

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, PO Box 8202, Ferntree Gully, Victoria 3156
E-mail: apssuper1927@gmail.com

General Correspondence

The Secretary, A.P.S. Superannuants, GPO Box 2036, Adelaide S.A. 5001
Tel: 08 7077 0986 E: apssuper1927@gmail.com

From the President

I recently spoke by phone with a member who felt that we are offering much more to members for whom we have email addresses than to those members who are not contactable by email. There is some truth in this, since we send emails reminding members of coming meetings and other matters. However, to send snail-mail letters every time we send emails would be both arduous and expensive. We have over 300 members without an email address, to notify these by post we would have to have letters printed, put in envelopes and mailed out, a miniature version of our newsletter mailouts, postage alone would cost us several hundred dollars for each mailout. Considering that the annual cost of running the Association is around \$20,000, it is clear that posting out letters is simply not a practical proposition, it would require a major change to the already precarious financing of our Association and a huge increase in the workload of the Communications Officer. We are sorry that some members are disadvantaged.



The member to whom I spoke had once had an email address but had been scammed through it and now refuses to use electronic media. Whilst I understand the worry of being scammed (I have been scammed twice, though never through an email), I point out that a thousand of our members (and millions of people who are not members) do use email without too much worry. I am not aware of any instances of anyone being scammed by email if they do not click on a link that is in an email; personally, I am very cautious about

clicking on links. For members who do not want to use email I suggest that almost all of them would have a friend or family member who does use email and would be prepared to accept emails on behalf of the member and pass on the information.

The member who contacted us said they were raising the issue with us but did not think it serious enough to terminate their membership, for which many thanks. We try to offer the best service we can to our members, but we do have limited resources both in terms of help and finances.

Michael Evans President

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

In This Issue of *The Superannuant*

Items	Pg.
President's Report	1
Forthcoming Speakers	2
Membership Officer's Report	2
Communication Manager's Report	3
Victorian Branch Report	3
New CEO SuperSA	3
SuperSA Charter Changes	4
Identity Theft	5
Treasurer's Report	5
Carer's Allowance	6
Advisory Group	6
My Aged Care	7
Joining the Association	7
Membership Application Form	8
Missing Member Information	8

General Meeting Guest Speakers

Our Guest Speaker Coordinators are busily setting up an interesting programme for our Adelaide General Meetings

June 30th Two speakers from the SAHMRI. Other possible speakers in no particular order include:

- Martyn Burne – Education in the APY Lands
- Gary Wills – SA Police Officer of the Year 2023 – Preventing Youth Crime
- Mark Smeaton – Ahrens tank manufacturing project in Vietnam
- Tom Kelly – Bagama Aboriginal Settlement Cape York Peninsula
- Milton Vadoulis – Garden Expert
- Mike Dumbleton – Children’s author
- Alan Logue – Hutt Street Photos
- Prof Jim Davies – School of Maths and Science at Flinders University
- Dave Cockshell – Relocating Australian equipment to Third World Countries
- Andrew Williamson – Retired RAAF Squadron Leader
- Irfan Afridi – Afghanistan Refugee – Former translator for Australian Armed Forces
- Dr Sandra Marshall – Dyslexia
- Lorraine Young – Former Principal Port Augusta School of the Air
- John Dawkins – Life in the Legislative Council

Ian Beckingham and Brian Burt Guest Speaker Coordinators

Membership Officer Report

Missing Information

The previous two editions of The Superannuant have given members the opportunity to update their record in our Membership Register, with over 250 members responding. If you have not done so already, please help me now by filling in the gaps in your record shown in this issue. This can be done on the Online Form or the paper form, either posted or scanned.



Missing Members

If you remain in touch with other Association members, please ask them if they are still receiving their issue of the Superannuant, as it may be their contact details have been lost, due to changes in their lives, including address, email address or phone number. I would love to send out a list, but that is not possible.

Renewal and donation payments methods are changing.

