

THE SUPERANNUANT

Newsletter of the South Australian Government Superannuated Employees Association Inc
Trading as S.A. Superannuants. Established 1927

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From The President

Over the last 12 months there have been several key political and administrative appointments made that affect superannuants.

In the Commonwealth Government the new Assistant Treasurer and Minister for Financial Services and Superannuation is Mr. Bill Shorten. Dr Ray Hickman and I met with Mr. Shorten and a Treasury Department Deputy Secretary at the recent Community Cabinet meeting in Adelaide.

He impressed us with his extensive experience at Board and executive levels in superannuation. His grasp of the more complex issues in superannuation was excellent and he was well informed about superannuation in SA and the matters that SA Superannuants have raised previously with the Commonwealth.

In SA the new Treasurer, Mr. Jack Snelling, has already impressed people with his courtesy and prompt responses. It is likely that Mr. Snelling will speak at the August meeting of the Superannuation Federation which will be attended by three members of our Committee.

Incidentally, the Federation has commenced a process of examining the pros and cons of some form of trustee status for Super SA and improved conformity with the Heads of Government Agreement on superannuation.

Two other important appointments are the new Attorney General, Mr. John Rau and the new Presiding Member of the Board of Super SA, Mr. Phillip Jackson. Mr. Jackson has already demonstrated a willingness to discuss key matters and listen to new ideas put forward by SA Superannuants.

Peter Fleming

Speaker Program for General Meetings: **June - September, 2011**

(Speakers and topics subject to change without notice)

June 27: Don Thorpe—The rise and fall of Port Adelaide (not Port Power)

July 25: David "Barry" Barrett—60 years of diving

August 29: Pam and Max Jahn—the REVISE scheme, a new educational system.

September 26: Bob Korotkoff—Angel Flight, helping country people with health problems.

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.

2011 AGM Report

Re-working of investment figures

After discussion at the AGM this year I have re-worked the financial statements for the last three years. Previously I have not shown those matured investments where the interest and principal were combined and rolled over into a new term deposit (or shares where the dividend was converted to new shares). This resulted in there being apparently no return in some years on the ~ \$100,000 that we have invested. The re-worked statements show returns on all investments including those redeemed and rolled over. The Balance brought forward and Cashbook Balance C/F for each year remain unchanged, only the figures in the bodies of the tables have changed.

	2008	2009	2010
Balance brought fwd	7791.22	6772.22	8290.28
Income			
Subscriptions	13780.00	13224.00	14925.00
Raffle proceeds (net)	170.95	180.00	47.30
Tax Refunded	1160.40	986.40	
Donations	0.00	15.00	135.00
Sundries	150.58		7.80
Bank Interest	46.22	39.20	56.87
Int/Dividend on Investmentsts	5350.87	5525.08	4470.45
Investments Redeemed	61689.11	126623.7	86139.50
Total	82348.13	146593.3	105781.9
Expenditure			
Hall Hire	1244.30	1166.01	1116.55
Newsletters (Print/Post)	3114.70	6038.25	6217.70
Photocopies/Stationery	1506.58	996.82	976.89
Executive Expenses	2026.59	2299.19	2283.42
Fees	1285.62	735.75	776.00
Taxation	1548.10	1605.00	3543.60
Insurance	740.00	742.00	742.00
Sundries/Donations	1223.35	1117.60	989.80
Int/Dividend reinvested	1576.10	370.50	1941.98
New/Re Investments	69101.79	130004.2	88667.97
Total	83367.13	145075.3	107255.9
Cashbook Balance C/F	6772.22	8290.28	6816.29

Note. Some years Int/Dividend on Invest'ts plus Investments redeemed do not equal Int/Dividend reinvested plus New/Re Investments.

Reasons for this are:

- 1 Banking of interest rather than reinvestment
- 2 Sometimes a bank has withheld tax as they did not have our TFN;

3 Sometimes we have invested more than we received from an investment maturing.

Fee Increases: The proposal for fees to be increased was passed and the current fees are:
Annual: \$15. Life: \$270, under 60; \$220, 60-65; \$160, 65-70; Over 70, \$130

Please note: If you were a life member before the fee increase was adopted it does not affect you.

