



PS Superannuants

The Association of Public Sector Superannuants Inc.
Formerly SA Superannuants
Established 1927

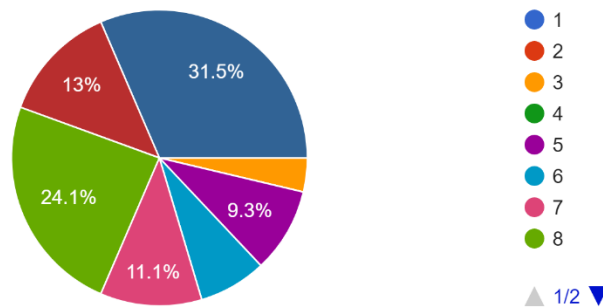
Strategic Planning Survey Responses

May 24th, 2023

There were 54 responses online.

1. How do you currently rate the information and or support you receive from the Association?

54 responses



Note the online question may have been ambiguous as it did not have: out of a maximum of 10 as did the Superannuant survey form. The average score was 8.

2. What services or information would you like to see the Association provide in the future?

Continuing to lobby as needed and keep information relevant as required
The current tax system on our superannuation must be addressed
Feedback on meetings would be interesting as I live in Victor Harbor now and am not able to easily attend meetings. When I was living in Mt Barker, I used to attend the monthly meetings and enjoyed the information given.
all OK
Just continue advice re tax and government super changes
more of the same info. sessions
Current legislation and regulations affecting SA Super products and information on estate planning

Detailed discussion about financial planning in Australia and anything related
Lobbying the Federal Government for much more equitable increases in the CSS and PSS pension payments.
Maintain and develop somehow its position as an advocate for public service retirees.
Updates on changes to Super payments and conditions
An emailed invoice or separate reminder that annual membership fees due /also facilitating members to pay by cheque
Continue as at present.
Always interested in hearing about anything that relates to my current Pension Scheme along with other information relating to Superannuation generally. I consider that what is currently being provided is very good and relevant.
same as now, but perhaps become visible in the social media
Have always valued the thoughtful information provided in the past by Ray Hickman. More of the same please!
Updates on advice to members on what is needed by surviving spouse when member dies-- particularly in relation to long term de facto spouses! Advice whether surviving spouse will have to pay tax on benefit.
Results of any negotiations between government and APSS and similar organisations about legislation and policy regarding superannuation, Centrelink/DVA pensions and similar retirement income products Centrelink/DVA information Information about financial information products available Concessions and other services available
the newsletter is a good source of information. This survey has problems. does 1 mean good or bad
How the Reserve Bank affects some super members.
The Association currently provides an excellent service in advocacy and information by way of its periodic bulletins. Keep up the good work
Can't think of anything else, that isn't already being provided, thank you for the good job.
More on PSS.
As (1) indicates Superannuants is changing as society changes.
Continuing aspects of Superannuation, namely public Vs private Super fund comparisons. Data on inflationary indicators in the Australian economy. Does the C.P.I. keep up with ' real' inflation. A link to other monetary topics such as Australian Vs U.S.D. how do we compare with other countries, and why.....

I really don't know. I joined because it seemed like the right thing to do at the time, and I thought I would go to meetings but I'm easily distracted by funnier things. Apologies.
I thought I answered that it was cancelled I SUGGESTED ON LINE ON COMPUTER
As is.
The association has provided me all the information and service in the past, I will be happy to receive the same in the future.
Advice on when I should move cash from Balanced funds to other due to economic climate.
Negotiations with Govt to ensure super benefits are maintained over the years and through changing policies,
Regular updates on the financial health of SA Super, its investment strategy and Government decisions that may impact superannuation. The latter requires a critical analysis.
it's all ok
No comment
Mainly that our Super is secure, and warning of, or actions required, re any threats to it. maybe any helpful information, or actions needed as we age, could also be passed on by a member's page.
Changes to superannuation and relevant Centrelink issues.
Dealing w Centrelink re part pensions
Opportunities for contact with other members in Victoria.
I'm a 2-year new member of the Association but a former long term member of ACOA before it folded and I only knew later about the SA group hence I joined.
Information on in-home aged care program
More information, if its obtainable, how our funds are invested. I am opposed to having my funds invested in enterprises that manufacture military equipment and contribute to the warming of our earth
I am more than satisfied with the information provided.
Keep providing the current information.
Keep up the good work
Any likelihood of government advocacy for PS Superannuants?
Given that all contributors are volunteers the information and services provided are excellent and various executives over the years must be congratulated. Our superannuation scheme is considered to be an extremely good one compared to other types. This is the case under normal economic conditions (low interest rates, recessions, moderate growth, normal stock market activity) but not so good when the markets are booming. I note that Ass. members spend considerable time and effort preparing arguments to show that our scheme is not as good as supposed. Their work on our behalf is greatly appreciated. One area that has not been addressed

