



Minutes

Executive Committee Meeting

Meeting Date	24 November 2025		
Meeting Time	10.30am – 12.00 noon		
Location/venue	Ground Floor RAWS Meeting Room Mead Hall, Flinders Street Baptist Church, 65 Flinders Street Adelaide.		
Chair	Brian Burt Vice President		
Committee Attendees	Dr. Michael Evans, Barry Grear AO, Peter Frick, Don Campbell (Zoom), Dr. Ray Hickman, Peter Baker (Zoom), Arnulf Anders, Syd Spiteri (Zoom), Dianne Baron, Pamela Gardini,		
Observer	Eileen Pritchard		
Item	Topic	Discussion	Action/Outcome
1.1	Acknowledgement of Country	The Chair opened the meeting with an Acknowledgement of Country.	Nil
1.2	Apologies Introduction to all in attendance and those on Zoom.	Apologies were received from Ian Beckingham, Dr Keren Wicks, Jim Rhodes, Richard Clough. The Chair acknowledged all in attendance via Zoom and in person.	Nil
1.3	Confirmation of Minutes, Committee Meeting 27 October 2025	The due date of Superannuant articles is 11 December 2025 and the minutes need correction to reflect this. Motion to accept corrected minutes Peter Frick, seconded Dr Michael Evans. Carried.	Provide approved Minutes, of the Committee Meeting 27 October 2025 to Peter Frick for posting on the website. Action: A/Secretary.
1.4	Confirmation of Minutes General Meeting 27 October 2025	Motion to accept minutes Peter Frick, seconded Dr Michael Evans. Carried.	Provide approved Minutes, of the General Meeting 27 October 2025 to Peter Frick for posting on the website. Action: Secretary



2. Standing Agenda Items																																							
2.1	Disclosure of Interest	Nil Conflict of Interest.	Nil																																				
2.2	Action Items	Composition of the Super SA Board – Proposed contact with MPs. This action has now been superseded with the introduction of the Statutes Amendment (Superannuation and Other Payments) Bill. Note Agenda Item 3.1.																																					
2.3	Correspondence	The correspondence from Mellor Olsson Lawyers regarding a deceased member was noted along with the Associations response. The documentation received from the lawyer is not relevant to the Association and sensitive in nature and will be stored within the secure GDrive.	Nil																																				
2.4	Treasurer's Report	<p>Treasurers October 2025 Report was circulated with the meeting papers, motion to accept the report Dr Michael Evans, seconded Dr Ray Hickman. Carried</p> <p style="text-align: center;">Reimbursement of expenses/payment of accounts</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Claimant</th> <th style="width: 33%;">Product</th> <th style="width: 34%;">Amount</th> </tr> </thead> <tbody> <tr> <td>Dr Michael Evans</td> <td>Vodafone Services 11/07 - 10/11 2025</td> <td style="text-align: right;">\$72.84</td> </tr> <tr> <td>Dr Michael Evans</td> <td style="text-align: center;">End of Year Adelaide Function Catering</td> <td style="text-align: right;">\$676.50</td> </tr> <tr> <td>“</td> <td>Coffee</td> <td style="text-align: right;">\$7.25</td> </tr> <tr> <td>“</td> <td>Tea</td> <td style="text-align: right;">\$6.75</td> </tr> <tr> <td>“</td> <td>Milk</td> <td style="text-align: right;">\$6.40</td> </tr> <tr> <td>“</td> <td>Party Supplies</td> <td style="text-align: right;">\$19.82</td> </tr> <tr> <td></td> <td style="text-align: center;">Honorarium Payments to Committee Members</td> <td></td> </tr> <tr> <td>Dr Michael Evans</td> <td></td> <td style="text-align: right;">\$300</td> </tr> <tr> <td>Dianne Baron</td> <td></td> <td style="text-align: right;">\$150</td> </tr> <tr> <td>Barry Gear</td> <td></td> <td style="text-align: right;">\$95</td> </tr> <tr> <td>Don Campbell</td> <td></td> <td style="text-align: right;">\$150</td> </tr> </tbody> </table>	Claimant	Product	Amount	Dr Michael Evans	Vodafone Services 11/07 - 10/11 2025	\$72.84	Dr Michael Evans	End of Year Adelaide Function Catering	\$676.50	“	Coffee	\$7.25	“	Tea	\$6.75	“	Milk	\$6.40	“	Party Supplies	\$19.82		Honorarium Payments to Committee Members		Dr Michael Evans		\$300	Dianne Baron		\$150	Barry Gear		\$95	Don Campbell		\$150	<p>Draft response to the AFCA and return their required form. Action: Dr Michael Evans</p>
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Peter Frick		\$300
Ian Beckingham		\$95
Keren Wicks		\$75
Dr Ray Hickman		\$75
Syd Spiteri		\$75
Gerry Schembri		\$75
Arnulf Andres		\$75
Pamela Gardini		\$75
Brian Burt**		\$75
Peter Baker**		\$75
	** members intending to donate Honorarium to the Association	

Motion to accept the reimbursement of expenses and the payment of the Honorarium to Committee Members, Dr Michael Evans, seconded Peter Frick. Carried

Square Dispute Resolution Process

The Treasurer advised that the Australian Financial Complaints Authority (AFCA) required the Association to complete and return a Resolution of Directors form that does not appear suited to the operational aspects of the Association.

The Committee resolved to fill in the form with the names and signatures of our senior officer bearers, President, Secretary, Assistant Secretary and Treasurer, nominating Don Campbell, Membership Secretary, as the authorized person to deal with the AFCA in this matter and that the President would write a letter explaining our situation to accompany the form.

Motion to provide the AFCA with the required information as outlined above, Dr Michael Evans, seconded Peter Frick. Carried



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2.5	Membership Officers Report	<p>Don Campbell moved to accept report, seconded Barry Grear. Carried</p> <p>Noting the excellent and dedicated work Don has invested in the Membership Officer role.</p> <p>Don Campbell confirmed his intent to continue within the role in 2026.</p>	Nil
2.6	Guest Speaker Coordinator's Report	<p>Brian Burt advised that he has confirmed the Adelaide Guest Speakers for the first few months of 2026.</p>	Nil
2.7	Communications Report	<p>It was confirmed that all articles for inclusion within any Superannuant are due to Peter by 11 December 2025.</p> <p>Approved articles currently include: Accessing the death entitlement – Dianne Baron Outcome and impact of the Statutes Amendment (Superannuation and Other Payments) Bill – Dr Ray Hickman Articles approved via Agenda Items 2.9 and 3.2</p> <p>Motion to accept Communication Report Peter Frick, seconded Don Campbell. Carried.</p>	<p>All approved submissions for the next Superannuant are due to Peter by 11 December 2025. Action: All Members</p>
2.8	Victorian Sub-committee Report	<p>The report and questions proposed to the CSC from the Victorian Branch under Agenda Item 2.9 c Noted. Moved to accept Don Campbell, seconded Peter Baker. Carried.</p>	Nil
	Advisory Group Report	<p>Motion to approve the Advisory Group Report, Draft priorities for 2026, questions proposed to the CSC from the Victorian Branch and the Proposed Superannuant Article- INDEXATION OF CSS and PSS Defined Benefit Pensions, Peter Baker, seconded Dr Michael Evans. Carried.</p> <p>Peter Baker advised that he would nominate for the 2026 Committee and continue on the Advisory Group.</p>	
3.	Business Arising		



3.1	Bill introduced into the Legislative Council Statutes Amendment (Superannuation and Other Payments) Bill 2025	<p>Dr Ray Hickman advised the following in relation to the: Statutes Amendment (Superannuation and other Payments) Bill 2025</p> <p>Introduced into the Legislative Council 12/11/25, Passed 13/11/25 Likely/possibly to be passed by the House of Assembly this week.</p> <p><u>Communication from Super SA received 13/11/25</u></p> <p>The Bill 'has been subject to Cabinet confidentiality to date, so this is the first opportunity we have to advise our key stakeholders. We would be very happy to give you and the Committee a more comprehensive briefing once the Bill has passed both Houses.' (emphasis added)</p> <p>If passed the Bill will Amend the Acts listed below</p> <ol style="list-style-type: none">1. Electricity Corporations Act 19942. Parliamentary Remuneration Act 19903. Parliamentary Superannuation Act 19904. Parliamentary Superannuation Act 19745. Police Superannuation Act 19906. Southern State Superannuation Act 20097. Superannuation Act 19888. Superannuation Funds Management Corporation of South Australia Act 1995 <p><u>In summary</u></p> <ol style="list-style-type: none">a) Bill supported by Government and Opposition, opposed by Greensb) Amendments to Acts 2-4 occupy 20 out of 29 pages of the Bill and deal with MP entitlements. Amendments include 11 money clauses.c) Amendments to other Acts deal with administrative arrangements rather than entitlements. No amendment includes a money clause.	
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		<p>d) There appears to be no actual, or potential, detriment to 'rank and file' public sector employees or superannuants.</p> <p style="text-align: center;"><u>Money Clause</u></p> <p>Bills that propose changes to the spending of government money or would impose taxes ('Money Bills') can only be introduced by a government minister in the House of Assembly.</p> <p>This information will be presented to members attending the General Meeting in Adelaide this afternoon.</p>	
3.2	Seniors Dental Benefit Scheme	<p>Ron de Gruchy President WA Self-Funded Retirees Inc (Circulated via email 15 November 2025) is seeking</p> <ul style="list-style-type: none">• Approval of the proposed newsletter article• Approval of an agreed letter (to be developed) of support towards the relevant minister. <p>Move to approve Peter Baker, seconded Peter Frick. Carried</p>	
3.3	Special General Meeting 24 November 2025	<p>The President confirmed the aim and operational aspects of the Special General Meeting, that will be followed by a General Meeting and then end of year afternoon tea/celebrations in Adelaide today.</p>	
4.	Any Other Business		
4.1	Sound Quality of the Zoom Meeting	<p>Syd Spiteri raised the sound quality of the Zoom Meeting as an issue suggesting that a mat under the laptop may improve the sound clarity. This was noted and will be tested at the next meeting.</p>	
4.2	2026 Committee Membership	<p>The President advised that Dr Ray Hickman will not nominate for the Committee in 2026.</p> <p>Ray was thanked by the President and Committee for his long-standing membership, commitment and contribution to the Association over 25 plus years. While Ray will be missed by the</p>	



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		<p>Committee and Advisory groups, he has graciously offered assistance to the association and/or advisory group required for complex superannuation issues.</p> <p>It was also noted that Barry Grear will continue on the Committee as a member – not an office bearer in 2026 and the President and Committee thanked Barry for his continued commitment and contribution over the years.</p>	
5.	Next Meeting		
5.1	23 February 2026 @ 10.30am	The President thanked all Committee Members for their work and support during 2025 and for their commitment to continue into 2026 while wishing everyone a happy and safe Christmas and New Year.	

Meeting Closed 11.30am

Approved

Dr Michael Evans

President PS Superannuants

Date

REPORTS:

Communication Manager's Report

The deadline for the Superannuant will be Thursday December 11th which is not all that far away.

Apart from articles from the President, the Treasurer, the Membership Officer, The Communications Manager, The Victorian Branch, the Advisory Committee and the Guest Speaker Coordinator(s). I have in the pipeline:

- Notice of the AGM
- Invitations to join the committee
- An article by Dianne on what preparations members should take with SuperSA in the event of their demise.
- A feel-good article I have found "A Foot in Two Worlds"
- I could probably find an article on technology

We are perhaps a bit light on with in depth Super matters apart from Dianne's contribution and I invite suggestions from you all on this matter.

Peter Frick

APSS Executive Membership Officer Report – 24 November 2025

- Current Membership is 1502, including 171 partners.
- Membership Transactions since the October Newsletter mail-out have so far totalled 173.
- BSA OnlinePay processing, which is another word for credit card payments, is working well, with five transactions processed. This includes on upgrade from Annual to Life, two annual renewals and two donations. As said, it is working well, although there are some challenges in matching Online Transactions to what arrives in the Society Cheque account. The Bank's practice is to merge any cc transactions on a daily basis, including renewal fees, donations and processing fees. We will discuss with their Agents soon to establish how to make the transfers coming into our Society Cheque account clearer.
- Square AFCA review. AFCA have a big backlog and are asking for our ABN details before progressing.
- CPSU outreach is being stalled as they have not approved our Information Document for sharing with union members, unless we are in their workplace – and as APSS members are mostly retirees that is a challenge. To continue to work on this. How to identify current employees amongst our membership is the question.

Don Campbell



Victorian Sub Committee Report

The Victorian Branch held its third general meeting for this year on Wednesday 24th September 2025 with Briony Underwood, educator from Elder Rights Australia as our guest speaker. Briony addressed the meeting on recent changes to the aged care system and how the ERA advocates for users in relation to their rights and entitlements. The second part of the meeting featured another online update from Peter Baker on technology items of interest.

16 Members attended the meeting in person at South Melbourne Community Centre and several other members attended via Zoom. Members attending in person contributed the usual \$5 each towards a light lunch including tea and coffee.

Unfortunately, the ERA did not give permission for the APSS to use their presentation materials, and the slides were unable to be uploaded onto the APSS website after the event. However, the video recording included the slides and that recording was uploaded to the Member's Portal with ERA's agreement.

The Victorian committee then held a Debrief Zoom meeting on 4 November 2025 (Melbourne Cup Day) to review and discuss the above mentioned items. An approach to the Commonwealth Superannuation Corporation has been made requesting a speaker to discuss the issue of death benefits and reversionary pension rules and processes at the next meeting in November.

We note the receipt of the \$50 quarterly meeting subsidy to assist with catering costs and that several members have made Vic Branch related donations and meeting payments directly into the APSS bank account. A financial summary was recently submitted to Mike Evans for his review and follow up.

The final meeting for this calendar year will again be held at the South Melbourne Community Centre hall on 26 November 2025. Members will be encouraged to attend in person with a view to celebrating the start of the festive season.

Gerry Schembri

Advisory Group Executive Report for 24 November 2025

A draft of the advisory group priorities for 2026 is attached for endorsement.