Michael Evans

2011 Executive Committee

President: Peter Fleming

Vice-President: Clive Brooks

Secretary: Vic Potticary

Assistant Secretary: Christine Venning

Treasurer: Michael Evans

Membership: Max Jahn

Speaker Coordinator: Lawrie Bennett

Committee Members: Arnulf Anders, Kevin Crawshaw, Ray Hickman, Claire Withers

New Membership Officer: Max Jahn has replaced Ray Hickman as Membership Officer. The postal address for the Membership Officer remains the same and the telephone contact and e-mail contact for Max are provided in the banner for *The Superannuant*.

Guest Speaker: Stephen Rowe, General Manager, Super SA. Stephen outlined the recommendations of the recent **Cooper Review** into superannuation. The main points were:

1. The Review found the core elements of the Australian superannuation system strong and well regulated.
2. Superannuation fees are too high for public offer schemes
3. *Choice of Fund* in superannuation has failed to deliver competition.
4. The Federal Government will require default investment strategies to meet new requirements known as 'My Super'.
5. APRA will collect and publish data on performance of *My Super*.
6. *My Super* trustees will need to offer a strategy aimed at optimising members financial best interests. Death and TPD insurance will be optional.
7. Trustee governance structures have not kept up with developments in the industry. The Government supported measures to strengthen trustee skills

8. The Federal Government will give APRA more power to enforce prudential standards in relation to superannuation.

Clive Brooks

Continuity of surviving spouse pensions

Superannuants can now lodge with Super SA certified copies of their marriage and spouse's birth certificates. Lodging these in advance should assist with, and may avoid some delay in, the payment of the pension to the surviving spouse. A certified copy is a photocopy stamped and signed by a JP.

When Super SA is notified of a superannuant's death a form will be sent to the spouse to ensure that the circumstances have not changed and that the survivor is eligible to receive the pension.

SA Superannuants welcome this improvement to Super SA services (which we proposed to Super SA); we believe being able to provide some documents in advance should ease the stress on a surviving spouse at a time of great turmoil.

Further information can be found at the Super SA website under *Pension Death Entitlements Fact Sheet*, or Super SA will send out a copy on request. If you have any questions contact Super SA on 1300 369 315.

Michael Evans

Association newsletter and website

Newsletter: apart from the fact that we had to send the January/February 2011 issue of *The Superannuant* to you as four separate sheets the new arrangement for printing and postage worked well. The inclusion of each member's details in the newsletter he/she received was quite useful. It made the renewal of annual subscriptions easier to handle and it allowed members to advise of small changes to their address details as they renewed.

In this current issue there have been some changes in the setting out of the last two pages. This has been necessary to allow the newsletter to be produced as a single document rather than the separate sheets you received last time.

Website: there is now a new version of the Association website posted. It provides for members to opt to receive *The Superannuant* as an electronic document downloaded to their personal computers rather than as a paper document that arrives in the post. The version of *The Superannuant* available from the website will

have a single column format rather than the two columns of the version delivered by post.

If you are interested in receiving future copies of *The Superannuant* this way then go to the website and provide the details requested. If you do this you will be moved from the conventional mailing list to an e-mail list. When the August/September issue of *The Superannuant* is available you will receive an e-mail that includes a link for you to use to obtain your copy.

As a precaution against something going wrong the first time this new arrangement is applied the people electing to get August/September 2011 issue of *The Superannuant* from the website will also get a copy in the post.

Ray Hickman

Federal Budget 2011

The budget contained little that will affect older people who are fully retired. The budget theme was increased workplace participation and, for people of age pension age, the work bonus has been improved.

Currently, in the age pension income test, only half of the first \$500 per fortnight that a person obtains from paid employment is counted. From 1 July 2011 none of the first \$250 will be counted. This is an improvement for people who have employment income less than \$500 p.f. For example, a person now earning \$250 p.f. has \$125 p.f. counted, but from 1 July 2011 none will be counted and the person (or couple) will receive an extra \$62.50 p.f. (\$1,625 p.a.) in age pension.

