organisation. Please contact me or Dianne Baron.

**ANNUAL GENERAL MEETING** – the AGM is on in Adelaide on 27 February 2023, see you there.

*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

**Notice of Annual General Meeting**



Please join us for the AGM in Adelaide on Monday 27 February 2023 1pm at Mead Hall, Flinders Street Baptist Church, 65 Flinders Street Adelaide.

Agenda Items will include, but may not be limited to:

1. Confirmation of Minutes of AGM 22 February 2022.
2. Reports including - The Financial Report.
3. Election of Officers and Committee.
4. Special Acknowledgement of Service.
5. Notice of Motion Membership Fee Increase:

As per: **CONSTITUTION OF THE ASSOCIATION OF PUBLIC SECTOR SUPERANNUANTS INCORPORATED.**

**7 SUBSCRIPTIONS AND LEVIES:**

7.3. Subscription rates shall remain in operation for the whole of a financial year and may only be altered by providing notice of motion in writing to the Secretary at least eight weeks prior to the annual general meeting, together with agreement to the alteration being recorded at that annual general meeting. If agreed to, the amended rate shall be effective immediately. All fees in advance paid prior to the annual general meeting shall be valid for the relevant period.

**10 FINANCIAL YEAR**

The financial year of the Association shall be the period beginning on the first day of January in each year and ending on the thirty-first day of December next following.

As per the requirements outlined above, James Vandenberg President submitted a notice of motion in writing to the Secretary on 10 November 2022.

The Motion Membership Fee Increase will be presented to members for consideration and approval at the AGM on 27 February 2023.

## Notice of Motion Membership Fee Increase

At the meeting on October 31<sup>st</sup>, 2022, the committee resolved to increase membership fees. In 2022 for the first time in several years the Association had to move money from one of its term deposits to its cheque account to have more available to cover running costs. To try and lessen the need to do this more often in future the proposed new fee scale is as follows:

Annual Fee- \$30.00 PA

Life Membership

Age under 60 years- \$400.00

Age 60-65 years \$350.00

Age 66-70 \$300.00

Age over 70 years \$250.00

Partner Membership

Annual Fee \$10.00 PA

Life Membership \$100.00

These new fees will be put to the membership at the Annual General Meeting on February 27<sup>th</sup>, 2023, and if approved, will apply from that date onwards.



## Election of Officers and Committee

As per: **CONSTITUTION OF THE ASSOCIATION OF PUBLIC SECTOR SUPERANNUANTS INCORPORATED.**

### 6 EXECUTIVE COMMITTEE

6.3. All officers and ordinary Committee members shall be elected at the annual general meeting of the Association in each year, shall hold office until the annual general meeting next after the date of his/her election, and are eligible for re-election.

### 12. NOTICE OF PROPOSED ELECTIONS TO THE COMMITTEE

Notice of all persons seeking election to the Committee at the annual general meeting shall be given to the Secretary by 5 p.m., Central Standard Time, on or before 21 January in every year.

12.1. The notice of the annual general meeting shall contain the names of all persons seeking election to the Committee, which notice shall be given to all members at least two weeks in advance of the meeting.

## Names of All People Seeking Election to the 2023 Committee

Name	Position Nominating For
James Vandenberg	President
Michael Evans	Vice President
Dianne Baron	Secretary
Michael Evans	Treasurer
-	Assistant Secretary
Don Campbell	Membership Officer
Ian Beckingham	Speaker Coordinator
Peter Frick	Communications Manager/Committee Member
Barry Grear	Committee Member
Roger Donnelly	Committee Member
Charles Tucker	Committee Member
Lindsay Oxlad	Committee Member
Peter Fleming	Advisor
Keren Wicks	Observer
Eileen Pritchard	Observer

## Keep The Dates

**The 2023 South Australian General Meetings will be held on Monday 27 February 2023 at Mead Hall, Flinders Street Baptist Church, 65 Flinders Street Adelaide. SA. The meeting commences at 1.00pm**

At the conclusion of the AGM items, **Byron Gregory Chief Executive Officer at Health Partners** will present on issues and concerns facing the private health industry, and generally how the system works from a competitive viewpoint.

