



Tasmanian  
Association of  
State  
Superannuants Inc.

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# SUPER-NEWS

No: 3/19

Spring Edition

September 2019

## NORTHERN MEMBERS FORUM

TASS members are invited to attend a Members Forum

**WHEN:** Tuesday 17 September 2019

**TIME:** 1:30 pm to 3:30 pm

**WHERE:** Windsor Community Precinct, 1 Windsor Drive, Riverside.

**PRESENTATION:**

The Guest Speaker will be Ms Kimberley Martin, B.A. LL.B. (Hons), LL.M, TEP, Director, Worrall Moss Martin Lawyers.

The Forum topic will be the Review of the Guardianship and Administration Act.

A graduate with Honours of the University of Tasmania, Ms Kimberley Martin is a senior estate planning, commercial tax and trusts lawyer experienced in all aspects of Estate Planning, including Wills, Enduring Powers of Attorney, Instruments Appointing Enduring Guardians, trust law and superannuation law.

Kimberley won the Law Society of Tasmania's Young Lawyer Award for 2016 and was a Telstra Business Women's awards Finalist for the Corporate & Private Award and the Young Business Woman Award in 2016. Most recently, Kimberley was awarded Young Practitioner of the Year at the international Society of Trust and Estate Practitioners' Private Client Awards in London on 7 November 2018.

Kimberley is a Director of Montagu Community Living, a not for profit organization that provides quality services and support to children, young people and adults with disability.

Kimberley is a past Director of the Glenorchy Community Fund, a perpetual philanthropic fund established to benefit and strengthen the community of Glenorchy for present and future generations.

Afternoon tea will be provided at the conclusion of the formalities.

**RSVP:** By Thursday 12 September 2019

To Peter Kearney, Northern Representative, Phone 0417 017 857 or email [info@tass.org.au](mailto:info@tass.org.au)

If you wish to attend you must let us know by the above date. If numbers are insufficient and we need to cancel the forum, those who have indicated their attendance will be notified.

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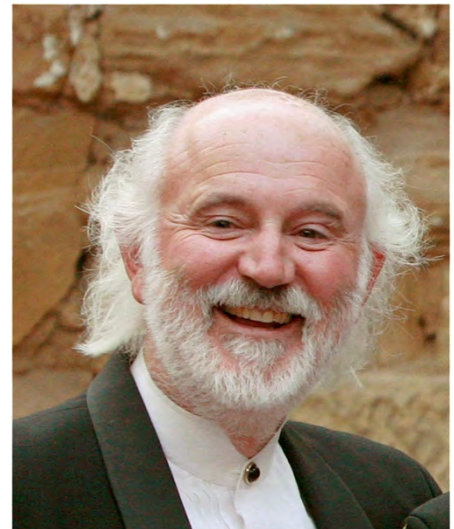
## FROM THE PRESIDENT

Your Executive has started to make contact with politicians from the various parties to remind them that TASS has not forgotten about the negative impacts of the 10% Cap Legislation.

Meetings have been arranged with Andrew Wilkie (Independent), Eric Abetz (Liberal Party) and we are waiting to hear back from Jacqui Lambie (JLN) and Peter Whish-Wilson (Greens).

The Executive realises that we face a long 'fight' to convince those who represent us that they got it wrong when it comes to unintended consequences and financial difficulties Defined Benefit Pensioners have experienced over the last three years or so.

As you will recall the ALP had shown a lot of support for our position prior to the election and our challenge is to continue to lobby and convince at least one party/politician that a mistake was made and that it must be corrected.



The Executive has become aware that the Federal Government will review superannuation and that Senator Hume will be responsible for drafting the terms of reference for that review.

A letter has been sent to the Senator to ask that the 10% Cap Legislation and the CPI be included in the terms of reference.

To further support TASS' position letters have been sent to the cross-benchers seeking their support for the inclusion of the 10% Cap Legislation and the negative impacts that CPI is having on our pensions and our way of life. Nothing is getting any cheaper as our pension value continue to be eroded.

The Executive would like to thank Kerry Adby (Chair of the Superannuation Commission) and Adrian Christian (Director of the Office of the Superannuation Commission) for speaking at our Southern Forum on 24 July 2019. Both have advised that they would be happy to attend a similar get together in the north of the State. I would refer you to the separate article for the details of the Northern Forum.