It remains the case that the work bonus cannot be used by people in the transitional age pension system and this means that relatively few recipients of Super SA pensions, who also get a part age pension, will be able to use it. Those who can use it will be people who commenced their age pension after 20 September, 2009

The *Dependant Spouse Tax Offset* (DSTO) is to be phased out. From 1 July 2011, where a dependant spouse is over 40 (i.e. born after 1 July 1971), a taxpayer will not be able to claim the offset. The DSTO has been part of the tax system since 1936 and its phasing out may be a sign of things to come in the personal income tax arena.

The *Australia's Future Tax System* review (also known as the Henry Review) recommended that the DSTO be substantially altered. Now the Government has moved to phase it out. The Review also recommended replacement of the

Senior Australian's Tax Offset and Low Income Tax Offset with a higher tax-free threshold. If this happens there will be more Super SA pension recipients who lose rather than gain. *RH*

Indexation of military pensions

The Federal Coalition went to last year's election with a policy of changing the indexation arrangements for some military pensions. These pensions are currently CPI - indexed as are Super SA pensions and Commonwealth civilian pensions. Under coalition policy the military pensions would, from age 55, be indexed on the same basis as the age pension.

In November, 2010 Liberal Senator for Victoria, Michael Ronaldson, introduced a private member's Bill into the Senate aimed at giving effect to the Coalition policy. This was referred to the Senate's *Finance and Public Administration Legislation Committee* comprising 3 ALP, 3 Liberal, 1 Australian Greens and 1 Independent Senator. The Committee has recommended that the Bill not be passed. The Liberal Senators dissented from the majority decision. *RH*

2009 Age pension reforms grind on

The Tables below show the full age pension values used to calculate fortnightly part age pension entitlements for income-tested couples, and single people, in the transitional system. They are compared to values in the new system over the period since September 2009.

Fortnightly Full Pension Rates (Each member of a Couple)

Date	New System	Transitional System	Gap
20/9/09	\$506.50	\$504.70	\$1.80
20/3/10	\$528.50	\$512.30	\$16.20
20/9/10	\$539.80	\$520.00	\$19.80
20/3/11	\$549.70	\$525.70	\$24.00

Fortnightly Full Pension Rates (Singles)

Date	New System	Transitional System	Gap
20/9/09	\$671.90	\$624.90	\$47.00
20/3/10	\$701.10	\$634.30	\$66.80
20/9/10	\$716.10	\$643.80	\$72.30
20/3/11	\$729.30	\$650.90	\$78.40

The gap between the New and Transitional System full pension rates continues to widen and now everyone in the Transitional System is worse

off than they would have been without the 2009 reforms. After an initial improvement of \$527 p.a. on 20/9/2009 couples have moved backwards, **compared to where they would have been without the reforms**, by $\$24.00 \times 2 \times 26 = \$1,248$ p.a to be \$731 behind. This applies to couples with combined private incomes (e.g. Super SA pensions) above \$19,000 p.a.

For a single person the initial improvement of \$1,689 p.a. has been followed by a move backwards of $\$78.40 \times 26 = \$2,038$ p.a. for a net effect of the person now being \$349 p.a. behind. This applies for all single people with private incomes above \$24,000 p.a.

The adverse effects of its 2009 reforms on income-tested part age pensioners are still being glossed over by the Government. It claims in its 2011 Budget Papers (page 29, *Budget Overview*) that 'Since the reforms began in September 2009, the maximum pension rate has increased by \$128 per fortnight for singles and \$116 for couples.' This is not true for people in the transitional system, and on the same page of the budget papers there is a graph showing that, without the age pension reforms, the maximum single pension rate would be greater than the current transitional rate. Other 'interesting' features of the transitional system are becoming more apparent to more people.

Decreasing age pension payments: some members may have noticed that after their Super SA pension increased in April their age pension payment was reduced to less than its value before the increase in age pension rates that occurred on 20 March 2011. The reason this is happening is illustrated below for the case of single people in the transitional age pension system with Super SA pensions in the range \$40,000- \$46,000 p.a.

The 20 March age pension increase for the transitional system was \$7.10 p.f. or \$185 p.a. The April Super SA pension indexation increase of 1.2% of \$40,000-\$46,000 p.a. was \$480 - \$552 p.a. causing an age pension reduction of 40% of \$480 - \$552 p.a. = \$192 - \$221 p.a. This is more than the 20 March age pension increase. These losses in age pension are small but they will happen twice a year until people move into the new system. For couples the corresponding Super SA pension range is \$62,000 - \$74,000 p.a.