and has a definite detraction is the reduced amount that the spouse would receive in the event of the death of the superannuant. Not aware of the full history I presume that the defined benefits scheme was closed to new state government members (and replaced with the Triple S???) because it was becoming too expensive probably partly because life expectancy has been extended. This is also true for the spouse of the deceased. She (or he) has almost the same bills and same upkeep on a reduced income often made worse by a concurrent reduced aged pension from double to single. And the spouse could face that longer life expectancy. I'm not sure whether this has been addressed by various executives, but it may be worthwhile considering. I'd expect that it would not be very acceptable to the administrators of our super fund, but it is an identifiable disadvantage of our scheme and one that is certainly prejudicial and unfair to the spouse.

News on super specifically as affects Pension Scheme members, but not too technical

Nothing extra required.

No suggestion

No change in current services.

I would like monthly meetings of members to continue. I would like information and opinion in the newsletter and at meetings about expected or possible changes affecting defined benefit superannuants. (I have a Commonwealth Superannuation Scheme pension.)

I am also interested in information on account based super. I have a mainstream super account as well as my government super pension.

But account-based superannuation is not my first priority. Information and opinion on changes related to account-based super is widely available, while hardly anyone seems to be monitoring what's happening in defined benefit super and informing people about it.

I never hear about upcoming changes from the Commonwealth Superannuation Corporation, such as changes in the valuation of my CSS pension seemingly foreshadowed in a recent Treasury discussion paper.

It would be good to know what the Association's attitude is towards incoming changes, not just what the changes are. It would be good to know what the Assn thinks the govt is "up to". For example, was the current Labor govt simply wanting to restrict people under a future Liberal regime from drawing on their super for non-retirement purposes, (to buy houses, for example) when it put out its consultation paper on legislating the purpose of super, or was there more to it than that?

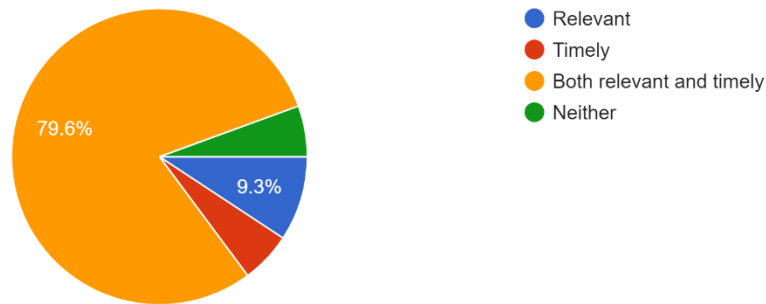
I would also like the Association to monitor the member services provided by the Commonwealth Super Corporation. I currently have two requests with the CSC made some weeks ago, with no reply. And the CSC has encouraged its members to trial the age care planning services of a for-profit business that also provides superannuation fund management services to the CSC. I would like to know why and how the government body administering my pension chose to refer that particular company to me.

Beyond my personal interests, I would like to see the Association continue to exist and operate so

the most vulnerable public sector retirees, with smaller defined benefit pensions, have a point of connection and possible support if future State or Federal government action should undermine their financial security.

3. Does the Association provide you relevant and timely information about proposed changes to superannuation?

54 responses



4.The Association is facing a tough future, what do you believe it needs to do to survive?