We will continue receiving payments in the methods listed on our website at no additional cost. Our preferred payment method is by using electronic funds transfer.

I have noticed that some members have been unable to renew or make donations as their bank is not supporting cheque payments and some members do not use electronic funds transfers to make payments.

However, if you only use a credit card we are developing a Credit Card payment option. This has a small 2.2% processing fee of under a dollar for renewals and with the voluntary levy the total is \$45.66. Keep an eye on the web site for when this option becomes available.

Claiming Professional Association Subscriptions

As we move to taxation reporting time, it is timely to mention that the Australian Taxation Office’s (ATO) website states “You can claim up to \$42 per income year for the cost of each subscription you incur for membership of a trade, business or professional association that doesn’t directly relate to earning your employment income.”

Don Campbell Membership Officer

Communications Manager's Report

Those members who have provided us with an email address have received recently, the new password for the Member's Portal. The Member's Portal is an area of our web site that is available only to financial members who have internet access.



In the portal you will find minutes of executive meetings, links to video recordings of the Adelaide General Meetings, significant correspondence sent and received by the association and the current year's Superannuant Newsletters.

Another page you may find interesting is the Speaker's Corner where you can find Power Point presentations of our monthly speakers.

Each month a link is sent to you of the latest General Meeting video. This has appealed to many members, as monthly in excess of 100 views are recorded. If you cannot get to the meeting, then this is the next best thing!

For those of you who prefer the phone to communicate with us our number is: 08 7077 0986. Here you can record a message which will then be sent to the appropriate member of the executive for action.

Our preferred method of communication is of course email with our address being apssuper1927@gmail.com

Peter Frick Communication Manager

Victorian Branch Report

Victorian Members and their guests are invited to the next Victorian PS Superannuants (APSS) hybrid meeting being held on Wednesday 25 June 2025, starting with our luncheon at 12.30 PM.

Our Guest Speaker is Ferntree Gully Club Rotarian, Martin Howard.



Topic: "My Journey with Rotary and our work in supporting young Australians."

Rotary is a worldwide organisation of business, professional and community leaders. Clubs are non-political, non-religious and open to all cultures, races and faiths. Martin will talk about his life journey and how he became involved with

Rotary and explain how his club is active in supporting youth through a range of programs such as RYLA. Rotary Youth Leadership Awards (RYLA) is an intensive leadership experience organised by Rotary clubs and districts where young people develop skills as a leader while having fun and making connections. Martin's presentation promises to be both informative and inspiring and all members are urged to attend this meeting.

Our meeting venue is again at the South Melbourne Community Centre, corner Park Street & Ferrars Place, South Melbourne, Victoria.

If you are not mobile or within commuting distance, the online part of the meeting begins at 1:30pm AEST (Melbourne) time.

Timings for this event are:

12:30 to 1:30PM – Luncheon and Social Mingling.

1:30 to 3PM – Presentation by Martin Howard (including via Zoom).

A brief update from Peter Baker on technology items of interest.

Membership matters and future Meeting topics.

Note that you will be given the opportunity during the meeting to:

- Join our Association as a New Member, or
- To renew your Membership, or
- Make a voluntary levy donation to operations of the Association.

Victorian member meetings are held on the last Wednesday of March, June, September and November, commencing at 12:30PM with light lunch and refreshments and the guest speaker hybrid presentation commencing at 1:30pm. It was recently agreed by the Victorian Committee that future meetings in 2025-26 should continue with the current format and venue and an application to renew our booking with the City of Port Phillip will be made in July.

Gerry Schembri Convenor Victorian Committee

New Super SA CEO

Super SA has a new CEO, Tricia Blight. She has had a long career at the Department of



Finance and Trade and also Chief Operating Officer at the Department of Housing and Urban Development where she helped develop the

Premier's Housing Road Map. We hope to make contact with Tricia in the very near future.