**Christopher Bevan,  
President**

## RBF ANNUAL LIFE CERTIFICATE PROCESS - A CALL FOR ACTION

As members will be aware, the RBF conducts an annual Life Certificate process to:

- ensure that the Fund has up to date contact information for Life Pensioners; and
- to verify the basis on which the Fund continues to pay life pensions by law, the Commission is obligated to prudently manage the Fund and ensure the member payments, including life pensions, are paid only in circumstances where they should.

The RBF has changed its process for the Life Certificates, from a rolling program (triggered by a member's birthday), to a single membership-wide point in time process.

The RBF wrote to all Life Pension members in April 2019, and sent a follow-up letter to those for which the Fund's records showed no response, in June 2019.

As discussed at our recent Forum, owing to a technical issue, some members that did submit completed declarations were erroneously sent a follow-up.

As a result of these two letter campaigns over 90 per cent of Life Pensions have completed the annual process. However, there are around 800 members that have not made any contact with the RBF (out of about 10,000 pension members). To reach these outstanding members, the Fund is about to launch an email-based approach for those members that have emails addresses recorded with the RBF, and it is trialling a call-based strategy as well. Those members that are unable to be 'roused' by these additional approaches will be sent a follow-up letter, highlighting that pension payments may need to be suspended because the Fund has not been able to verify that it has been making payments correctly.

While I expect the vast majority of members will have already attended to this task, if you haven't submitted your declaration, please get in contact with the RBF Enquiry Line on 1800 622 631, and you can complete the process over the phone.

**Adrian Christian**  
**Director – Office of the Superannuation Commission**

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### PAYG PAYMENT SUMMARY

As a result of confusion with the PAYG Payment Summary, for the years 2018 and 2019, some clarification is worthwhile.

The PAYG Payment Summary for the period ending the 30 June 2018 and 30 June 2019, showed amounts that were different to earlier PAYG Payment Summaries.

These changes were made at the direction of the ATO (not the RBF) who now require different information due to changes in legislation. The new information required is dependent on whether one is + or – 60 years on specific dates of the year and the requirements of the capped defined benefit income streams.

Thus under the heading of **Taxable Component** on the PAYG Summary this had the effect of changing the amount shown against **Taxed Element** and **Taxed Offset Amount** compared to the amounts shown on the payment summary prior to 2018.

These changes created some confusion for members when completing **item 7** under the heading **Income** and **item T2** under the heading **Tax Offsets** in the 2018 and 2019 tax returns.

In order for members to complete these items correctly it is recommended that you seek advice from a tax consultant or search for the "Individual tax return instructions 2019" booklet using the code number "71050 06.2019" on the ATO website or ask the ATO to post you the booklet or the 2020 booklet for next financial year.

The instructions in this booklet for these two items are easy to follow and include worksheets which enable you to calculate the correct answers for item 7 and item T2 in your tax return.

Incorrect completion could result in members paying extra tax.

If this is the case you may have to lodge an amended tax return for that year.

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### **FROM THE TASS SOUTHERN FORUM JULY 2019**

The Executive was very pleased that Kerry Adby, Chair of the Superannuation Commission and Adrian Christian, Director of the Office of the Superannuation Commission agreed to speak at our July Forum in Hobart.

Around 20 members attended to hear Kerry talk about the journey the Superannuation Commission has been on since its inception on 1 April 2017.

One of the key concerns of the Commission has been the transition from Mercer to Link, the new outsourced administrator. Kerry believes that the Commission has a positive relationship with Link that is far better than the RBF had with the previous administrator, notwithstanding the somewhat bumpy road towards full transition.

Kerry went on to say there have been three phases that have been worked through.

The first phase was how the Commission would operate in a governance-sense in its capacity of Trustee of the Fund, particularly in light of the highly outsourced model delivered through the 2017 public sector superannuation reforms.

The second was working through transition-related issues, particularly on the investments and administration fronts. In relation to investments, the Commission had to move from a suite of legacy investments held by the RBF Board into a new set of investments designed specifically to support the five defined benefits schemes. The transition of outsourced administration service on a like-for-like basis from Mercer to Link has been a very major focus of the Commission for the past 18 months.

The third phase, which is rapidly approaching is looking at the investments held by the Commission with an eye for an ever-shifting investment environment; and considering opportunities for service delivery improvements to members once the transition to Link has been finalised. Opportunities to consider and implement continuous improvement initiatives were, naturally, limited in phases one and two, and will be an important aspect of the oversight provided by the Commission during phase three.