I need to know more about the "toughness"
continue to be run by people competent in super matters.
Needs to look at its mission and determine if it's still relevant. If not, there are 2 directions: redefine its mission to a community-based need or close shop (and realise that closing down is NOT a failure - we all know that affinity-based groups have moved online and physical meetings draw few attendees.
More membership: more about life stories of individuals to encourage "community"
If there is a tough future, be more proactive with State(s) Governments, secure more members as it creates bargaining power.
Keep members informed particularly in matters relating to pensions
I don't know
Pray. Stay as relevant as possible.
put suggestions to members so we can build on them.
Improve its relevance to members and take a more active role in advocating for retired and retiring members
Don't know... because retirees are tight bastards

That's the curly one. Membership isn't going to increase, representation therefore is weakened. I would hate for you to fold though as there is no one else to represent us. I live in Sydney so travel to SA difficult. Also hitting 80 this year.
somehow obtain a list of public service retirees and inform them of its role and accomplishments
If financial, raise the subs.
I regret I am unable to offer any constructive solutions
As I have advocated before... always include the option to donate funds, in the magazine where fees/applications etc appear in the magazine,
This is a difficult one. Having a good number of members along with a good number of volunteers to run the association seems to be a very good starting point. Having the right mix of volunteers with the required knowledge and skills would also seem to be important also.
It's easy to say to attract new members, but perhaps more so for current members to speak out and via media/social media and direct contact approach politicians
Is it appropriate to encourage contributors to SA Super to join and participate before retirement?
Increase membership fees by 50%
Outreach to potential membership outside of Victoria and South Australia Encouraging members to get the message out there to defined benefit pensioners
members are getting older, and we do not have many years to keep functioning
Get some expert advice which is not a financial strain.
The Association has previously called on members to make a voluntary financial contribution. A similar call could be made again
Boost membership to stand up for the Association.
More info relevant to Vic PSS superannuants.
Ask members for financial support. It needs to be accepted demographics are the enemy.
Attract new young members
Hmmm. I'm probably not the person to ask. I don't believe I have seen any information about super as asked in the previous question. Relevance is critical.
keep us informed on what the issues are I am so thankful for my superannuation
As is.
Perhaps further research has to be made in order to overcome the problem.
A fee surcharge associated with expected remaining years of life. i.e., 55-year-old pays a 5% surcharge as he has 30 years of service from your organisation, whilst a 75-year-old might only pay 1%. Charge is assessed against years of service in PS and classification upon termination.

All volunteer groups are facing a tough future, to ensure survival the 'young' ones need to be shown it is in their interest to participate for their own benefit.

It may need to increase fees modestly and hire an officer to provide part-time support. A retired finance expert may be a possible recruit?

I am at a loss to know it seems to be a tuff time!!! I admire the committee I am not stable enough to move around independently now THANKU ALL !!

Continue as now

Attract/coerce the younger members to carry on the work?
Maybe establish a bequest fund to pay for a part time legal / financial expert to keep a watch over our Super welfare.

The Association needs to attract appropriate volunteers to continue its effective voice on superannuation matters.

More interaction with members

Members need to advocate for and support the Association.

Not sure - perhaps some marketing to the former ACOA membership but due to age, we are a decline cohort!

Very difficult but better support from CSC to seek membership from those on superannuation benefits

We are an ageing group. We need to become relevant for younger superannuants/contributors to attract their membership.

Continual promotion to those approaching retirement

Stick to what they are doing.

Current members need to recruit new members. The Committee can't do it all. I can't understand why people who would never have thought of not being a union member whilst working are not flocking to join us.

Give the Canberra Politicians a serve on behalf of CPS Superannuants; they see fit to ignore us.

With an ever-declining base it will eventually have to look to a new source of membership. But this would be contrary to the reason why the Ass. was created in the first place so it may be that we accept the fact that it will eventually terminate. The real challenge with that is it would lose its political clout and the voice of the remaining members could easily be ignored and conditions altered. I'm sure that you are aware of this dilemma and I'm not sure that there is a solution but good on the executive for attempting to find one. To survive Ass. has to recruit more members so "does the Ass. have any idea of those who are members as a percentage of who could be eligible to be members?" which means a recruitment drive OR alternatively the Ass. has to look outside its base and ally itself with a body that does not have exactly the same aims. Further if it is faced with financial constraints, it must make the difficult decisions particularly with the expensive items which appear to be printing costs. I've previously made the suggestion that advertising in the

magazine and on the web, site could raise revenue. Although somewhat macabre I'm sure the funeral industry would be interested, and the tourist industry as would life and health insurances.

