



Tasmanian
Association of
State
Superannuants Inc.

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SUPER-NEWS

TASS EXECUTIVE STILL OPERATING

The TASS Annual General Meeting was scheduled for 17 March this year. Unfortunately, at the last minute, we were forced to postpone this important meeting. This was because of the ramping up of the COVID-19 crisis, and the responsibility we felt to our attending members, nearly all of whom were in the high risk age category.

Since then, we have continued to operate with the existing Executive, as this seemed to be the most sensible way to continue TASS operation until an AGM can be held. We commenced holding Executive meetings via the Zoom online audio/visual meeting platform. After a couple of very minor hiccups, this has proven to be an efficient and effective way to conduct meetings.



Consideration was given to using Zoom to hold our AGM, however it was felt that too many potential attendees might be unable or unwilling to participate this way. We also investigated whether we could hold a “postal” AGM where all members get the chance to vote on the matters normally listed on the AGM Agenda. The Electoral Commission may be able to offer a service, however it will take some time to organise. Another option is to see how the easing of COVID restrictions might allow a proper AGM to be held. There would be a number of issues regarding Social Distancing but we should have solutions to them in the next couple of months. We will keep members advised.

FROM THE PRESIDENT

I hesitate to bring the COVID-19 virus into our world, but it has affected every aspect of our lives and will do so for a while yet.

The Executive has resolved that our southern and northern forums will be cancelled for this year. As we draw closer to the end of the year a judgment call will be made on whether or not our Christmas functions will occur. The Executive will keep you informed through our web page and flyers.

The Annual General Meeting (AGM) was scheduled for March but had to be postponed and at this stage an alternative has not been finalised. The Executive researched an electronic method using the Electoral Office, and also considered waiting till March 2021.

This is the first time in our history that our AGM has not occurred. One of the issues is that our constitution states a maximum term of four years in the role of President. I reached that date in March. Corporate Affairs have advised that given the circumstances we need to do what we can, continue with the existing Executive and organise the AGM as soon as possible. We may be able to hold a “real” AGM as the restrictions ease, and assuming no second wave in Tasmania.

The Executive discussed the financial impacts on the Tasmanian Government and what will they be able to afford once we come out the other side of the pandemic and have concluded that business as usual should remain our aim. In essence if our issue/s are ‘real’ then TASS should not back down.

As I previously advised the Executive is working closely with Andrew Wilkie MHA and Senator Lambie on the 10% Cap issue. We have been fighting the inequities of this piece of legislation and can see no reason not to keep up the efforts to have it changed. We are looking at the appropriate legislation and have drafted a letter to the relevant Department Secretary highlighting the provisions that allow for the RBF pensions to be exempt from the 10% provisions.

As we all know the ‘wheels’ of Government move slowly, and the coronavirus environment will understandably slow things down even more. The Executive will continue to stay on top of our concerns.

TASS’ membership is made up of the older members of our community and the Executive asks that you stay safe and connected until we return to a new but better normal.

**Christopher Bevan,
President**

Executive Changes

Regretfully TASS Executive had to accept Peter Pearce's resignation from the Executive after serving for over four (4) years. During this period, he was an effective TASS representative on ACPSRO (Australian Council of Public Sector Retiree Organisations, of which TASS is affiliated). He always had a considered and valuable insight and input to the many matters dealt with by the Executive, including the "10% Cap" fight and Indexation of pensions.

The Executive would like to thank Peter for his service and wish him well for the future.

Surviving Spouse – Changes to the Regulations

TASS has made inquiries about the status of the changes. In summary the situation is -

- There is still consultation going on.
- There is no date as to when the legislation will go to parliament - later this year is a best guess as all work has been deferred as a result of COVID-19.
- TASS will probably be informed before it goes to parliament to see if we are happy with it.

