Issue 77 August 2026

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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General Correspondence

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From the President

. Among its other activities the committee has been investigating the legal requirements for closing our Association. Whilst this is not something that we think is imminent, we have to accept that we are unlikely to be in existence in five years' time, the committee are all ageing, and our efforts to recruit new members to the committee have been disappointingly unsuccessful; furthermore, we would be seriously impacted by the retirement or incapacity of Peter Frick, Dianne Baron, Don Campbell or myself. Hint, we would love to see more people nominating for the committee.

The winding up of the Association will likely involve engaging someone who specialises in this, and will undoubtably be quite expensive.

We recently had a member who decided not to renew his membership because the newsletter has too great an emphasis on the South Australian pension schemes. This is probably true but is due to the fact that most of us involved in writing the newsletter are members of these schemes, and we have little knowledge of the Commonwealth schemes; we are very happy to include more material for Commonwealth members in the newsletter, but we can only do this if Commonwealth members are willing to write material for publication.

We have been very impressed by the way that Super SA have responded to our drawing their attention to the complex procedures for surviving partners of Registered Relationships to receive the reversionary pension. The requirement that the survivor apply for a copy of the Certificate of Registration (effectively confirming that the COR that the partners already had is still in operation) seemed to us to be unnecessarily arduous; Super SA have now arranged that in such cases they will contact Births, Deaths and Marriages directly and confirm the existence of the relationship at the time of the members death. Super SA are also revamping their website to reflect this change. We think this will lessen the stress on the partners of members who have died.

I took ill just before the meeting with Super SA and Dianne Baron and Peter Frick took charge of this matter and saw it through, I thank them both very sincerely.

One matter that became apparent as we looked at this issue, was that the surviving partner could be left with no income whilst the relationship was confirmed, which might take some weeks. This is very concerning, and same problem could occur with a surviving marriage partner or a de facto partner as well as Registered Relationship members. We do not know what proportion of reversionary pensions are affected by delays; we will seek a meeting with Super SA to discuss this, and any possible improvements that can be made to alleviate the situation. The aim of this is to assess just how much of a problem this is; I encourage anyone who has any experience with a reversionary pension to contact me at the new postal address at Brighton or by email.. It is noteworthy that the Commonwealth Schemes continue to pay for seven payments after the death of a member, this obviously reduces the stress on the surviving partner. Peter Baker has told me that the post deaths payments for Commonwealth scheme members were not a feature of the schemes when they were set up but were introduced later; Peter is looking into the arguments that brought about this introduction.

Michael Evans President

In This Issue of *The Superannuant*

General Meeting Guest Speakers

August 31st John Dawkins "Suicide Prevention"
September 28th Special General Meeting.
"Motor Neuron Disease"
October 26th A speaker from Super SA

Ian Beckingham and Brian Burt Guest Speaker Coordinators

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

Membership Officer Report

As we move toward our Centenary next year, you are encouraged to reach out to the next generation of your family and friends to share with them the great benefits of Association Membership, with reasonable membership fees.
Reaching out for New Members
Members are the Association's Key Stakeholders - as PS Superannuants is an Association owned by members and run by volunteers.
To expand our membership, we are reaching out to all Stakeholders to join and perhaps learn something about superannuation provisions, including the little-understood Defined Benefit Schemes - and the full range of accumulation funds. This asks for your investment of $30 per annum, with so much to gain.
So, who are our Stakeholders? Along with Members, the Stakeholders we would like to join us include Members of Parliament, Union Officials, Board representatives – yes, anyone with current or previous public sector employment anywhere in Australia is the overriding qualification.

Widow's or Widower's Cards

As proposed in our recent Newsletter, Widows' or widower's cards have now been sent to the partners of the bereaved, encouraging them to continue the membership, at no cost to them. Please respond with your contact details when you receive such a sympathy card. Feel free to contact me with any questions.
Members – what would you like as additional benefits? Feel free to let us know by phone message 08 7077 0986 or email apssuper1927@gmail.com.

Renewal Reminder

Article from **August 2002 issue of SA Superannuants** still resonates with today's benefits!