We all know that the scheme is unfunded, but it is not the role of the Commission to address this issue, but to focus on the best positive investment returns, recognising that losses will impact the Government's contribution obligation.

A series of questions was taken from the floor. These were mainly about:

- the performance of Link and related service issues;
- the importance of member communications being well-targeted and able to be understood by the audience, along with strategies that could be deployed to assist with that; and
- mixed views about the merits of moving towards on-line services.

Kerry confirmed that these forums are very useful to the Office of the Superannuation Commission and the Commission itself as it provides a real 'coal face' interaction and the timely identification of issues impacting on members that might otherwise be missed or take longer to come to the surface. Some of the issues raised by members in the forums and from general feed back have resulted in changes in approach and refinements to streamline processes as well as recommendations to

Government on changes to the scheme to make it easier for members' surviving partners to access benefits.

TASS thanks Kerry and Adrian who have advised that a future forum in the north (Launceston) would be something the Commission would be happy to do.

The TASS Executive encourages members who are having any difficulties in their interactions with RBF or the outsourced provider Link, or who have identified any problems or anomalies in documentation or processes, to contact TASS with details. Our contact details are at the back of this newsletter.

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### **POST ELECTION ACTIVITY**

Following the declaration of the polls, TASS made contact with a number of candidates and the elected Senators and MPs.

Justine Keay (Braddon) and Ross Hart (Bass) were unsuccessful in re-contesting their seats. TASS thanked them both for the support they gave us in our campaign to restore the benefits to our members adversely affected by the Social Services Legislation Amendment (Defined Benefits Income Stream) Act 2015 (the 10% cap issue) and wished them you good luck for their future activities.

For new and re-elected Senators (Jacquie Lambie, Claire Chandler, Richard Colebeck, Nick McKim, Carol Brown, Catryna Bilyk, ) and new and re-elected MPs (Bridget Archer, Gavin Pearce, Brian Mitchell, Andrew Wilkie, Julie Collins), TASS congratulated them on their election. We also informed them that TASS is recognised by Government and the Retirement Benefits Fund as the organisation representing the interests of members of the RBF Defined Benefits schemes, and those people receiving RBF Defined Benefits pensions, and that we looked forward to working with them on issues of interest and concern to our members.

A letter to Sen. Anne Ruston, Minister For Families and Social Services, summarizing the unfortunate history of the 10% cap issue (Social Services Legislation Amendment (Defined Benefits Income Stream) Act 2015) and outlining the negative impacts this has had on TASS members and our view that the Legislation needs to be repealed, or that TASS' claim for exemption be considered or at the least those who were receiving a full or part age pension before the Legislation was introduced be grandfathered.

TASS is attempting to get the 10% issue and the indexation issue onto the scope for the Government's Superannuation Review. Therefore, it will be soon writing to Senate and House of Reps Cross Bench Members asking them to push to get the 10% issue and indexation issue included in the scope. TASS believes that the Cross bench members are the only ones who are in a position to do this.

TASS is in the process of seeking a meeting with Sen. Lambie to request her support in continuing the campaign against the 10% Cap by pushing for it to be included in the scope of the upcoming Superannuation Review.

A letter was sent to Greens Leader Sen. Richard Di Natale. A summary of the history of the 10% Cap legislation and its aftermath was spelled out, including the comments made by Greens Senator Seiwert about the need for monitoring of the effects of the legislation. TASS suggested that he should initiate an immediate review/Senate enquiry into the Social Services Legislation Amendment (Defined Benefit Income Streams) Act 2015 (10% Cap Legislation).

TASS is also writing to Senators Eric Abetz and Richard Colebeck, and Andrew Wilkie MP updating them on the TASS views regarding the Superannuation Review Scope.

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## MEMBERSHIP FOR LIFE

At the Executive meeting on 6 August 2019, it was agreed to offer *Membership for Life* to TASS members. The cost for a Superannuant (or couple) is \$120 and for a Widow/Widower of a Superannuant the cost is \$80.

If a member has already pre-paid their membership for a number of years in advance, the amount payable will be as follows:

	<b>Date paid to 31/12/2020</b>	<b>Date paid to 31/12/2021</b>	<b>Date paid to 31/12/2022</b>
Superannuant (or couple)	\$105.00	\$90.00	\$75.00
Widow/Widower of a Superannuant	\$70.00	\$60.00	\$50.00

Please note that on the passing of a Superannuant the *Membership for Life* will be passed onto the surviving partner.