In the meantime, TASS reminds you of the following:

If the RBF is satisfied with its initial inquiries on the passing of the Superannuant that there is a surviving spouse they are reluctant to immediately cease the pension while the proper inquiries are made to clearly confirm the surviving spouse's details. In such cases under the current arrangement the RBF will continue to pay a reduced pension to the Superannuant's account but only if "the account is in the joint names of the superannuant and their spouse with **EITHER** able to sign" (NOT both required to sign).

Is the RBF Defined Benefit Scheme an Exempt Scheme?

In May TASS wrote a letter to Mr Andrew Wilkie MHR requesting that the Tasmanian State Government Defined Benefit Superannuation Scheme be Declared an Exempt Scheme for the Purposes of the Social Security Act 1991, section 1099A (ie the 10% Cap legislation)

We discussed the issue of the application of the 10% Rule to the RBF Contributory Defined Benefit Pensions Scheme(s) with Mr Wilkie on 20 March and he requested further information demonstrating why TASS believed that the legislation provided power for the Scheme(s) to be exempted from the application of the 10% Rule.

In the letter, TASS said:

As you would be well aware in May 2015 the Commonwealth government introduced the Social Services Legislation Amendment (Defined Benefit Income Streams) Bill 2015 (the Bill) into the Commonwealth Parliament. This Bill amended section 1099A of the Social Security Act 1991 to limit the deductible amount which can be subtracted from a retiree's asset-test exempt income stream for the purposes of applying the age pension income-test to 10% of that income stream.

The Bill also provided provisions within the Social Security Act 1991 to give the Secretary the power to declare a superannuation scheme to be exempt from the provisions of section 1099A.

Section 1099A only applies to superannuation schemes that have not been defined as a military defined benefit income stream (s1099A(2)(a)). Where a superannuation scheme is a military defined benefit income stream the deductible amount is uncapped and the 100% of the deductible amount can be applied against a retiree's income stream when applying the income-test under the provisions applying to the receipt of an age pension.

Subsection 9(1) of the Social Security Act 1991 defines a military defined benefit income stream as, amongst other things, (d) a superannuation scheme specified in an instrument under subsection (2). This provision in the Act does not specify that the superannuation scheme referenced in (d) above need be a scheme associated with military service. It only refers to a scheme being specified in a legislative instrument.

Subsection 9(2) states that "(2) The Secretary may, by legislative instrument, specify superannuation schemes for the purposes of paragraph (d) of the definition of military defined benefit income stream in subsection (1)".

However, while the Secretary clearly has the power to specify a superannuation scheme a military defined benefit income stream, the Act appears to be silent as to how the Secretary should go about exercising this power.

In the absence of specific provisions within the Act, the Secretary, in exercising their powers, should be guided by the Parliamentary debate on Bill. During debate there were quite specific statements made in reference to the application of the amendments. Specifically the then Minister for Social Services, Mr Porter, in a reply to a question from you on 8 February 2016 stated "it is obviously important to note for present purposes that if it (a defined benefit scheme) was one of those very rare schemes that was a contributory scheme then there are bases on which the rules that we are about to introduce can be excluded."

This statement by Mr Porter was a clear reference to (d) outlined above and gives some specific guidance to the Secretary on how their powers can be exercised. In particular the Minister has stated that where the superannuation scheme is a contributory scheme it can be excluded under (d).

The Tasmanian State Government's RBF Defined Benefit Superannuation Scheme is a contributory scheme of the type specifically referenced by Mr Porter in his statement. RBF states on its website that "the Contributory Scheme is a defined benefit scheme. Benefits are based upon a formula which takes into account salary, length of contributory service and contribution rates." The Scheme's member booklet states "the minimum, or basic contribution rate, is 5% of salary (fortnightly) and the maximum contribution rate is 15% of salary (fortnightly)." The booklet further states that "Contributions paid from a member's after-tax income are non-concessional contributions for taxation purposes and are not subject to the 15% contributions tax because they are paid from after tax income". Where a member chooses to salary sacrifice their payment to the scheme they are required to contribute at a higher rate "to allow for the 15% contributions tax".