Different age pensions for partners: until 20/9/2009 partners of existing age pensioners

received the same payment when they began age pension. But now partners of people in the transitional system commencing an age pension receive a smaller payment corresponding to them being in the new system. *Ray Hickman*

October Tax Forum

On 20/3/2011 the Commonwealth Treasurer, Hon Wayne Swan MP announced that a 'Tax Forum' would be held in Canberra on October 4 and 5. This meets an undertaking that Labor made to the independents as the current Government was formed after last year's election. The Treasurer's media release announcing the forum included the following details.

"The forum will continue the decade-long conversation we started with the release of Australia's Future Tax System (AFTS) Review last year. It will focus on the broad sweep of topics in the Review, with sessions to discuss personal tax, transfer payments, business tax, state taxes, environmental and social taxes, and system governance.

We look forward to engaging with the community and hearing what the representatives of millions of Australians have to say about building on our ambitious tax reform agenda.

We will also explore ways for participants and the general public to make submissions and comments, which can be uploaded onto a dedicated website, prior to the Tax Forum.

The Tax Forum will assist the Government in prioritising our agenda for further tax reform."

The first sentence of this passage describes the release of the AFTS review last year as the start of a 'decade-long conversation' on tax and transfer system reform. The last sentence tells us that the October 2011 Tax Forum will continue this conversation.

It is vital for SA Superannuants to be involved in the 'conversation' that the Government is conducting. The Association is urging the *Australian Council of Public Sector Retiree Organisations*, (ACPSRO) to seek an invitation to the forum and we are preparing to participate through them but on our own should that prove necessary.

The first two topics that Mr Swan has listed for discussion are personal tax and transfer payments.

These are two matters which, between them, affect most members of SA Superannuants. The term 'transfer payment' includes all income support payments made by Centrelink.

The *Australia's Future Tax System* review (also known as the *Henry Review*) included a Recommendation 2 for the existing tax-free threshold of \$6,000 p.a. to be raised and income above the threshold to be taxed at a flat rate for most taxpayers. The example given was for the threshold to be raised to \$25,000 p.a. with income above this taxed at 35% up to \$180,000. This change would be accompanied by abolition of the Low Income Tax Offset and Senior Australians Tax Offset and modification of the Dependant Spouse Tax Offset (which has already occurred).

Most retirees, aged over 60, receive their superannuation income from a taxed-source and it is not taxable. For these people tax offsets are of little, or no, importance unless they have relatively large amounts of additional, non-superannuation income.

But tax offsets remain important for those recipients of Super SA pensions who are still taxpayers. Our pensions are still taxable income and if Recommendation 2 is implemented, with abolition of the above-mentioned tax offsets, there will be some of us paying more tax than now. Some of us currently paying no tax will begin to pay it again.

The AFTS review also proposed a major change to means testing. This was contained in Recommendation 88 which, if implemented, would see the current asset test abolished. People deriving their income from assets would have those assets deemed to provide a notional income amount. This arrangement is called 'the comprehensive means test' or CMT.

A couple's entitlement to some age pension is currently lost under the asset test when the asset value exceeds \$991,000. Under a CMT, and use of current deeming rates, this asset value would see the couple assigned a notional income of \$43,515. Under current income testing arrangements this would give them an age pension entitlement of \$10,154 p.a. At current deeming rates a comprehensive means test would see the asset value at which age pension entitlement for a couple is extinguished rise from \$991,000 to \$1,442,000.

Clearly there is the potential for the cost of a CMT to be huge and it is likely that such costs

will be reduced by increasing the income test withdrawal rate. This would adversely affect many recipients of Super SA pensions. *RH*

Contact with the new State Treasurer

The Association has written to the new State Treasurer, Hon Jack Snelling, MP. Our letter brought three matters to his attention.

Pension indexation: we have requested Mr Snelling to raise with the Commonwealth Treasurer, and with the other State Treasurers, the question of the Commonwealth meeting some of the cost of improved indexation for state pensions in the event of a state making an improvement in line with that which the Commonwealth might make for its superannuation pensions.