Super SA Charter Changes

In the October 2024 issue of The Superannuant there was an item 'Current Questions Awaiting Answers' outlining a concern the Association had with the fact that, at that time, there were two key stakeholder lists on the Super SA



website. One of these lists, which was the public-facing (easily seen) list included the Association and the other did not. The list from which our name was missing was contained within a document on the website, not so easily seen, and having the title 'Terms of Reference and Charter of Obligations and Responsibilities' (this is referred to below as Charter Version 1).

The Committee was concerned by the fact that this list, associated directly with the Board, did not list us as a key stakeholder. However, the committee was also reassured by the document's inclusion of obligations and responsibilities similar to covenants set out in Section 52 of the Federal Government's Superannuation Industry (Supervision) Act, 1993 (the SIS Act).

Charter version 1 included, under the heading 'Individual Board Member Obligations', these three requirements:

- To act honestly in all matters concerning the schemes
- To take the same care, skill and diligence as an ordinary prudent person would take in dealing with the property of another for whom that person felt a moral obligation
- To ensure all duties and powers are performed and exercised in the best interests of scheme members and/or their dependants

These obligations resemble the SIS Act covenants listed below:

- (a) to act honestly in all matters concerning the entity
- (b) to exercise, in relation to all matters affecting the entity, the same degree of care, skill and diligence as a prudent superannuation trustee would exercise in relation to an entity of which it is trustee and on behalf of the beneficiaries of which it makes investments

(c) to perform the trustee duties and exercise the trustee's powers in the best financial interests of the beneficiaries

Later in 2024 it came to our attention that a quite different version of the charter was now in place. This did not include a list of key stakeholders, and it did not include the list of Board obligations, resembling the SIS covenants referred to above. It did however contain, under the heading, Stakeholder Relations' the statement:

'Maintains effective communication and relationships with key stakeholders, including members, regulators, industry associations and other relevant parties. Members are the major stakeholder, and the Board will ensure they are at the forefront of its decision making and act in their best interests. The Board will seek to ensure that stakeholders are informed on its key initiatives.'

On asking Super SA when this change had been made, and when the new charter had been posted on the Super SA website, we were told the change had been in effect since 26 June 2024, with the new document being posted on 25 September 2024. We were also advised that the change had been made without any of the key stakeholders being consulted. This set of changes to the charter along with the long delay between it taking effect, and being made accessible to members, is a matter of concern to the Association's Executive Committee.

All private sector superannuation funds, along with the major Commonwealth funds (PSS, CSS), must comply with the SIS Act and their compliance is regulated by APRA and ASIC. State and territory governments are permitted to operate their superannuation schemes, without direct regulation by these entities, under the terms of a Heads of Government Agreement (HOGA) on superannuation. The Association has a copy of the original (1996) version of this agreement and the developments outlined above led us to seek a copy of the version that is now in force.

Our request to Super SA got the response that they were not authorized to release the document. The Association then made a Freedom of Information (FOI) request to the State Treasurer's office. This got the response that the office had no record of the document. Next came a FOI request to the Federal Treasury and this resulted in us obtaining a copy of the latest (2014) version of the HOGA. There are differences between the 1996 and 2014 versions, but they are minor.

The current and former Board charters, along with the two HOGA versions, are posted on the Association's website on its 'Matters of Interest' page.

Ray Hickman

Understanding Identity Theft

Identity theft is a type of fraud that involves the use of someone's personal information. Identity theft can occur online or offline or a combination of both. Common credentials targeted includes driver licences, passports, Medicare cards and bank account details.

Common signs of identity compromise and misuse

- Lost or stolen identity credentials (e.g. passport, driving licence).
- Mail stops arriving at your address.
- Items appear on bank/credit card statements you don't recognise.
- Bills, invoices or receipts addressed to you for goods or services you haven't asked for.
- Debt collectors contact you regarding purchases or loans you did not make.