As such, all members of the Scheme are required to make contributions to the Scheme and those contributions are made on an after-tax basis, where the amount of tax paid is determined by the provisions of the Income Tax Act ruling at the time that the contributions are made.

When determining the level of income a superannuant receives from the Scheme, the RBF has advised us that "the deductible amount (non-assessable amount) (as referenced in s1099A of the Social Security Act 1991) reflects that part of a member's pension that was made up of the member's own after tax contributions, and has in the past not been treated as income when repaid to the member". In effect the deductible amount is simply the process of RBF returning

a member's after-tax contributed funds to a member once they access their pension entitlement.

RBF further stated that "all employer contributions were and are classed as unfunded contributions and none of these amounts are or were included in the deductible amount" for the purposes of s1099A of the Social Security Act 1991.

In effect, once a member of the Scheme enters the pension phase, their after-tax contributions are simply being returned as part of that pension. The return of these funds is simply the sum of the contributions made. This is akin to withdrawing funds from a bank account on a regular basis, an action which has no impact on the application of the income-test to a person's entitlement to the age pension.

To apply the provisions of s1099A of the Social Security Act 1991 to the deductible amount paid under a RBF Contributory Scheme defined benefit pension has the affect of applying double taxation to these amounts. Clearly, as outlined in the Scheme's booklet and discussed above, tax has been paid as funds were contributed, and the deductible amount is simply the return of these funds during the pension phase of the Scheme. Applying the income test to these funds when determining a member's entitlement to the age pension is, in effect, applying a further tax of 50 cents in the dollar to savings where income tax has already been paid when the funds were initially contributed.

In his reply to your question on 12 September 2019 the current Treasurer, Mr Frydenberg, stated that "the Tasmanian Retirement Benefits Fund contributing scheme is a type of defined benefit scheme that is intended to be covered by this measure. This is confirmed by the fund's product disclosure statement". This statement from Mr Frydenberg suggests that an assessment has been made that the Scheme does not meet the conditions to be exempted from the provisions of s1099A of the Social Security Act 1991.

In light of Mr Frydenberg's statement it is also clear that the Secretary has undertaken an assessment to determine whether or not the scheme should be included as (d) a superannuation scheme specified in an instrument under subsection (2) under subsection 9(1) of the Social Security Act 1991.

Given the analysis we have outlined above, and the direction conveyed by Mr Porter's statement during debate on the Bill in the Parliament, we consider that the Secretary may not have been sufficiently conversant with the operation of the Tasmanian RBF Scheme and request that the Secretary provide reasons as to why the Scheme should not be specified within an instrument given that the Secretary clearly has the power to make such a decision.

The Digest that was prepared for debate on the Bill bringing about these amendments clearly outlines that the purpose of the amendments to the Social Security Act 1991 was to overcome an anomaly that was created when amendments were made to the Social Security Act 1991 in 2007. Those amendments had the effect of increasing the deductible amount for certain defined benefit recipients based upon their service prior to 1 July 1993.

The Minister for Social Security, Mr Morrison, described this anomaly as a loophole that was allowing 48,000 superannuants to effectively fly under the radar on the income test for the age pension.

Clearly, it is not appropriate that superannuants should gain a benefit as a result of that anomaly. However, as we have described, those pensioners in receipt of a defined benefit pension under the Tasmanian Scheme are not, and never have been, beneficiaries of this anomaly. This has been confirmed by RBF Tasmania in their statement outlined earlier where

they have stated that the deductible amount ONLY reflects the return of a person's contributions and no other amount.

As also stated in the Digest around 60% of the pensioners affected by this amendment had annual defined benefit incomes of less than \$30,000 per annum. These people are not the "fat cats" that are often referenced when discussion turns to defined benefit income streams. These people are hardworking nurses, teachers, police officers, firemen and administrative officers doing the essential work of government. These people are not the ones who may have benefited from the anomaly created by a government amendment to the Social Security Act 1991 in 2007. And in Tasmania these people are, in effect being subjected to double taxation on the after tax contributions they have made to support their retirement.