In its long 'conversation' with the organizations seeking improved indexation for Commonwealth superannuation pensions the Commonwealth has acknowledged that it will recover 30% of the cost through increased tax receipts and reduced age pension outlays.

We have proposed to Mr Snelling that State Treasurers could expect to be reimbursed by the Commonwealth for the gains of this same sort that it makes from improved indexation of a state pension.

Taxation status of the pension scheme: on this matter we have asked Mr Snelling for an assurance that the Association will be consulted if the State Government considers a change in tax status for the pension scheme.

Raising this issue with Mr Snelling does not mean that we have reason to believe a change in tax status is being actively considered. It probably is not, but we want the new Treasurer to be aware of two things as far as tax status for the pension scheme is concerned.

1. If a change is made the Association expects this to be voluntary for everyone.
2. The Association will not cooperate in any attempt to do with the Pension Scheme what was done with the Electricity Industry Superannuation Scheme.

The Association Vice-President, Clive Brooks is seeking access to the latest reviews received by the Government on the taxation status of the South Australian superannuation schemes.

Trustee status for the Super SA Board: we have let Mr Snelling know our view that the Super SA Board should have more freedom to act

independently of the State Treasurer in matters that do not involve additional costs for the Government. *Ray Hickman*

Membership Matters

New Members of the Association: Peter Maunder, Lindsay Bowey, Alec Harris, Ray Foord, Lyn Venning, Freda Jones, Margaret James, Ken Wee, Patricia Williams, Chris Stain.

Current Membership: Annual 616; Life 983; Total 1599

Volunteering Opportunity

Based on recent Federal Government statistics approximately 35-45% of retired 55-74 year old South Australians volunteer an average of 6 hours a week. Reasons for volunteering include:

- Sustaining a sense of achievement that was enjoyed while working
- A need for meaning
- Continuing to learn by exploring new career fields accessible through volunteering
- Leaving a legacy of mentoring, tutoring, teaching or consulting for not-for-profits.

Retiring Baby Boomers can be quite selective about the volunteering they wish to do. Many want the experience of continued professional development, free of the politics of a full-time commitment. Some not-for-profit organisations are responding to this group by configuring new volunteer positions that offer retirees 'professional' volunteering experiences.

Red Cross South Australia has established the position of Volunteer Consultant, inviting skilled volunteers to work alongside their management team on projects that return value to the organisation. Six Volunteer Consultants are assisting Red Cross in a number of areas. Four of these have a lengthy background in the State's public service:

- A former director of a major State health unit is assisting the Red Cross Youth and Families program team in their planning and operations
- A former TAFE sector consultant is currently rationalising Red Cross position descriptions to accord with industry skills standards
- A former business process specialist is a key participant in the national business process improvement program

- A former university lecturer has completed an overhaul of the procedures for Red Cross drivers transporting vulnerable clients.

These volunteers have continued their professional development at a most unexpected time - after "retirement". Coming at a time when energy levels are still high, working as Volunteer Consultants has the right balance of challenge and reward, working on projects aimed at assisting vulnerable members of our community.

(Red Cross has openings for Volunteer Consultants 1-2 days a week. If interested contact Mac Benoy at mabenoy@redcross.org.au)

Speaker's Corner

Attention Male Members and Partners!

At the February meeting Dean Wall provided a zillion pieces of information in his talk on prostate cancer. He described the prostate, its location and purpose as well as the main medical conditions, symptoms and treatment of prostate disease. His talk included discussion of:

- Prostatitis
- Enlarged prostate and finally
- Prostate cancer

Prostatitis This is extremely painful and can impact on quality of life at any age. Some symptoms experienced may be a fever, lower back pain, groin pain and urgent and frequent urination. The treatment is antibiotics.

The enlarged prostate impacts on the urethra and can be treated by a procedure (graphically described as a 'rebores') that involves removal of tissue from the urethra.

Prostate cancer is where the cells reproduce and the lump or tumour becomes cancerous. There may be no symptoms. Early detection means the disease can be cured. Cancer cells can escape the prostate and spread to the bones (spine, pelvis, ribs and femur) and lymph nodes in a process called *metastasis*.