Mitigating the risk of identity theft online

- DO NOT open suspicious texts or emails – delete them.
- Never send money, give credit card or online account details or copies of personal documents to anyone you don't know or trust - and never by email.
- Choose passwords that would be difficult for others to guess, and update them regularly.
- Secure your networks and devices with antivirus software and a good firewall.
- Be cautious when using social media and limit the amount of personal information you publish online.
- Be cautious about requests for your personal information over the internet.

Mitigating the risk of identity theft offline

- Secure your personal documents at home and when travelling.
- Put a lock on your mailbox and destroy any documents containing personal information not required.
- Be cautious about requests for your personal information over the phone and in person.
- Order a free copy of your credit report from each credit reporting agency, available every three months.
- Regularly check your bank and superannuation statements.

- Be curious about where your information goes that is collected by organisations – you have a right to know why they are collecting it, how they will secure it, for how long they will keep it, whether they will share it.

From: IDCare: <https://www.idcare.org/>

Treasurer's Report

The decision of banks not to support cheques is causing concern for some of our members. A few members have sent us their credit card details, however, at present we are unable to accept this type of payment. To set up our organisation as a merchant with BankSA would cost us several hundred dollars a year, making it quite uneconomic, as we hope few members will use it. We are looking into an organisation called Square, which appears to offer credit card facilities at a much lower cost. We are aware of two other organisations that use Square satisfactorily. However, the arrangements are not yet finalised so please keep watching the website if you want to pay by credit card.

Our preferred methods of payment are:

1. Electronic funds transfer. All banks and credit unions offer this. Although the transfer page to be filled in when making a payment will accept many characters in the Description and Reference fields (see below), the information that appears on our statements is restricted to around 30 characters: obviously it is important that we know who you are, so your name and suburb should appear first, our preferred format for your details is Initial, Name, Suburb, any other information.

For example:

MEvans Marino, APSS dues + donation.

Bank SA and People First Bank (presumably other banks are similar) both have two fields available when electronically transferring funds: Description (which will appear on your statement) and Reference (which appears on the recipient's (our) statement), we suggest you put Initial, Name, Suburb any other information in both of these fields, then we should be able to identify you correctly. We still get entries on our statements like:

7/5/25 Bankvic Sa Super \$30.00
Cash and/or chq deposit \$30.00

We try to keep our membership information correct, but with entries like these we have little chance of identifying the payer.

2. Deposit cash at a branch of BankSA. You can do this even if you do not bank with BankSA. We are PS Superannuants, our BSB is 105-900 and our account number is 950 313 840. You should fill in a deposit slip when making a payment, however unless you ask the teller to put your name and suburb on the computer screen that he or she completes to generate your receipt, your deposit will appear on our statement as a cash deposit, and we cannot identify you.

3. Whilst cheques are still available, pay by cheque. However, this option is likely to become unavailable very soon, and some banks may not inform customer that they no longer offer chequing. We have already had one member send us a cheque that their bank refused to process.

Some members send us cash through to post, whilst we have had no problems with this, we do not encourage the practice.

Finally, thanks to those of you who have paid the voluntary levy, your generosity helps to make the Association more viable financially; to all members, please keep sending in your \$15 voluntary levies, unless this income continues to come in our financial situation could deteriorate again.

Mike Evans Treasurer

Carer's Allowance

The Carer's Allowance is a supplementary payment if you care for someone who needs daily support. This fortnightly payment is for you if you give support and care to someone either:

- with disability
- with a medical condition as assessed by a medical professional
- who's frail aged.
- needs ongoing daily care for at least 12 months
- has a terminal medical condition.
- can be cared for in their home or your home

To get this payment you and the person you care for will need to meet residence and income rules. There's no assets test for the Carer Allowance but there's an income test. To get this payment you and your partner's combined adjusted income must be less than \$250,000 per financial year. This amount is before tax. There's no income test for the person you care for.