In conclusion, TASS stated that the RBF Contributory Defined Benefit Pension Scheme(s) should be exempted from the provisions of s1099A of the Social Security Act 1991 and requested the grounds on which the Secretary has determined that the Tasmanian State Government's RBF Contributory Scheme could not be considered as one of those "rare contributory schemes" which could be excluded from the provisions of the Act, as outlined by Mr Porter.

We also provided a copy of the letter to Senator Jacqui Lambie.

Initial feedback from Mr Wilkie's office indicated a different interpretation on the provisions of the Act, and so the TASS Executive is now seeking independent expert advice to clarify and confirm our understanding of the exemption provisions in the Act.

Note: The Income Test (where the "10% rule applies) is also used when applying for a number of other Government Benefits and Allowances including Disability Support Pensions, Carer Payments, Health Cards (eg Low Income Health Care Card).

Financial and Personal Decision Making in Tasmania – Time for Change

As children, our parents are our legal guardians and they have the power to make most decisions for us. As adults, we are legally entitled to make our own decisions. However, some adults are unable to make decisions because of a disability. In Tasmania, the legislative framework that regulates decision making for these people is contained in the *Guardianship and Administration Act 1995* (Tasmania) and *Powers of Attorney Act 2000* (Tasmania).

A review of this framework was undertaken by the Tasmania Law Reform Institute ('the Institute') in 2018. The Final Report, *Review of the Guardianship and Administration Act 1995* (Tas), states that Tasmania's guardianship laws are outdated and in need of a major reform to advance the rights of people with disability. The Final Report recommends significant reform of guardianship law, policy and practices. The recommendations are more closely aligned with the requirements of the *United Nations Convention on the Rights of Persons with Disability*, with the guiding principles ensuring decision-making focuses on the person's will and preferences.

This article summarises the current law and the recommendations made by the Institute.

1. What law currently applies in Tasmania?

As set out above, the *Guardianship and Administration Act 1995* (Tasmania) and *Powers of Attorney Act 2000* (Tasmania) make up the legislative framework in Tasmania.

This legislation provides for separate appointments of enduring representatives for financial matters (called attorneys or administrators) and enduring representatives for personal and health matters (called enduring guardians).

It also regulates what happens when a person is no longer capable of making financial and personal decisions, including:

- the formal requirements for appointing a representative/s;
- who can be appointed as a representative/s;
- the powers, rights and duties of a representative/s;
- how an appointment of a representative/s can be revoked;
- what types of decisions can, and cannot, be made by a representative/s; and
- the powers of the Guardianship and Administration Board, which is the independent statutory authority that is empowered with the authority over all matters relating to decision making in relation to financial, personal and health matters, including appointments of, and review of appointments of, attorneys, administrators and enduring guardians.

2. What are the key legal documents under the current law?

The key legal documents within the legislative framework are:

- an Enduring Power of Attorney, which is made where a person over the age of 18 (the donor) appoints another person (the attorney) to act on their behalf, in relation to financial decisions, in circumstances where the donor becomes incapable, either temporarily or permanently, of giving instructions or managing their own financial affairs; and
- an Instrument Appointing an Enduring Guardian, which is made where a person over the age of 18 (the donor) appoints another person (the enduring guardian) to act on their behalf, in relation to personal matters (including medical decisions), if the person has lost the capacity to make those decisions themselves. The type of decisions that an enduring guardian has the power to make can include where a person lives, the services a person needs, what health care a person is to receive, and consenting to medical and dental treatment on a person's behalf.

3. What is an Advance Care Directive?

An Advance Care Directive is different to an Enduring Guardian. As set out above, an Enduring Guardian is the formal legal way to appoint a substitute decision-maker for personal and health matters.