What can you get for $6 these days? Not much! Three loaves of bread, 4 litres of milk, 2 blocks of chocolate. Or for $6 you can get membership to our Association which is working hard in your best interests as superannuants and also provides you with ten quality guest speakers at our monthly meetings.
Membership is important. You are urged to retain your membership and if you have friends who receive a superannuation pension, encourage them to become members too. It's only $6 a year. It is not necessary to have an application form, all they need to do is send their name and address to me at 7 Mead Street, Paradise, 5075.
Remember, gains we make are brought about by our strength of membership. A strong membership ensures we have a strong voice to argue our cause. So, fill out the renewal form in this Newsletter and pay for 2003 now, before you forget, and help keep our membership strong.

Remembering that our membership year is a calendar year, please renew your annual membership now, rather than wait until the next year. This is the last Newsletter for this year!
I continue to receive payments which I cannot attribute to the payer, so just a reminder that in addition to making fee or donation payments, please also supply your current contact details, either online or on paper.
Our website Membership page has all details: htpps://www.pssuperannuants.org.au/joining-and-renewing-membership.

Don Campbell

Communications Manager's Report

Currently we have over 1300 members spread throughout 4 states and with some domiciled overseas. Keeping them in the loop is an ongoing challenge. Email is our principal means and through this medium we are able to keep in contact with a little over 1000 members. These members are made aware of General Meeting dates and topics in both Adelaide and Melbourne. They are also informed about how to access videos of those meetings as we appreciate physical attendance at meetings is not always realistic. Sadly, that leaves 300 members whose only connection to the Association is by the Superannuant which is published 3 times per year. We avoid using "snail mail" as much as possible as it is a huge financial burden, but that avenue is still open to members who want to contract us. In addition, we have set up a telephone answering service that usually deals with messages within 24 hours. There is of course our website (https://www.pssuperannuants.org.au) which can also be located through a Google search. However, without an email address access to the Member's Portal is not possible. If you have any suggestions as to how we may improve our communication with you please do not hesitate to let us know.

Peter Frick Communication Manager

Proposed Changes to the Constitution

Notification of a "Special General Meeting"
28 September 2026.

Please be advised that:

As per section 11.3. A of the Constitution of the Association of Public Sector Superannuants Incorporated "a special general meeting may be convened by the Secretary upon direction from the President"
Therefore, under instruction from the President of the Association of Public Sector Superannuants Incorporated, I advise members that a Special General Meeting will be held on:

- Monday 28 September 2026 at 1.00pm in Mead Hall, Flinders Street Baptist Church, 65 Flinders Street Adelaide.

To enable the Association to operate in an ever increasingly challenging environment and to lessen the operational costs to the organisation the following two Constitutional changes are proposed:

1. REPLACE section 8 FUNDS

8.2. A duly audited annual financial statement showing receipts and payments and assets and liabilities shall be presented to the annual general meeting.

WITH

An Annual Financial Statement shall be presented to the annual general meeting.

2. REMOVE section 9

AUDITOR The Committee shall each year appoint an Auditor who shall not be a member of the Association.
Please note that as per section 11.4. Thirty members personally present (being members entitled under these rules to vote thereat) constitute a quorum for the transaction of the business of any general meeting or Special General Meeting.
The Special General Meeting will be followed by the monthly General Meeting

Dianne Baron Secretary

Super SA Death Benefits Response

Super SA recognises that applying for a death benefit can be difficult and stressful, particularly after the loss of a spouse. We are committed to making this process as simple, straightforward, and timely as possible.
In line with this commitment, Super SA has made a practical change to better support surviving de facto spouses of deceased members in registered relationships. When a de facto spouse applies for a death benefit on the basis of a registered relationship, they will no longer need to apply for a new registered relationship certificate after their spouse's death. Instead, they will simply need to

provide a certified copy of their existing registered relationship certificate. Super SA will then verify the registered relationship directly with Births, Deaths and Marriages to confirm the registration was in effect up until the date of death, meeting the requirements of the legislation. This change is intended to reduce the burden on applicants by giving surviving de facto spouses one less thing to arrange after a member has passed away. It will help make the application process more straightforward and reduce unnecessary delays. This is particularly important for surviving de facto spouses, who may rely on regular fortnightly income from the pension scheme for their application to progress as smoothly as possible.