Please join us for this session as Byron has over 35 years of experience at an executive level in the health care, aged care, hospital administration and private health industries in the for profit and not-for-profit sectors.



Byron also holds the positions of:

- Board Member Private Healthcare Australia Private Healthcare Australia
- Chairperson Private Health Insurance Industry Code of Conduct Committee
- Board Member Australian Health Service Alliance
- Board Member Adelaide Symphony Orchestra

**At the 27th of March General Meeting** our guest speaker will be Dascia Bennett from



Super SA who will speak on the outcomes of our recent meeting with her where we were keen to confirm that PS

Superannuants should be recognised as a key Super SA stakeholder and as such reinstated on the Super SA website, and that Pension Scheme members should expect to get access to their information via the on-line portal in 2024. We have also asked that she address the achievements thus far in addressing the ICAC Recommendations.

**Other meetings will be on:**

24 April  
29 May  
26 June  
31 July  
28 August  
25 September  
30 October  
27 November

### Max Jahn

With this issue of The Superannuant, we say goodbye to Max Jahn, our long serving membership officer. Max took on this arduous position in 2011 and held it until the end of 2022. Membership officer is one of the most demanding jobs on the committee and Max has executed the job in exemplary manner. In



addition to running the existing membership base, Max initiated the idea of partner members, which has proved very popular. The committee expresses its sincere thanks to Max for his long and much appreciated service to the Association. In addition to his duties as membership officer Max also took on the role of newsletter co-ordinator from 2018 to 2020, this entailed a lot of additional work for Max, which he carried out with his usual efficiency.

Max gave the committee notice of his intention to resign some time ago and offered to stay on until we found a replacement; we have been fortunate that Don Campbell, one of our Victorian members, has nominated to take on the role of membership secretary. This is very pleasing for at least two reasons, firstly it shows that an executive role in the Association can be carried out by someone who does not attend committee meetings in person, and secondly it widens the range of people who have accepted executive roles to members outside South Australia. These two factors will we hope encourage a wider range of members to participate in the running of the Association.

The committee on behalf of the membership thanks Max for his hard work over many years and wishes him well for the future.

### Interim Membership Officer Report

I have recently taken on the role of Interim Membership Officer due to the retirement of Max Jahn after 12 years of service in this area. The role is complex and full recognition must go to Max for his work over the years.

With this edition of the Superannuant, you are advised of your membership status. In the transition period we will need your support in advising us of any errors that you think may have been made with respect to your membership records.

There is one way in which members can help the process to be as smooth as possible and that is to complete a renewal form whenever you renew your membership. Quite often we are faced with the challenge of matching payments to the correct member especially with online bank transfers as often the detail provided on our bank statement can be vague and leads to a deal of sleuthing to work out who has actually made the payment.

There is a renewal form in all editions of The Superannuant, but by far the easiest way to do it



is online where we have a simple form. This can be found at:

<https://forms.gle/qHwKPCfD9cTdYnYBA>

Please be advised that all membership fees are due now and prompt payment prior to the AGM on 27 February will save you incurring any increase in the annual fees.

*Peter Frick Interim Membership Officer*

### Communications Manager's Report

Members are reminded of their access to the Members Portal on the web site which is available only to members. It contains the minutes of all the executive committee meetings as well as The Superannuant for the current year. So, if you have misplaced the latest publications, they are there for you to read and download if you prefer.

Under the Matters of Interest menu, a very interesting read, "Evaluation of the Practices, Policies & Procedures of Super SA" conducted by ICAC can be found.

Once again can I remind you of the importance of keeping us informed of any changes to your e-mail address as e-mail is our way of advising you of upcoming General Meetings, the annual change to the Member's Portal password and of course for many of you the delivery of The Superannuant.

Finally, can I urge you to consider taking delivery of The Superannuant by e-mail, if at all possible, as postal delivery presents the Association with a considerable financial outlay. Of course, we will continue to respect the wishes of those of you without an online connection or postal preference.

*Peter Frick  
Communication manager*

### Advisory Group Convener Wanted

PS Superannuants have a number of topics currently on our watch list, and we need someone to "Drive the Watch".

If you are looking for a new adventure, new things to do, an opportunity to work with new people and different groups, please consider convening the Associations Advisory Group.