Charles Thomas  
Membership Officer

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## SUPER SPREE?

An article *Public Servant Super Spree* (later re-titled State's super debt could blow out from public servants under old super scheme, warns analyst) by Matt Maloney, published in the Advocate on 8 July 2019.

In the article, a number of concerning statements were made relating to the RBF Defined Benefits Scheme and its members. These included -

- A generous superannuation scheme for public servants could blow out the state's \$7.54 billion super debt as they try to take advantage of its full benefits late in their careers. Financial analyst Tony Gray said workers on the defined benefit scheme, which was closed in 1999 to new entrants, would likely seek substantial promotions, significant wage bumps, and work as much overtime as they could, to reap potentially tens of thousands of dollars a year in super payments.
- Mr Gray said someone who had worked in the public service for 40 years would get to the maximum, or eight times their final average salary. Thus anyone with a \$20,000 pay rise in the first of their final three years could earn an extra \$160,000. "So that \$20,000 pay rise in the last three years of somebody's working life in the public sector costs \$60,000 for the actual wages and a \$160,000 in super which means it costs the taxpayer \$220,000 extra," Mr Gray said.
- Public servants on the defined benefit scheme had an incentive to make sure they got paid as much as possible at the end of their career, and stick around for as long as they could to get the maximum accrued benefit multiple factor.
- Mr Gray said when the system was introduced, those in the public service earned less than the private sector but had a good superannuation scheme to compensate. "Now there are much higher wage rates in the public sector than the private sector generally and a massively generous superannuation scheme paid for by today's taxpayer and future generations," he said.
- Superannuation funding is identified as a key risk in this year's state budget and one with a cost that would increase in coming years, rising by 48.9 per cent over the next 14 years and peaking in 2023-24. The total superannuation liability is estimated to be \$7.54 billion by June 2020.

TASS wrote to the Editor of the Advocate highlighting the issues of concern to our members. Here is some of what we said -

- TASS has an excellent working relationship with the Treasurer the Hon Peter Gutwein MP and have talked with him on the survivability of the Fund and the Government's ability to manage

the unfunded liability. The Treasurer has assured TASS that the annualised pension payments are manageable.

- We would like to comment specifically on your suggestion that State Servants have some sort of ability to influence the Secretary of their Department to hand out substantial promotions, significant wage bumps and work as much overtime as they could to reap benefits in their retirement when there is no justification. This comment would be seen by any of the Heads of Departments as offensive and seen as questioning their ability to manage their Departments with due fiduciary responsibilities that go with their position. Of course, if you have evidence this sort of behaviour is occurring, then you should bring it to the attention of the public and perhaps the Integrity Commission. The Executive of TASS has, collectively, hundreds of years of experience of the State Sector and no-one is aware of promotions happening without a fair selection process. I would also draw your attention to the Legislative Council 2016 inquiry at page 12 item 27 which states ‘No evidence was received from the Government of inappropriate reclassification or “upscaling” of employees income prior to retirement’.
- Your article states “Public servants on the defined benefit scheme had an incentive to.....stick around for as long as they could to get the maximum accrued benefit multiple factor”. This would be in stark contrast to the many thousands of workers made redundant over the years who had no prospect of “sticking around for as long as they could”.
- The article quotes Tony Gray as saying “.... massively generous superannuation scheme paid for by today's taxpayer and future generations”. We would be very interested in how the scheme can be demonstrated to be “massively generous”. We know that a large percentage of the RBF pensioners TASS represents have not experienced the sort of benefits the article reports, and on average receive pensions less than the Full Age Pension. The average pension received by our members is in the range of \$30000-\$35000 pa. These pensioners cannot be seen as taking advantage of the situation.
- It should also be noted that Defined Benefit Pension Pensioners had no choice when they commenced work. They had to contribute 5.5% (later dropping to 5%) of their gross salary when pay rates were low in comparison with the private sector, as you pointed out. Your article states “Now there are much higher wage rates in the public sector”, however we are not aware of any specific evidence that pay rates now are greater than the private sector.
- TASS strongly objects to the insinuation that Defined Benefits Pensioners are in any way responsible for the unfunded liability as any “fault” lays squarely at the feet of politicians of various persuasions who made decisions not to progressively ‘save’ the employer contributions, but instead to make ‘just-in-time’ annualised payments of pensions. These political decisions had nothing to do with the running of the Fund or the actual pension payments.
- In closing TASS makes the following observation. The unfunded liability is known (\$7.54b by 2020 according to your article) but unless the Government has to find that amount in full tomorrow, then the management of the Fund and therefore the pension payments continues. They could only do this by selling public assets or increasing borrowings – both unpalatable options for many people.