Concentrate on online membership

Find more volunteers - good luck! I am already heavily involved in volunteer work (had to shut down one of my organisations last year because no-one was prepared to take over from me) and do not have the expertise to assist you.

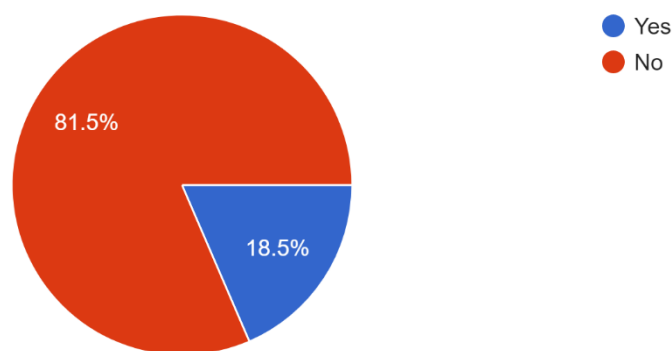
Funding is clearly a major issue. I am one of 1400 + Paid to Life members - at the time when I paid up, finances were not as desperate. I would happily pay an annual levy of say \$10 per year - if we all did that, this would raise a sizeable amount. I can't really suggest any other tactics and would suggest n to increase ordinary member fees too much as that will probably discourage new members.

There is no easy answer to this. Current members are dying off and new member numbers are not replacing the old ones.

Recruit more members, especially recently retired or about to retire SA Pension Scheme and Commonwealth CSS and PSS folk who are actively interested in the "financial" side of life. And then follow them up individually to explore what they know and are interested in about superannuation (especially defined benefit). Then invite the most interested & knowledgeable to join the Committee, to boost its membership and technical strength.

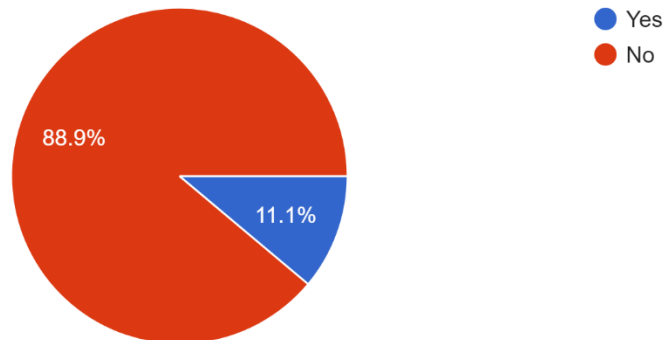
5. Are you prepared to assist the Association by joining or contributing to a committee or working party?

54 responses



6. Would you like to be considered for attendance at the Strategic Planning Session in Adelaide on 30 May 2023?

54 responses



7.If you would like to be considered for attendance at the Strategic Planning Session, what do you believe you can contribute to the process?

I don't attend Association meetings or events for health reasons
I will be O/S at the time
N/A, Am too old now but appreciate my 30 years of membership.
NA
no thankyou
Contemporary ideas for the sustainability and growth of the organisation
To be discussed
Unable to attend - living at Victor Harbor
I did answer yes regarding the Strategic Planning Session, but I am not sure what I can really contribute to the session. I do not have a great deal of knowledge regarding financial issues or Superannuation generally. I will leave the decision up to you as to whether you invite me.
I live too far away
I am unable to attend due to a disability.
i have a physical disability and would find it too hard to attend meetings
No.
I live in Victoria so cannot really participate. I will be in Canada from mid-May until the end of June.

Non-SORRY
Membership of other retiree organisations esp AIR
I'm in Darwin thus a bit far! I'm a member of A.I.R and the National Seniors Darwin Branch Committee in Darwin. I do get involved with these groups as it's important we have a voice. I hope the Association is able to keep going.
Having as many as possible appropriately qualified people involved.
My health does not allow me to.
Unable to travel far due to vaccine (Covid 19) injury.
Not sure but probably not a lot

8.The Association provides Guest Speakers at General Meetings both in South Australia and Victoria, what other social, health and wellbeing services or information could the association provide in the future?