You don't need to be a subject expert, as you will get to work and learn from the experts, leading discussion on issues effecting members.

#### Interested?

Please contact James Vandenberg President for a chat.

T: 8242 1601

M: 0407 795 163

E: [apssuper1927@gmail.com](mailto:apssuper1927@gmail.com)



### EVALUATION OF THE PRACTICES, POLICES & PROCEDURES OF SUPER SA Independent Commission Against Corruption South Australia

The ICAC evaluation considered whether Super SA's practices, policies and procedures provide adequate controls to manage corruption risks. The evaluation did not examine the investment of superannuation funds, which is managed by Funds SA.

The evaluation did not uncover any evidence of corruption. However, the evaluation revealed a number of risks which, if left unaddressed, might enable corruption to occur. The Commission has made 24 recommendations to assist Super SA in managing those risks.

The full report and recommendations can be accessed via the Association website under the Matter of Interest tab on the top toolbar.



### REPORT on 2022 ACTIVITIES of the VICTORIAN BRANCH

The following information provides the background to the creation of PS Superannuants and its Victorian membership base and an overview of the Victorian Branch activity during 2022.

The first PS Superannuants Victorian members meeting was held on **30 March 2022** in the City of Melbourne.

PS Superannuants President, James Vandenberg and Treasurer, Michael Evans, travelled to Melbourne to personally meet the new Victorian members of PS Superannuants and engage with others who could not attend personally, due to the Covid risk, via Zoom.

The second Victorian members meeting was held on **29 June 2022**.

Victorian meetings moved to a new venue in South Melbourne. The first topic for the meeting was **“How YOU can advise Local Government on issues concerning older persons”**.

Speakers were Ms Freda Erlich, Chair of the local Older Persons Advisory Committee (OPAC) and Ms Cathy Horsley, Team Leader Community Building for the City of Port Phillip. The presentation focused on using a model called **“Every Age Counts”** where older people are supported and encouraged to be involved in the community and make their opinions heard by decision makers.

The second topic was **Superannuation: some characteristics shared by Commonwealth and South Australian defined benefit pensions**, presented by PS Superannuant (SA) member - Ray Hickman.

The third Victorian members meeting was on **28 September 2022** and included a presentation was about Electric Vehicles (EVs) by Guest Speaker Mr Bryce Gatton.

Unfortunately, the meeting planned for 30 November 2022 was cancelled due to the resurgence of Covid. However, Meeting Committee members met throughout the year via Zoom to plan and review the meetings prior to and after the meeting dates. The dedication and effort of these members must be recognised as without their efforts the Victorian Branch would not be able to operate, therefore the Meeting Committee are seeking assistance from Victorian Members and ask that they consider volunteering – in any capacity to assist in the running the 2023 meetings. If interested, please email ([apssuper1927.vic@gmail.com](mailto:apssuper1927.vic@gmail.com)).

The full 2022 activity report is available on the Association website under the Victorian Branch tab along with the 2023 Meeting dates and details.

## Pre Budget-Submission

Up until now the Association’s Federal pre-budget submissions have usually involved multiple requests for change. At its November meeting the Executive Committee decided to lodge a single-factor, pre-budget submission for the 2023-24 budget (see below). The main reason was that a single-factor submission might be seen and heard more clearly by MPs and other decision makers. The single factor chosen for this year’s submission is the taxation status of the age pension. The choice of age pension reflects, firstly, a belief that a high proportion of people in receipt of Commonwealth or South Australian pensions (50% or more?) are receiving, or will receive, an age pension payment during retirement. And, secondly, a view that, compared to other matters, the chance of success is greater.

### Submission for the 2023-24 Budget

**From:** *The Association of Public Sector Superannuants Inc*, an organisation representing people in receipt of defined benefit pensions paid from South Australian and Commonwealth superannuation schemes.

**Proposal:** **Age pension income to be declared non-taxable income**

**Supporting argument:** Commonwealth and South Australian defined benefit pensions remain taxable income for life and any additional income, including age pension, is added to the superannuation income, and taxed at the marginal tax rate for the combined income. Medicare levy is also paid on the combined income.

Most superannuation pensions become non-taxable income from age 60 and any age pension, or other income, is taxed as if it is the only income. The effect of this is that most Australian retirees can have substantial superannuation incomes, supplemented by age pension and investment income, without paying tax or Medicare levy on any of those income components. In contrast to this a substantial fraction of the people that PS Superannuants represents pay tax and Medicare levy on all of superannuation, age pension and investment income. Furthermore, where either a single person or one member of a couple, relying on a Commonwealth or South Australian defined benefit pension is receiving age pension, and enters aged care, there is a further penalty that

applies. The entire age pension income of such a person is counted when the age care fee is calculated. This amounts to a tax on a tax for people of relatively modest means who are already in an often-difficult circumstance.

PS Superannuants acknowledges that the defined benefit pensions of its members represent a good return on their investment. But we consider that the common assertion of the 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 taxation differences and aged care costs. We claim that the pensions are ***‘Good, but not better than the Superannuation Guarantee’***. If these pensions were made generally available today our expectation is that most Australians would opt to continue with the Superannuation Guarantee. There is ample evidence that the Superannuation Guarantee, supplemented by the personal contributions at the level required of our members, would produce at least the same level of reliable income, well past life expectancy, along with higher estate values in the event of earlier deaths.

**Summarising comment:** If age pension income is declared non-taxable for all Australians the cost to tax revenue will be relatively small and will decrease over time. Our organization believes that the change we are proposing will, in addition to providing fairness for our members, simplify Australia’s retirement income system and provide some additional incentive for Australians to stay in, or re-enter, the workforce after age 67.

Inquiries on this submission should be sent to:  
Dianne Baron  
Secretary, *The Association of Public Sector Superannuants Inc.*



## 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 on request. Please include a stamped, self-addressed envelope for postal receipts.

#### a) Joining & renewing online

Complete the appropriate forms at:

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

#### b) Bank transfers

Please make sure that the payment is accompanied by your name and suburb with sufficient details to identify you as the payer. Please also send a completed renewal or application form by post or e-mail

Bank SA: BSB 105-900

Account number: 950313840

Account Name: SA Superannuants

#### c) Paying by cheque or money order

Please send your postal payment with the renewal or application form to:

Membership Officer

S.A. Superannuants

P.O. Box 348

Modbury North SA 5092

E-mail: [info@pssuperannuants.org.au](mailto:info@pssuperannuants.org.au)

#### d) New and Renewing members

When not renewing or joining online, 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 this purpose if you do not use the online option. It can also be used to convert to a life membership, notify a change of address or phone number.

## 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.**

### New and Renewing Members:

Title..... Gender.....

First Name .....

Last Name.....

Postal Address

.....  
.....

Year of Birth.....

Home phone.....

Mobile phone.....

E-mail .....

Department you retired from

.....

Payment amount \$.....

### Purpose of payment (tick relevant box)

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

### Newsletter

☐ by post ☐ email

Signature .....

Date .....

## CPI Change:

The Adelaide CPI change for the period 1 July-31 December 2022 was an increase of 4.39% and this change to Super SA pensions will occur in April 2023. CSS and PSS pensions increased by 3.6% in January 2023.

## COTA SA Plug-in Mood Snapshot Survey Results

COTA SA surveyed older Australians to gauge their 2022 experiences and to understand how people are feeling about the year ahead in 2023.

The Survey results indicated that while many people had mixed feelings about events or circumstances throughout 2022 (62%), 67% felt positive when reflecting on their life at the end of 2022 (ratings of 7+ on a 10-point scale).

The COTA SA Plug-in Mood Snapshot survey results indicate that the most common positive experiences in 2022 were:

- Continued easing of COVID restrictions and opportunities to travel and socialise more freely (35%)
- Valued time with friends and family, and improved social connections (34%)
- Good health (22%)
- Changes to State and Federal Governments and improvements in their policies (22%)

However, 63% of Survey participants mentioned issues relating to cost of living and finances.

Survey participants also noted the following issues to consider in 2023:

- Access to quality healthcare services (34%)
- Access to and quality of Aged Care and Home Care services (30%)
- Housing accessibility/affordability (25%)

Further information relating to the survey or COTA SA services are available on the COTA SA website.