We have identified a major education area in 2026 in preparing our members for death benefit application processes. Most members have retired and reversionary benefits are the next large workload for the funds. Industry processing delays are long, income stops till settled, the application process can be very complex in modern life with blended families.

Current Issues

Section 296 Taxation changes have been overhauled and made less contentious

1. Indexation of taxation Threshold of \$3M and \$10M with \$10M 40% threshold added
2. Unrealised capital gains will not be taxed in modern super schemes
3. Defined Schemes are still captured with draft solution expected in early 2026.

Defined schemes are still at great risk of punitive taxation as no assets exist, and benefits are already taxed at 47% marginal rates before S296 thresholds apply.

Recent press articles have identified poor death benefit processing in modern industry super schemes as well as the Commonwealth schemes. This will be a growing interest for our members as they die, and their partner wrestles the application process. Some schemes have mitigations to reduce difficulty:

1. pre-registration of spouse, with certified documents
2. declaration of Binding nominations in Industry schemes, less so in Defined
3. creation of “joint living” evidence joint rates, utilities and bank accounts
4. leaving pension receipt bank accounts open for post death automatic payments

Complexity of family life with blended families, dependents and other eligible groups put a large burden on super funds which adds months of delay. Delays without income of a 1 year have occurred. Especially if minor participants do not return documents or the claim ends up in complaints tribunals.

We have raised a list of questions for CSC to address at our next meeting. These are attached.

Scheme Governance. South Australian superannuation Board and the Commonwealth CSC board both appear to deviate from the SIS recommended structure.

Discussion with these organisations has commenced. Current Committee

- Annette Barbetti SCOA, ACPSRO, Australian Independent Retirees
- Ray Hickman APSS (SA scheme)
- Richard Clough APSS (CSS, PSS, Hesta, scheme)
- John Pauley ACPSRO/Tasmanian Scheme
- Peter Baker APSS- (CSS, PSS, SASS, Qsuper)
- Ron de Guchy SCOAWA
- Don Campbell APSS (CSS)
- Ian Thomas COSRAV (Vic State Public Sector)
- Barry Schafer APSS (CSS)



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S.A. SUPERANNUANTS							
TREASURER'S REPORT - Oct 2025							
							<u>Y.T.D</u>
Cashbook balance as at 30/09/2025						\$9,928.58	
<u>ADD:</u>	Receipts						
	Membership - Ann & Life	\$1,637.84					\$19,009.15
	Raffle proceeds	\$0.00					\$0.00
	Sundries	\$0.25					\$35.26
	Bank interest	\$0.00					\$0.00
	Investment Interest	\$0.00					\$0.00
	Redeemed Investment	\$0.00					\$0.00
	Petty cash	\$0.00					\$0.00
	Total	\$1,638.09				Total	\$19,044.41
<u>LESS:</u>	Payments						
	Hall Hire	\$182.50					\$1,861.50
	Office Expenses	\$0.00					\$189.90
	Fees	\$82.00					\$2,664.68
	Newsletter Expenses	\$1,627.20					\$7,473.00
	Reinvested Int or Div'd	\$0.00					\$0.00
	New Investment	\$0.00					\$0.00
	Executive Expenses	\$0.00					\$381.79
	Website	\$0.00					\$0.00
	Tax	\$421.52					\$421.52
	Sundries	\$165.15					\$2,131.96
	Insurance	\$0.00					\$4,350.00
	Total	\$2,478.37				Total	\$19,474.35
Cashbook balance as at 31/10/2025						\$9,088.30	
Cashbook balance year to date							-\$429.94
<u>BANK RECONCILIATION</u>							
Balance as per Bank Statement							\$9,106.51
Less: Unpaid expenses							
	Vodafone bills (1), M Evans				\$18.21		
	Total						\$18.21
Balance as per Cashbook							\$9,088.30
						Out of Balance	\$0.00
<u>INVESTMENT ACCOUNTS</u>							
		Opened	Principal	Rate	Matures	Interest	Maturity Action
Investment 1							
BankSA Term Deposit		9/07/2025	\$23,193.98	3.80%	9/12/2025		Maturity
Investment 2							
Argo Shares (5480)		26/08/2008	\$19,522.50		Value at 31/10/2025	\$50,306.40	
Investment 3							
BankSA Term Dep		29/10/2024	\$29,834.26	3.80%	29/12/2025		Maturity
Investment 4							
CBA Term Deposit		12/07/2024	\$23,473.02	3.50%	12/07/2026		Maturity
TOTAL INVESTED:	(Excluding shares)		\$76,501.26		Including shares	\$126,807.66	
ADD	CASHBOOK BALANCE		\$9,088.30				
	CASH ON HAND		\$0.00				
TOTAL FUNDS AVAILABLE	Excluding shares		\$85,589.56		Including shares	\$135,895.96	