Some facts about prostate cancer:

- it is the most common form of cancer in men (excluding skin cancer).
- 2,900 men died in 2005, 3,300 in 2010
- in 2006 18,700 men were diagnosed, in 2010 the figure rose to 20,000. Mortality rate in regional and rural Australia is 21% higher than in capital cities.

Diagnosis: this is most reliably made by males over 50 (or 40 where there is a family history of

prostate cancer) having **both** a PSA (*prostate specific antigen*) blood test and a digital rectal examination performed annually. For more details visit the website www.prostate.org.au or telephone 1800 220 099 (freecall).

Christine Venning

Fees And Their Payment

Current Fees: Annual = \$15. Member for Life: under 60 = \$270, age 60-65 = \$220, 65-70 = \$160, over 70 = \$130.

Receipts: *These will be sent for Life Membership Fees but members requiring a receipt for an Annual Fee must enclose a stamped self-addressed envelope.*

a) When paying by cheque or money order please send your payment to

Membership Officer

S.A. Superannuants

P.O. Box 348

Modbury North SA 5092

b) **When paying by electronic funds transfer**

Please make sure that when the payment arrives in the Association account it is accompanied by your surname, initial and suburb. Otherwise we may not be able to recognize your payment.

Our Bank is **Bank SA** and other details are:

BSB 105-900

Account number: 950313840

Account name: SA Superannuants

c) **When making an in-person deposit into the Association's bank account** you must notify the membership officer (in writing or by e-mail) that you have done this and the date. This type of payment can be very difficult to assign otherwise.

d) **New members and payments by electronic funds transfer or in-person deposits**

If you are a new member paying by one of these methods please also 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 that allows new members to join, and existing members to renew their annual membership or convert it to a membership for life or notify a change of address.

IMPORTANT!!!

The membership form on the next page includes your paid to date. If this is 31/12/2010 then your membership has expired. If you wish to continue as a member and receive copies of *The Superannuant* you should pay the annual fee of \$15 now.

Membership Applications/Renewals

Existing Members: your financial status, name and address is currently recorded as:

«Title» «Surname» «Paid_to» «Date»

«Address_1st_line»

«Address_2nd_line»

«Address_3rd_line»

Indicate errors, or changes to details, below.

.....

.....

.....

Payment enclosed:

a) Amount of Payment: _____

b) Purpose of Payment(tick one box):

- Renewal of annual membership
- Change to life membership

Date of birth _____ (life membership only)

Telephone.....

Signature.....Date.....

New Members

Title.....First Name.....

Surname.....Tel.....

Postal address

.....

Date of Birth..... (life applications only)

a) Amount of Payment: _____

b) Purpose of Payment(tick one box):

- Annual membership
- Life membership

SignatureDate.....

Letter to the Editor

Dear Sir,

I enjoyed Dean Wall's informative talk on prostate cancer at the March meeting. He showed how important it is for men over 60 age to have annual blood checks to diagnose the cancer early. In my case, I had no symptoms at 60 and the pamphlet my doctor gave me did not convince me to do anything. Some little time later a friend was diagnosed with prostate cancer and it had already spread into his hip bone. This prompted me to have a PSA (prostate-specific antigen) blood test. The reading was 5.3(average for my age was 4.6).

One year later my PSA was 5.7, and I had a biopsy which showed cancer cells in two of the six tissue samples collected. **I too had prostate cancer**, but at a low enough level just to monitor it, and a scan showed **no cancer outside the prostate**. By February, 2001 my PSA was 8.2; From March to September I tried shark cartilage capsules that dropped the reading to 4.8. On stopping the capsules the PSA rapidly rose to 6.8. **I was not winning**. A subsequent biopsy showed 5 out of the 6 insertions as cancerous.

The internet identified only hospitals in Sydney and Melbourne as having brachytherapy procedures. I met the requirements for *The Alfred* in Melbourne to do a brachytherapy procedure on me on 10th Feb. 2003. Over 100 radio-active seeds were planted throughout my prostate and remain there. The side effects were minor.

Now annual PSA readings are all under 1, and I only suffer the typical problems of aging, but **I am free of prostate cancer**. Brachytherapy is now available in Adelaide. *Max Jahn*

«Title» «Surname»
«Address_1st_line»
«Address_2nd_line»
«Address_3rd_line»