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**TASS AND A NATIONAL PERSPECTIVE**

Members may not be aware that the Tasmanian Association of State Superannuants is affiliated with the Australian Council of Public Sector Retiree Organisation (ACSPRO). ACSPRO like TASS is a voluntary organisation essentially located in Canberra and is the peak Council for eleven organisations representing retired civilian and military public sector workers from the Commonwealth State and Territory Governments

TASS maintains a close working relationship with ACSPRO and the organisation's location in Canberra provides convenient access to Commonwealth parliamentarians as the need arises. Our affiliation with ACSPRO also provides an opportunity to be kept informed of national issues affecting retirees. ACSPRO is at the 'coal-face' so to speak.

Apart from regular phone contact TASS maintain relations with our national partner with a member of the TASS Executive attending ACSPRO's Annual General Meeting each year in Canberra.

Whilst TASS and ACSPRO have their own individual objectives and responsibilities both organisations have developed a joint focus on lobbying for changes to CPI. Both organisations recognise that the current formula for adjusting CPI is out-dated and works against many retirees in keeping pace with the cost of living. Prior to the last Federal election TASS and ACSPRO lobbied numerous Members of Parliament explaining the need for a change to CPI and whilst our efforts were politely received it is obvious change in this area will be difficult. Both TASS and ACSPRO however remain committed to the task and will re-group and maintain pressure into the future. TASS has already written to several new Members of Parliament requesting meetings to again detail the negative impact of the current CPI adjustment formula and its effect on retirees.

It is necessary for both TASS and ACSPRO to take serious action at this time as the Federal Government is about to embark on a 'review' of retirement incomes. The Assistant Minister for Superannuation (Jane Hume) said that the 'review' 'would include a look at the pension system'. Just what this really means is unclear at this stage but TASS considers that we must use this opportunity to state our case and attempt to have the injustice of the infamous 10% issue and the out of date CPI formula included in the 'review'.

It has been opportune that a recent Australian Securities and Investments Commission (ASIC) Report recognised the deficiencies of CPI as a means of maintaining community living standards and has in fact recommended that a 'loading' should be introduced to bring CPI into line with a more realistic cost of living. Both TASS and ACSPRO are anxious to have the recommendations of the ASIC Report form part of the Government's review into retirement incomes which the Government is intending to undertake.

A further matter of interest to TASS and ACSPRO concerns the demise of the Superannuated Commonwealth Officers Association (SCOA) in June of this year. SCOA (like TASS) was affiliated with ACSPRO and the future representation of SCOA members is a matter of concern. SCOA was originally founded in NSW in 1923 but for many reasons has now found itself on a non-viable economic path. TASS congratulates SCOA on its many years of valuable service to its members.

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## **Summary of ACSPRO Report – Meeting Tuesday 6 August 2019**

### **1. Attendance and Apologies.**

#### Present

Act. Pres/VP John Coleman in the chair

VP Ian Thomas COSRAV

Tim Terrell PNGAA

Annette Barbetti

Tom Hayes

Geoff Henkel

#### Apologies

Alf Jaugietis DFWA

### **2. The matters on the Agenda were discussed:-**

#### **2.1 Acceptance of President Richard's resignation and appointment of Acting President John Coleman.**

- Resignation was undertaken by Email and the Constitution states it has effect on receipt of written advice.



- We were all shocked by Richard's resignation and we had all tried to get him to change his mind, but the non-endorsement of the Media Statement seemed to be a trigger for resignation and not the cause.
- Ian advised that the Constitution allows the Executive Meeting to elect a new President – to be agreed at the AGM.
- Moved by Ian Thomas that John Coleman be President, Seconded by Tom Hayes - Carried.
- Pres. John said that he was not at the last meeting, but disagreed with the focus of the Media Statement, as we had decided that the priority is to be on seeking an enquiry into the purpose of indexation.
- Pres. John proposed that a letter of thanks be sent to Past Pres. Richard and that he planned to have coffee with Richard and proposed that we also thank Richard with a voucher for \$200 at the Ottoman Restaurant. This was agreed to by the meeting and Tom offered to purchase the voucher. Pres. John will circulate his draft letter.

## **2.2** Review of Media Statement prepared by Past President Richard on 3 July 19.

- Tom had analysed the Media Statement and he found that ASIC had directed Financial Planners, when calculating provision for ongoing retirement incomes, to include CPI of 2% plus 1.2 % for increases in community living standards; total 3.2 %, which was described by Past Pres. Richard as a CPI COL adjustment.
- ASIC advice will operate from 9/12/19.
- Geoff had circulated his discussions with Andrew Leigh which included discussions on the ALP Imputed Credits Policy and the need for an enquiry into the purpose of indexation. In the event he (and with Tom's help) had sent a private submission to the ALP Review of the election result.

## **2.3** Resignation of NAA.

- NAA had simply responded to the ACPSRO Treasurer's request for \$150 for dues by stating that NAA did not want to stay a member of ACPSRO.
- Alf had expressed surprise and Geoff has sent him the NAA Email.
- This reduces ACPSRO organisation membership to 6.
- The Constitution needs revision as it requires 8 members as a quorum at meetings.
- Ian said that COSRAV (a peak body) had the power under its rules to co-opt members/experts with special qualifications onto its Committee. This provision has been used to include experts in a technical field (such as superannuation) or with experience in an under-represented field of public sector employment (including former delegates of disbanded member organisations) onto Council for a specific (but renewable) period; once appointed they are eligible for election to COSRAV's Executive Committee – this might be a suitable approach for ACPSRO in the wake of SCOA's demise.

## **2.4** New ACPSRO web site – <http://acpsro.org>.- report on editorial training and work required.

- Past Pres. Richard had put the ACPSRO website acquired from SCOA on life support and now is unavailable except to those with a specific access code (Annette for example – and she will try her access code).
- It was decided to re-activate the site for public use. Pres. John would write to Germaine at Future Theory to activate it.
- Pres. John has had one lesson on site management and Annette a second lesson by Germaine.
- We should leave the onerous needs of web management to a specialist and not burden ourselves.

**2.5** Report from John Coleman on strategies to have the Government or the Senate investigate the purpose of indexation.

- Pres. John espoused his experience in nearly getting on Nat. Seniors Board of Management. It has some 200,000 members.
- Pres. John said that Nat. Seniors must have a lot of members on indexed superannuation.
- There are 172,000 senior Australians on Newstart (i.e. aged 55 to 67, before they obtain the Age Pension).
- Pres. John said that he thought it would be useful to approach Nat. Seniors about surveying its membership on retirement income source and specifically find out the likely number of members on indexation. This was agreed to by the meeting. Stage 1 would be finding out income source and perhaps Stage 2 would be to apply political pressure. Pres. John to action. Survey Monkey was used by SCOA and might be the lowest cost method. Email could be used at little cost, but may only contact about half its membership. (Pres. John and Annette are members of Nat. Seniors.)
- Annette, as AIR Convenor for Comsuper DB superannuants, said she would ask AIR to join ACPSRO. (Maybe it might need help paying for the fees).
- COTA might also be prepared to survey its membership on income source.

**2.6** Is there value in paying for research to establish the various indexation measures of Government payments?

- The meeting decided to initially confine the question to Commonwealth retirees only. Centrelink's Financial Information Services would be another possible source for indexation use.
- Pres. John should get a quote or an hourly rate for action.

**2.7** Possible Government enquiry into retirement income.

- It has got some mention, but no formal announcement from Federal Government as yet.
- We should continue to monitor.

**2.8** Changes in ACT legislation for Incorporated Associations.

- Geoff as Proper Officer to advise on Presidential change.
- Geoff normally fills out an annual form, once the AGM accepts the Audited Annual Financial Statement with executive details.

**2.9** ACPSRO financial position;

- \$3073 in the Bank, \$4.533 in now 2 term Deposits of 6 months duration The 2 Term Deposits were renewed on 9 May2019.

**2.10** Newspaper articles - Canberra Times PS Team & article.

- CT PS team noted.

3 President's comments on other matters.

- Geoff and Past Pres. Richard had tried to obtain SCOA membership list for representing ex-SCOA members, but it was refused on 2 grounds; Privacy which is a complete furphy as Pres. John found out and the Liquidators Act.
- Pres. John had approached the SCOA Federal President in June 2019, and based on his response, transfer of the SCOA membership data base did not materialise.

4 Any other Agenda items

- Annette to attend National Aged Care Alliance Conference on 15 August 2019.

5 Next meeting – Tuesday 3 September 2019.

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## TASS EXECUTIVE MEETINGS – MEMBER ACTIVITIES 2019

April	Tuesday 16	1:30pm	Executive Meeting	Hobart
May	Tuesday 21	1:30pm	Executive Meeting	Hobart
June	Tuesday 18	1:30pm	Executive Meeting	Hobart
July	Wednesday 24	1:30pm	Southern Members' Forum Guest Speaker: Kerry Adby Chair, Super Commission	Hobart
August	Tuesday 20	1:30pm	Executive Meeting	Hobart
September	Tuesday 17	1:30pm	Northern Members' Forum Guest Speaker: Kimberley Martin, Director Worrall Moss Martin Lawyers	Launceston
October	Tuesday 15	1:30pm	Executive Meeting	Hobart
November	Tuesday 19	1:30pm	Executive Meeting	Hobart
December	Tuesday 3	12:00pm	Northern Christmas Lunch	Launceston TBA
December	Tuesday 10	12:00pm	Southern Christmas Lunch	Hobart TBA

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### MEET YOUR EXECUTIVE

#### Stephen Graetzer – Executive Committee Member

I was born in Victoria in 1942 and remained there until I turned seven years of age when my father decided that the family should move to Hobart.

After completing primary and high school, I joined the workforce of Cadbury Fry Pascal in 1962 as a Trainee Food Technologist. The work at Cadburys was quite interesting as I had the freedom to explore the whole factory as well as sample as much of the produce as I liked.

After some years I decided that I would like to become a public servant and soon after started work in the Health Department in accounts and industrial and then progressed to a Human Resources Officer in the Public Service Board.

In 1970, I moved to Sydney where my first job was in the accounts section of the Sydney Water and Sewage Board. After a settling in period I was extremely pleased to secure the position of Employment Officer at the Royal Prince Alfred Hospital. This hospital was the largest teaching hospital in Australia with a bed capacity of 1500 and a workforce of 4,000.

After a few years I returned to Hobart, re-entered the State Public Service and for the next 28 years worked in various Government Departments, eventually retiring as the Senior Human Resources Officer with Forestry Tasmania in 1998.

I decided to join the TASS Executive because of my involvement and interest during my pre and post retirement era in the superannuation environment.

I am married with three children and now spend some time involved with voluntary organisations and the balance in retirement mode.

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## USEFUL CONTACTS FOR TASS MEMBERS

(Revised March 2019)

### Retirement Benefits Fund (RBF)

All enquiries 1800-622-631  
Website [www.rbf.com.au](http://www.rbf.com.au)

### Australian Taxation Office (ATO):

Personal taxation information 13 28 61  
Website [www.ato.gov.au](http://www.ato.gov.au)

### Centrelink: (Access Centrelink and Medicare services)

Older Australians and Financial Information Services 132 300  
Disability, Sickness and Carers 132 717  
Website [www.humanservices.gov.au](http://www.humanservices.gov.au)

## TASS EXECUTIVE – ADMINISTRATION

### TASS:

Postal Address: GPO BOX 1650, Hobart, TAS 7001  
E-mail: [info@tass.org.au](mailto:info@tass.org.au)  
Ph: 0448 731 845  
Website: [www.tass.org.au](http://www.tass.org.au)  
Facebook page: [www.facebook.com/TASSTasmania](https://www.facebook.com/TASSTasmania)

President:	Christopher Bevan	Ph: 6248 6548
Vice President	John Minchin	Ph: 6247 1115 / 0448 731 845
A/ Secretary:	John Minchin	Ph: 0448 731 845
Treasurer	John Chalmers	Ph 6249 1240 / 0409 491 245
Membership/Public Officer:	Charles Thomas	Ph: 0422 414 861
<i>Super-News</i> Editor:	Jeneane Thomas	Ph: 0408 485 902
Northern Tasmania Representative:	Peter Kearney	Ph: 0417 017 857
North-West Tasmania Representative:	Donald Wells	Ph: 6432 3641

## CHANGE OF ADDRESS

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