Super SA is also updating the relevant forms and information sheets to make the evidence requirements for death benefit applications clearer and easier to follow, particularly where different requirements apply depending on the type of relationship. These updated materials will be available in the coming weeks.

If you are applying for a death benefit as a de facto spouse in a registered relationship, please provide a certified copy of your existing registered relationship certificate with your application. If you are unsure about the process or what evidence is required, please contact Super SA and we can help guide you through it.

Vu Tran Super SA

Treasurer's Report

For as long as I can remember the Association has engaged an auditor to look at our financial dealings and has presented an audited report at each AGM and in the newsletter. This is required by section 9 of our Constitution. This year our auditor has told us that he will not be able to audit our Association in the future. We contacted one possible auditor and were quoted an estimated cost around $4,500 (the last few years our audit fee has been $800 -$900), As our total running costs are around $20,000 p.a. this would represent a large increase in the cost of running the Association. On contacting Consumer and Business Services we found that there is no legal requirement for an Association with a turnover of less than $500,000 to be audited by an accredited auditor: there is a requirement to keep good financial records and to save these for at least seven years. The auditor has never criticised my record keeping, and I have all our financial records for the last 14 years, so the committee and I have decided that we will not have the books audited in future and will publish an unaudited report each year in the same format we have always used. This will result in a significant saving for the Association. Feel free to let us know what you think of this decision.

We will have to change our Constitution to remove the requirement to have our finances audited, this will require a special general meeting, this will be held on Monday September 28th. A notice of this SGM appears elsewhere in this newsletter.

The Committee has decided to leave membership fees unchanged for 2027.

As usual I thank those of you who continue to give the voluntary levy to the Association, we would be much less secure financially without these gifts. A special thanks to those who gave more than we asked, several members have given $100 dollars or more, and we greatly appreciate your generosity.

Mike Evans Treasurer

CPI Change

The Adelaide CPI change for the period 31 December 2025 - 30 June 2026 was an increase of 2.40% and this change to Super SA pensions will occur in October 2026. CSS and PSS pensions increased by 2.0% in July.

Advertiser Editorial

EDITORIAL

The Advertiser

Public servant deaths claimed as a budget win

South Australia's pension scheme for public servants remains a huge drag on the state, representing a $5.45bn unbudgeted commitment.

However, a clever accounting trick will see taxpayers save $168.5m because pension-receiving public servants are now expected to die earlier than previously estimated.

The recent accounting review found an additional 70 public servants would die earlier than previously expected – by the 2029-30 financial year – after the forecast rate of improvement in mortality was revised down, resulting in the massive saving.

The episode highlights the enormity of taxpayer-funded payouts, along with the inspired bookkeeping tricks used to massage political budgets.

Few would expect such a windfall from just 70 extra public servants passing away by the 2029-30 financial year.

But the small change saves hundreds of millions, with the multibillion-dollar payout being shared by just 13,966 living scheme members.

In an example of the new assumptions driving the cost saving, a 70-year-old man would die just half a year sooner, still living to the old age of 90.

It would be an improvement in life expectancy for pensioners, who are now living to an average age of 84.

But the rate of improvement has slightly slowed, with a 70-year-old man's chance of death expected to drop about 1.9 per cent a year, instead of the previously forecast 3 per cent a year.

The pensioners – who start receiving payments at an average age of 60 – are receiving an average $57,000 a year from taxpayers.

Reinforcing the liability's sprawling size, an additional $300m saving results from an increase of just 0.25 per cent to the discount rate.

The unfunded commitment is expected to be lowered to $3.2bn by 2030 and fully funded by 2034.

And this is in addition to the state's record-breaking $53.6bn debt projected by mid-2030.