The questions Services Australia ask you during the claim help to determine if you're eligible. As part of your claim they'll ask you how you care for them. The treating doctor of the person you

care for will need to complete a medical form. In some cases Services Australia may be able to use existing medical information they have. More information may be found at Services Australia <https://www.servicesaustralia.gov.au/carers-allowance>

Advisory Group

The association has an advisory group of a number of well credentialed members representing various areas of the Superannuation space. These include:

Richard Clough - PSS Victoria, (Current convenor)

Ray Hickman - PSS SA,

Don Campbell - PSS Victoria

John Pauley - President, Tasmanian Public Sector Superannuants, plus currently Chair of ACSPRO

Annette Barbetti - PSS Canberra and former employee of SCOA Australia,

Ron Degruy - President of SCOA WA and WA self-funded retiree's organisation.

Ian Thomas - Victorian representative of former education sector employees and COSRAV

Peter Baker - PSS Queensland,

Barry Schafer, former Vice President of SCOA.

The group were assigned a mission statement which read:

1. To monitor Laws, policy and Administration for individual schemes, industry Superannuation (SIS), Taxation, and decision review bodies.
2. Identify anomalies in the superannuation environment and act with policy makers and administrators to quantify and mitigate these effects. Simplify the complexity of defined schemes anomalies to a level that supports full comprehension by stakeholders.
3. Assist members to understand their scheme and guide them to formal scheme or industry resources for assistance.
4. Work with scheme administrators to improve engagement, education and understanding of the schemes our members participate in.

My Aged Care

If you are not already aware of the services available through My Aged Care it may be worthwhile to visit their web site at <https://www.myagedcare.gov.au/types-care>

Help at home

As we get older, living independently in our own home can become more difficult. If you're finding it harder to do the things you used to, you can ask for some help.

Short-term care

Maybe you need some help after a hospital stay, or support if your regular family carer is taking a holiday. Short-term care can help you cope with life's interruptions.

Aged Care Homes

You might be at a stage where you no longer feel able to live independently at home, even with carer support or home care services to help you. If that's the case, it may be time to consider moving into an aged care home.

Eligibility

Eligibility is based on factors like your health, how you're managing at home, and any support you currently receive. You may be eligible for aged care services if you have:

- noticed a change in what you can do or remember
- been diagnosed with a medical condition or reduced mobility
- experienced a change in family care arrangements
- experienced a recent fall or hospital admission,

and are:

- 65 years or older (50 years or older for Aboriginal or Torres Strait Islander people).

To know for sure if you are eligible, you will need to have an assessment.

Joining and Renewing

Fees and How to Pay

ANNUAL:

\$30

LIFE:

Under 60 yoa **\$400**

60 to 65 yoa **\$350**

66 to 70 yoa **\$300**

Over 70 yoa **\$250**

Voluntary levy (to bolster dwindling reserves)
\$15.

Partner FEES

ANNUAL: LIFE:

\$10 \$100

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: PS Superannuants

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

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

Membership Officer

Public Sector Superannuants

PO Box 8202, Ferntree Gully, Victoria 3156

E-mail: apssuper1927@gmail.com

T: 0870770986

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.

Members Details and Payments

Existing Members

Our records show your details as:

Member status:

Paid To:

Partner member:

Partner Paid to:

New and Renewing Member's Postal Form: (An online form is available on our website)

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

First Name

Last Name.....

Postal Address

.....

.....

Year of Birth.....

Home phone.....

Mobile phone.....

E-mail

(Providing this, will not affect how your Superannuant is delivered)

Department from which you retired or are currently working with:

.....

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

☐ Donation

Newsletter

☐ by post ☐ email

Signature

Date

Your Missing Membership Details

Below and in the previous column you will see the details we have for you in our Membership Registry. We have also added the option of providing an alternative person to handle your communication with us if you wish. This is optional.

If there is a blank, then that means we have no details for this heading. If you have missing details or there is an error, could you please email them to the Membership Officer or send them by mail to the addresses at the newsletter masthead.

First Name

Surname

Land Line if still active:

Mobile:

Email:

Birth Year:

Department you work(ed) for:

Alternative Contact name:

Alternative contact Relationship:

Alternative contact phone:

Alternative contact email: