

THE SUPERANNUANT

Newsletter of The Association of Public Sector Superannuants Inc.
Formerly SA Superannuants Established 1927
<https://www.pssuperannuants.org.au>

Membership Applications/Renewals

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From the President

We, the committee, have become concerned with the relative difficulty of qualifying for a reversionary pension for the surviving partner of a member of the pension scheme where the member and partner were not married but were in a registered relationship. Although the existence of a Registered Relationship certificate is shown on the member's death certificate, Super SA require a second copy of the R. R. certificate to be applied for on the member's death. This contrasts with the situation where the couple are married, where Super SA accepts the existence of a marriage certificate (which is shown on the death certificate, as is the case with a registered relationship certificate) without further proof. Even establishing the existence of a de facto relationship appears to be easier than the requirements for the registered relationship couple, as for the de facto pair provision of joint documents such as rates notices, bank statements etc. in joint names together with two Statutory Declarations is accepted as proof.



We are concerned about this, as the death of a partner is a deeply traumatic event and the last thing the survivor wants is more complexity than is necessary. We believe that the process should be as simple as possible and that a Statutory Declaration should be adequate for a Registered Relationship couple.

However, the situation is complicated by the fact that Super SA appears to be required by the

Superannuation Act 1988 to seek further proof of the relationship in the case of a registered relationship. It may be that to bring registered relationships to what we consider to be a more equitable situation compared with married or de facto couple needs a change in legislation. This could be quite a lengthy process.

We are seeking a meeting with Super SA to discuss this further.

Regardless of the above, we believe that couples in a marriage, a registered relationship or a de facto relationship would be wise to ensure that partners have both their names on documents like rates notices, bank statements etc. Whilst this may or may not be useful, it will help prove the existence of a relationship and cannot do any harm.

We also encourage members to make copies of documents like rates notices, bank statements and wills and store them at least two secure places. A good way of doing this is to copy them to a pdf document (most modern printers have this facility) and to store them in the cloud, it is most unlikely that documents stored this way could become lost.

In 2012 SCOA produced a booklet called "Planning for and coping with bereavement", this was a useful document, and the association purchased copies and sold them to members. This was 14 years ago, and the information needs to be updated, our advisory committee is looking at this; Peter Baker says there is a lot of information available, and when the committee has sorted this into a useable form, we will put it on the website. The number of members at committee meetings is also a matter of concern for us, recently two of our committee were apologies for health reasons and this left us worrying low in numbers present. I do

urge members to consider joining the committee, even if it is only to participate via Zoom.

A reminder that 2027 is our centenary year, we intend to celebrate it with a catered event after a general meeting, like what we do after the general meeting each November. However, if you have any other suggestions of how we should celebrate it please let us know.

Michael Evans President

In This Issue of <i>The Superannuant</i>	
Items	Pg.
President's Report	1
Forthcoming Speakers	2
Membership Officer's Report	2
Communication Manager's Report	2
Treasurer's Report	3
Obituary	3
Superannuation Acts Compared	3
Obituary	4
Defined Benefit Scheme Interesting Facts	4
Death Entitlements	4
A Foot in Two Worlds	5
Death Benefits Guides	6
Tax Act S296	6
National Seniors Submission	6
Victorian Branch Report	6
Joining and Renewing	7
Membership Details	8
QANTAS Club	8
CPI Changes	

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

General Meeting Guest Speakers

April: Rob Ely Legacy and the Anzac tradition
 Ron Ely is a 40-year veteran of the Royal Australian Navy and then with the RAAF Recruiting Department. Ron is the President of Legacy

Ian Beckingham and Brian Burt Guest Speaker Coordinators

Membership Officer Report

A reminder to Annual Members that your membership expires at the end of December each year. If you haven't renewed it by 20 May 2026, you will be unable to access the vital Member's Portal or any of the other benefits of membership and unfortunately your membership will have to be cancelled. Note that if you have financial hardship, let the National Membership Officer know and arrangements can be made to assist you in relation to your membership payment.



Members are advised to seek their own advice regarding if their Membership fees are claimable against their ATO Tax Return.

The APSS Executive has discussed the introduction of an Acknowledgement Card for sending to the partner of any deceased member. This will recognise that partners are a valuable component of our Association's membership and are able to continue the membership after the death of the member. We just need to know of the passing – and to receive fresh contact details of the partner.

As we approach our Association's Centenary, we encourage you all to build our membership by inviting just one friend, colleague, former colleague or family member to join our Association for the benefits we offer. The only condition is that they are eligible for, or receiving, any Public Sector superannuation. Interstate memberships are welcome.

Your input – is there something else you would like to see from your Association? Let me know by phone message 08 7077 0986 or email apssuper1927@gmail.com.

Don Campbell

Communications Manager's Report

I think we have solved the sound issues at the General Meetings. It seems the microphones that we have been using for a number of years, being Wi-Fi, become victims of band width competition in the busy



CBD. The association has purchased a wired microphone which allows us to pump up the volume to an audible state without distortion. On advice we have also purchased tripods for the speakers so that they can be placed in front of the presenter and above the audience. If that wasn't enough at the February meeting the projector lamp blew and the backup projector struggled in the large well-lit hall. We have now replaced (the rather expensive) bulb for the main projector but at the March meeting were still disappointed with its brightness. Following the meeting I uncovered a deviously hidden control to increase the brightness. We await in trepidation for the next presentation.

Peter Frick Communication Manager

Treasurer's Report

The Association remains in a satisfactory financial situation. In 2025 we did not have to withdraw funds from our term deposits or shares to meet our running expenses, the first time that has occurred for several years, this is due to you, the members', response to our appeal for a voluntary levy from all members. We asked everyone to contribute \$15 per year and most members have done this, many of you have made donations greater than this with several giving us \$100 or more; we thank you all for your generosity. Please keep the donations coming, they are our lifeline.

The Association's audited financial reports for 2025 are posted on our website. Our auditor has told us that the firm will no longer carry out audits next year, so we must find a new auditor.

Mike Evans Treasurer

Alex Gardini

We extend our condolences to Pamela Gardini on the death of her husband Alex who had been ill for several months. Pamela joined the committee in 2025 and was a regular contributor to our discussions. She did not renominate for 2026 because of Alex's illness. We thank Pamela for her contributions, and we hope to see her at general meetings.

Error Correction

In the January 2026 issue of The Superannuant, the article 'Recent Legislation Change' incorrectly listed two Parliamentary Superannuation Acts (1974 and 1990) when there is only the Parliamentary Superannuation Act 1974 covering all three Parliamentary Superannuation Schemes (PSS1, PSS2 and PSS3). This error does not impact on the main points of the article which were to report on the rapid passage through the Parliament of the Statutes Amendment (Superannuation and other payments) Act 2025, and to assure members that nothing in that Act appeared detrimental to their interests. The error has been corrected in the online copy of the newsletter held on the Association's website. Since passage of the above Act, closer examination of its content has revealed something of interest which is outlined in the item below.

Ray Hickman

Superannuation Acts Comparison

The Southern State Superannuation Act 2009 (SSS) has two functions listed for the Super SA Board's role as administrator of that Act. The functions are as follows:

The Board—

(a) is responsible to the Minister for all aspects of the administration of this Act except the management and investment of the Fund; and
(b) is to provide advice to the Minister about any matter referred to it by the Minister or any matter it sees fit to advise the Minister about in connection with its responsibilities under this Act. The SSS Act also contains a subclause 30(11) which reads 'A regulation must not be made under this Act unless the Minister has consulted with the Board on the proposed regulation and given due regard to any submission made by the Board in relation to the matter.' Currently, the Superannuation Act 1988 and the Police Superannuation Act 1990 both have only the first of the above two functions listed for the respective Boards, and nothing that resembles 30(11).

The Statutes Amendment (Superannuation and other payments) Act 2025 (Amending Act) anticipates that, at some future date, the Police Superannuation Board will be dissolved by proclamation. In this event the Police Superannuation Act 1990 will continue to apply

but will be administered by the Super SA Board. At the same time the Amending Act will see the second function become available to the Super SA Board in its administration of the Police Superannuation Act 1990 but not in its administration of the Superannuation Act 1988. The Amending Act could have simply added the second function, along with the equivalent of 30(11), to both the Superannuation Act 1988 and the Police Superannuation Act 1990. This would have seen both Acts immediately aligned with the SSS Act in respect of Board function, and a requirement for the Treasurer to consult with each Board on regulation changes. On dissolution of the Police Superannuation Board, the Super SA Board would have the same functions, and options for Board action, under all three acts. Had the Amending Act taken the normal time to move through Parliament there is a good chance the Association would have seen this opportunity for improvement and had the time needed to lobby for change.

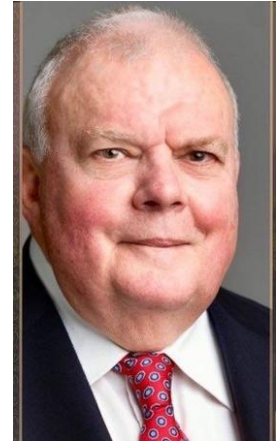
At a meeting with Super SA Staff on 20 January 2026 Association representatives were advised that the failure to add Board function (b) to the State Superannuation Act, 1988 was an oversight by the parliamentary drafter, and the matter would be addressed the next time the Superannuation Act 1988 is amended. We were assured that Board function (a) does not restrict the Board in providing advice to the Minister, when required. However, in the writer's opinion, the key words in Board function (b) are 'as it sees fit' because they unambiguously authorise the Board to take the initiative in putting a matter before the Treasurer whether or not it had been requested to do so. Without a Board function containing these words, and without a provision equivalent to 30(11), it could be argued that, as far as Pension Scheme and Lump Sum Scheme members are concerned, the Superannuation Act 1988, under which their benefits are paid, restricts the Super SA Board to the standard described by the words 'speak only when you have been spoken to'.

Ray Hickman

Lindsay Oxlad

We are sad to report on the passing of Lindsay Oxlad. Lindsay was a Life Member of the Association and a past member of the committee. His career spanned more than 45 years as an engineer, transport planner and policy advisor with both State and Commonwealth Governments

and Non-Executive Director with Health Partners Ltd and Statewide Superannuation Trust. Prior to his retirement from the State Government in mid-2016 (after 39 years) he was Manager, Road Transport, Department of Planning, Transport and Infrastructure. He managed a specialist engineering team responsible for the development of strategic transport planning and analysis models and medium to long-term transport policy and planning strategies for capital investment in road transport infrastructure projects for South Australia. He will be sadly missed.



Super SA Defined Benefit Member Facts

At our recent meeting with officials at Super SA, they were able to provide us with some interesting facts about our memberships.

The Defined Benefit Scheme has 12579 members and of these there are 11 members who are younger than 55 while there are 53 who are older than 100. Most members are 79 (743) or 78 (719). On the money side the smallest pensions are less than \$20,000 per year (1103). Most members are in the \$40,000 to \$50,000 per year (1751) while 86 members are receiving \$250,000 or more.

The complete graphs may be viewed in the Member's Portal on our web site.

Death Entitlements Discussions – Super SA Defined Benefit Pension

We are currently in discussions with Super SA with what we believe are issues in the way they identify Defined Benefit Pension entitlement holders on the death of a member.

We have identified inconsistencies in the Fact Sheet provided by SA for this circumstance, especially in relation to those members who hold a Registered Relationship Certificate rather than a Marriage Certificate.

Our current opinion is that holders of a Registered Relationship Certificate are obliged to undergo a more complex procedure of proof than

those with a Marriage Certificate despite both being legal documents and both showing on the member's death certificate.

Ironically our current view is that there is less complex proof of entitlement procedures for those members who have not got a Registered Relationship Certificate but are in a simple putative relationship.

We are proffering a simpler process which we believe would ensure accurate legal entitlement without the stress currently imposed. Our discussions are ongoing at publication date. The proportion of cohabiting couples in Australia has risen from 12% in 2001 to 18% in 2016.

Peter Frick

A Foot in Two Worlds



*We are the baby boomers and older
And we've come to realize something about our
generation: we are the bridge.*

*We were born in one world... and grew up in
another.*

*A world where summers meant open windows,
the hum of a box fan, and the smell of fresh-cut
grass.*

*Where neighbors waved from their porches, and
if your bike chain broke, you didn't Google it —
you knocked on a door, and someone came out
with a spanner.*

We lived in a world built on patience.

We waited for letters to arrive.

We waited for the library to open.

*We waited for our favorite song to play again on
the radio — and when it finally did, it felt like
magic.*

Then, almost overnight, everything changed.

Phones shrank. Music became invisible.

News arrived before the tea finished brewing.

We learned to type, to swipe, to tap.

*We learned to talk to machines — and to have
them talk back.*

*We've seen milk delivered to the door in glass
bottles...*

*and we've scanned groceries without speaking to
a single cashier.*

We've dropped coins into payphones...

*and we've made video calls to loved ones across
oceans.*

*We've known the deep quiet of a world without
notifications —*

and the noise of one that never stops buzzing.

*And sometimes, the younger ones look at us like
we're behind.*

But what they don't see is this:

we know both worlds.

We can plant tomatoes and write an email.

*We can tell a story without Google — and then
fact-check it with Google.*

*We know the weight of a handwritten letter and
the reach of a message sent in seconds.*

*We've lived long enough to understand that you
can change without losing yourself.*

*That you can honour where you came from while
still learning where the world is headed.*

*We've buried friends and welcomed
grandchildren.*

*We've seen diseases disappear and new ones
arrive.*

*We've unfolded paper maps — and followed
glowing blue lines on GPS.*

*We've sent postcards with stamps — and emojis
with a single tap.*

*And maybe that's our greatest gift:
the memory of a slower, gentler time,
and the courage to adapt to a world that never
sits still.*

*We can teach the young that not everything
needs to happen instantly.*

*And we can remind our peers that it's never too
late to try something new.*

Because that's what we are —

the bridge between what was and what will be.

*And as long as we keep standing strong,
the world will always have something solid to
cross on its way forward.*

*Because every generation builds the road a little
further —*

*and ours? Ours remembers both the dirt path
and the highway.*

#fblifestyle

Death and Bereavement Guides

Our Advisory Group is reviewing the old 2012 edition of the well-regarded Superannuated Commonwealth Officers

Association (SCOA) booklet on Death and Bereavement Planning.



We seek your insights and assistance on newer documents and guides you have seen that helped you in planning for death, bereavement and estate settlement with your family and friends. Changes I can see are:

1. Family formation and dissolution has increased complexity in identifying beneficiaries on death of a super scheme member with all schemes.
2. Business has migrated to online interactions with clients, typically (E-mail, supplier's website, Amazon or eBay etc.). Estates processes need Usernames /password, passkey, 2 factor authentication, and account recovery methods of the deceased to progress. A paper record trail may not exist.
3. Family records also exist in Facebook and similar multimedia accounts, these have long term value and need review and protection on death of the owner. Legacy accounts can be set up, but typically before death.

Please send details you have of published works and your insights to pgbaker@outlook.com.au

Peter Baker

Taxation Act S296 Draft Regulations

These were published in March. The main change is that capital gains will be taxed on realisation / sale like most parts of the taxation. Defined Schemes typically do not have assets for the employer's liability. The Australian Actuary has determined a rate to reduce the notional defined super employer value member benefits to match the value that modern super schemes generate. The Treasury details are at:

[*Building a Stronger and Fairer Super System Act 2026 – Draft Regulations*](#)

The impact on APSS members will be unchanged for almost all of us. The 3 common ways to be ensnared by S296 appear to be:

1. Be a career employee at levels close to Head of Department level
2. Be the survivor of a career employee couple each with individual superannuation. Reversionary benefits pass on death to the survivor, and the combined superannuation value may exceed \$3M, so be caught by S296. Reversionary benefits can provide 12 months' delay in this impact.
3. Have worked in government for a part of career then worked in private industry and accumulated superannuation individually that exceeds \$3M.