South Australia's debt, which was the highest yet in a state budget, was driven by the $15.4bn South Rd tunnels and the $3.2bn Women's and Children's Hospital.

With growing pressure to balance the books, the government will be hoping to find even more savings through clever accounting quirks if it ever wants to get back in the black.

Ray Hickman's Reply to The Advertiser Editorial

Dear Sir/Madam,
I refer to the article 'Cashing in on loss of SA Public Servants' and the supporting Editorial 'Public Servant Deaths Claimed as a Budget Win' (pages 2 and 54, The Advertiser, 12/06/2026). These items refer to the current $5.45 billion unfunded liability for the South Australian State Pension Scheme.

The main reason for this unfunded liability is the fact that, until 1994, all South Australian governments chose, quite deliberately, to make no provision for payment of pensions ahead of pension commencement. This is the equivalent of a mortgage holder opting to make no mortgage payments until the last day of the mortgage term. Consider a $500,000 mortgage for which the interest rate is 6%. If no payments are made for 30 years the amount required to then extinguish the mortgage, and its accumulated interest, would be $2.7 million. Annual payments of $36,000 p.a. for thirty years would avoid this at-the-last-minute liability

Members did, from the start of their employment, contribute to the eventual cost of their pensions. The contribution was commonly 6%, paid from the gross salary after tax had been paid. If State Governments had supplemented this by the same level of employer contributions as all other Australian employers must now make to meet their Superannuation Guarantee (S.G.) obligation to employees (12% of salary) there would be little, if any, unfunded liability for the pension scheme.

The State Pension Scheme was not popular, and once membership became voluntary most public servants declined to join. If such a scheme was offered generally today most Australians would stick with the S.G. The State Pension Scheme is fairly described as 'good but not better than the S.G'.

Ray Hickman

A Story about Life Member Robert Foreman

Robert E. Foreman passed away from an aggressive Bowel Cancer, merely 3 months from the prognose to his passing. 23/12/1940 - 26/05/2026.

A caring wonderful, generous man who was willing to share his time and abilities.

Roberts' first career was as a Primary School teacher.

Then he moved into becoming a pilot, where he taught others to fly. He was also involved in aerobatics, however because of his focus on air safety he felt three years was enough.

His next career was in Air Traffic Control. He was employed in Melbourne, Alice Springs and retired in Adelaide, after 20 years & 1 day. After retiring from the Commonwealth Public Service he served as a volunteer in Neighbourhood Watch for a further 20 years. He had a range of interests - another was in computers, often repairing and "helping" people with problems. He was also involved as a computer programmer which extended into electronics. He built a talking letterbox (as people went by, a message called out: "we can see you"). The shocked reaction was worth seeing. The Postie was pleased when the letterbox thanked him for delivering the mail. Another project involved a dog door leading outside (for the dog to independently exit or enter the house) the cat loved to tap on the step to make the door open & shut - but would not go out. The cat would sit there and open the door, watching it open and shut repeatedly. His interest in animals and birds extended to regularly feeding birds at a specific time, never handling them as they were "wild" birds.

Robert had a full life, supporting others where-ever he could and sending an "end of year" paper out to his friends.

May he Rest in Peace. Thank you,

Joan Reeves

Advisory Group

The Public Sector Superannuants works with ACPSRO (The peak council for organisations representing retired civilian and military public sector workers). The Victorian Branch of our Association is most active with CSS and PSS members/pensioners, and our national Advisory Group currently does research within CSS and PSS schemes, South Australian and Victorian schemes.

Defined schemes are under constant threat, from poorly researched correspondents suggesting these schemes are expensive and need to be wound back with members' benefits to be reduced. ACPSRO regularly defends these schemes, and PS Superannuants do research as foundation information in support.