The speakers and other services are, I assume, very beneficial. I just can't attend so depend on the newsletter for all information.
occasional lunch at pub/restaurant in CBD, visits to places of interest, talks by Super SA people involved with management of the super fund
Print or email copies of talks or summary to members
Okay
Current guest speakers sound good and relevant to retirement. As mentioned above a summary of guest's paper or information would be good
no idea!
Retirement advice and aged care advice and guest speakers who are leaders in health, wellbeing, politics, investment planning, sport, cooking, art and culture, industrial affairs/ unions
Please see your question 2.
Something in Sydney would be great. Information on accessing different benefits would be useful like the Seniors Health Card. A lot of misinformation around this including from Centrelink. Advice on how to select a financial advisor maybe.
Not sure
I cannot think of anything specific, but believe Guest Speakers from a variety of services, such as you currently provide is the best way to proceed. I think the guest speakers you provide for meetings are excellent, notwithstanding that due to current personal circumstances, I attend very few meetings.
As said above, to become more active in the media and social media. That would also give members an opportunity to participate, e.g., in my case physical meetings are impossible to get to

in Adelaide and extremely difficult to get to in Melbourne. Everyone goes online, why not this organisation?
I think previous choices have been good.
not sure
A speaker on advice to self-funded superannuants
Current affairs both national and global.
Covid-19 vaccine injuries.
I have not attended meetings recently. When I could attend, I found the Speakers informative. The speakers from SA SUPER were of particular interest to me.
I actually thought I'd be motivated to attend guest speaker events- but haven't been.
perhaps for business meetings online on computers??
As is.
I don' know.
Health issues for members and how to provide assistance for partners. E.g., dementia
Perhaps special interest groups, sports or hobbies, may be interested in talking about and/or demonstrating their activity e.g., croquet or tapestry weaving. These activities often happen in the suburbs and would not require enthusiastic members to travel into the city for a talk. They may provide beneficial social outings.
Mental and physical health for mature adults.
concentrate on what you do best
There must be a wealth of social, health and wellbeing information among members that they could be encouraged to share.
Guest speakers are the best way to keep members in touch with current conditions.
Briefings on super and other retirement issues at meetings
I would like to know of meetings in Victoria.
Not sure.
Health and fitness of the mind
Members who have had very good outcomes from medical practitioners for specific conditions e.g osteo-arthritis, joint replacements
How is our super going.
SAHMRI is doing some interesting work in this area and would be happy to provide speakers.
Up to date information on services from MyAgedCare: also, any information on Class Action(s) regarding Covid 19 vaccination injury and affects.

nothing that I am aware of
Summaries of their talks, as used to be done in each newsletter. Links on that topic for further info.
Nothing extra required.
AS I now live in Victoria, and have done for 18 years, i am fairly much pout of touch with SA.
Continue as is
<p>Set up a member suggestion scheme to gather this info on an ongoing basis.</p> <p>Information:</p> <p># on the history of the SA and Federal public services. Presentations on how public administration has changed and is changing over time. What's it like being a public servant in 2023?</p> <p># Someone from the ATO on doing an online tax return.</p> <p># Members doing 5- or 10-minute talks on "my retirement journey"</p> <p># Someone from what used to be Centrelink's financial info service presenting to members.</p> <p>Initiate independent assessments, by expert others, of the financial and social welfare of public sector retirees receiving smaller defined benefit pensions. Get evidence of where they are on the fat-cat to poverty scale. Just how well or badly off in 2023 are the former Telecom etc workers who retired 20-30 years ago on a % of much lower incomes than public servants receive today? Use this information to shape future approaches to govt.</p>

9. Is there any additional information you would like to access from the Associations website?

Probably more networking among members for common interests.
Okay
no thankyou
Not that I can think of
Links to the relevant State and Federal Government websites for super legislation and regulation, links to national and interstate retirement organisations, entertainment and restaurants in SA
Did not realise that there was a website, so we have a problem there
The website address
No

No, you are doing a great job currently
No, I think the website provides what I would be looking for.
if the organisation expands to media/social media, then this could also be communicated by the Association's website
no
No.
For a volunteer association the current information is more than satisfactory.
I don't know.
No.
No.
No
Website is good. Information can be added as becomes topic becomes relevant,
No
no
No
nil
No
Responses from Government to APSS submissions
No
No - The website's content is comprehensive.
I am happy with what you provide.
not that I can think of
Stat breakdown of numbers, locations, ages so we know who we are
No
Not currently