Peter Baker

National Seniors Submission

Financial Planners and the SMSF industry seek to outsource their losses to levy large super funds and the ATO unclaimed superannuation pool. Another alternative is for them to dominantly self-fund their

risks and show their true cost to the industry in their price schedule.

National Seniors believe the scheme coverage should be limited to leave a strong incentive for prudent behaviour, to gamble on a financial horse race and then expect to get your bet 100% restored by someone else on coming last is a moral hazard and will drive destructive industry behaviour.

Peter Baker

Victorian Branch Report

The Victorian Branch held its first meeting for this calendar year on 25th March 2026 at the South Melbourne Community Centre on the topic of Volunteering and Community Engagement. Our guest speaker was Shirlene Standish from South-East Volunteers and a native of the United States who had spent extensive time working, volunteering and travelling around the world before settling in Melbourne. Shirlene spoke about volunteering opportunities and benefits as well as available training for volunteers. Examples included the L to P learner driver program and social support services available to older Australians.

Peter Baker then presented an online information session on the topic of Artificial Intelligence and

explained how the various open AI platforms such as Gemini and Chat GPT operate.

The in-person meeting attendees also enjoyed a light lunch prior to the presentations including tea and coffee and enjoyed the usual social mingling. Members may watch a recording of these presentations on the PS Superannuant web site in the Member's Portal. In addition, PowerPoints of both presentations are available on our website's Speakers Corner.

Future 2026 Meetings

The next Victorian Member's meeting will be held on 24 June 2026 at the South Melbourne Community Centre and an invitation to a local State member of Parliament has been sent, awaiting confirmation. Victorian meetings for the remainder of 2026 will be held on the last Wednesday of June, September and November. Members from all states are welcome to attend meetings if visiting Melbourne at the time (starting at 12:30pm) or join the meeting via Zoom (at 1:30pm AEST). You are welcome to invite current public sector employees, former colleagues, friends, or partners to our Meetings and to join our Association at our meetings or beforehand.

An invitation has also been sent to a CSC Board member to attend a future Victorian members meeting. The Victorian Division is interested to hear what the CSC is able to offer our members in terms of post-retirement advice and importantly listen to feedback that could assist the Board with future decisions as to how best to support them in retirement.

The Victorian Branch also maintains an open communication online questionnaire for you to ask questions and suggest meeting topics prior to each meeting – complete responses at <https://forms.gle/H2eeqARNfrniUwp26>.

Alternatively, you may email us at APSSuper1927.Vic@gmail.com

Gerry Schembri Convenor Victorian Committee

Joining and Renewing

Fees and How to Pay (*credit Card payments will incur a fee*)

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 emailed when an email address has been received, or else posted, particularly if a stamped, self-addressed envelope is included.

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 Name:

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

QANTAS Club

Currently, 121 of our members have taken advantage of the generous corporate rates that have been offered to us by QANTAS Airways Ltd. Below are the latest rates for NEW and RENEWING members. Please contact us for instructions as QANTAS will not give you these rates without our authorisation.

QC Initial Membership Joining Rates

- QC Joining Fee \$129.00 incl GST
- 1 Year Membership Fee \$559.20 incl GST
- 2 Year Membership Fee \$1,039.20 incl GST
- 4 Year Membership Fee \$2,399.00 incl GST

QC Membership Renewal Rates

- 1 Year Membership Fee \$503.20 incl GST
- 2 Year Membership Fee \$935.20 incl GST

Sydney Spiteri.

CPI Changes

As promised by Super SA at our last meeting with officials we have received written notice of the value of the last indexation change. It confirms the estimate made earlier (1.94%). The calculation was complicated by changes on the ABS website which have made it harder to get to the right set of numbers for the calculation. We will be asking Super SA to publish these details regularly on their website.