For 2026 we have the following projects

- Update the old SCOA Planning for and coping with bereavement guide. This document provides a good place to capture important information about you before you die, assisting those who remain to finalise your estate and seek assistance.
- Explore Superannuation death benefits. Our complex modern family lives slow down the process of confirming reversionary benefits when the primary pensioner dies. The APSS has had success with SA Super simplifying claims where reversionary benefits processes were unworkable in practice. The CSS scheme has 94,000 pensioners and future scheme activity will mainly be starting reversionary benefits when a pensioner dies. The CSS and PSS schemes pay pension for 7 pays after death of a member, providing a cash bridge until reversionary benefits and or Centrelink benefits are confirmed.
- We lodged a submission to simplify the proposed Taxation Act S296 covering additional superannuation taxes (> $3M and >$10M). Previous newsletters have published earlier impacts of the proposal. A review of July 2026 changes is underway.
- We also plan to create an archive on defined scheme knowledge from our local experts. As the schemes diminish and we age, fewer people understand the schemes and can support our members. A member accessible resource will leave old precedents and facts available. Occasionally the scheme administrators get it wrong.
- We also reviewed Aged Care and Age Pension interactions with defined schemes. The taxed nature of our pensions means we are assessed with higher incomes for the same in hand cash as modern Account Based Pensions, disadvantaging us financially. We seek to have an option to convert our pensions to tax paid by reducing our pensions to "pay "the historical employer unpaid

contribution. Early modelling suggests this would be attractive for pensions over around $40,000.

- The inequitable tax treatment of defined pensions causes custom legislation and regulations in S296 and other areas and is the major issue looking forward for our defined pensions. Moving to a post-tax pension solution allows this complexity to be removed.
- We also provide personal support for members to understand their pension scheme and interaction with Tax, Aged Care, Age Pension and where to seek definitive advice.

Peter Baker

New Postal Address

The Association has a new postal address:

Post Office Box 662
Brighton
South Australia 5048.

We ask anyone who wants to contact us by mail to use the new PO Box.

The reason for the change is that the Association has had a postal address at the GPO in Adelaide for some years, but this has several drawbacks, it is a long way from all committee members' homes, and parking is often very difficult when trying to access the box. We investigated having the mail forwarded, but this proved to be very expensive (at first, we were quoted $1,600 pa, though we argued them down to a lower figure). In the end we opted to open a new box closer to the President's home, which will be much more convenient.

The box is in the name of Michael Evans, it may be useful to include this name in the address, as at least some Australia Post staff have some peculiar ideas about mail addressed to the Association (which they regard as a business) in an individual POB.

The Brighton PO Box will appear on newsletters so any undeliverable ones will be returned there.

We intend to keep the Adelaide box until renewal date in March 2027, we will then reassess the situation, but if, as we hope, there is no more mail going to the Adelaide box, we will close that one in March 2027.

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

<u>Existing Members</u>

Our records show your details as:
Member Name:
Member status:
Paid To:

Partner member:
Partner Paid to:

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

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 ……………………

Victorian Branch Report

The next hybrid meeting of the Victorian Branch is due on Wednesday 30 September at the South Melbourne Community Centre and via Zoom where we have invited a Commonwealth Superannuation Corporation (CSC) board member to present to our audience.

Melissa Donnelly is the national secretary of the Community and Public Sector Union and a current CSC Board member. Melissa has also just been announced as the new ACTU Secretary. We have asked Melissa to speak on what the CSC is able to offer our members in terms of post-retirement advice and for her to listen to feedback that could assist the CSC Board on how to best support members in retirement.

This presentation promises to be just as insightful as our last presenter Nina Taylor, Victorian State Labor Member for Albert Park. At that meeting, Nina spoke about her journey and background as a Councillor, CPSU employee, lawyer and schoolteacher prior to entering politics. Following our September meeting's special guest speaker, will be another informative IT presentation from Peter Baker. Peter has offered to speak about "Understanding Computer Passwords, Password Manager Programs and Passkeys". It is always worth listening to his tips especially for a senior's I.T. life.

Members may join us live and get their questions answered. Later you can watch a recording of these presentations on the PS Superannuant web site in the Member's Portal. In addition, PowerPoints of these presentations are available on our website's Speakers Corner.

Victorian meetings for the remainder of 2026 will be held on the last Wednesday of 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).

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 by following the link on the Victorian page of the Association web site.

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

Gerry Schembri