An Advance Care Directive is a different document and sometimes is referred to as a "Living Will". This is because an Advance Care Directive is a document which dictates your specific directions that must be considered before any medical decisions are made. This binds any health professional making decisions regarding your health and wellbeing.

Key features of an advance care directive are that it:

- outlines a person's preferences for their future care along with their beliefs, values and goals;
- records their wishes about medical treatment choices; and
- although it is not a requirement, it enable them to name a person (being a 'Person Responsible') to speak on their behalf if they are unable.

An Advance Care Directive is a common law concept (unwritten laws based on legal precedents established by the courts) that is not regulated by the legislative framework in Tasmania. Under common law, it is expected that a doctor should comply with the wishes expressed in an Advance Care Directive, taking into account the clinical situation at the time.

4. What happens if a person has not appointed an attorney?

If a person has not appointed an attorney, the Guardianship and Administration Board has powers to appoint an administrator, if after a hearing it is satisfied that the person has a disability, is unable by reason of the disability to make reasonable judgments in respect of all or any parts of his or her estate and is in need of an administrator of his or her estate.

5. What happens if a person has not appointed an enduring guardian?

If a person has not appointed an enduring guardian, and they have a disability and are unable by reason of the disability to make reasonable judgments in respect personal and health matters, the *Guardianship and Administration Act 1995* (Tasmania) provides that certain decisions about medical treatment may be made on that persons behalf by a 'Person Responsible'.

Additionally, the Guardianship and Administration Board has powers to:

- appoint a (full or limited) guardian, if after a hearing it is satisfied that the person has a disability, is unable by reason of the disability to make reasonable judgments in respect of all or any matter relating to his or her person or circumstances and is in need of a guardian; and
- consent to the carrying out of medical and dental treatment, if after a hearing it is satisfied that the medical or dental treatment is otherwise lawful, the person is incapable of giving consent and the medical or dental treatment would be in the best interests of that person.

Generally, a guardian is only appointed by the Guardianship and Administration Board in circumstances of conflict or where some legal authority is required to promote a person's best interests.

6. Who is a Person Responsible?

The Person Responsible is not necessarily the patient's next of kin. It is a statutory concept defined in Section 4 of the *Guardianship and Administration Act 1995* (Tasmania).

If the patient is a child, the Person Responsible is the child's spouse if they are married, or in all other cases the child's parent. If the patient is an adult, the Person Responsible in priority order is either:

- a guardian (including an enduring guardian) who has the power to consent to health care, which includes the power to refuse or withdraw consent to treatment;
- a spouse, including a de facto spouse;
- an unpaid carer who is now providing domestic services or support to the patient, or who provided these services and support before the patient entered a residential facility; and
- a relative or friend who has both a close personal relationship and a personal interest in the patient's welfare.

7. What did the Institute's Final Report say?

The Institute's Final Report stated that Tasmania's guardianship laws are outdated, need to be reformed to advance the rights of people with disability, and are in need of a major overhaul.

Key recommendations made in the report, from the perspective of practitioners include:

- introducing a supported decision-making framework, with traditional guardianship and administration as a last resort;
- removing the 'best interests' test, simplifying language and incorporating a practical, step-

by-step “decision-making process” to make decisions based upon a person’s “views, wishes, and preferences”;

- removing the requirement to establish that a person has ‘a disability’ before a guardian or administrator can be appointed, and introducing a requirement that a guardian or administrator can be appointed when a person is “unable to understand, retain, use or weigh information relevant to a decision, or communicate a decision”;
- clarifying the legal status of Advance Care Directives by introducing legislation about them;
- implementing reforms to prevent, better detect, and respond to abuse and neglect of people with a need for decision-making support;
- addressing issues of accessibility of the law, including simplifying language and shortening the length of the Guardianship and Administration Act 1995 (Tasmania) where possible, in addition to the continued development of educational materials and resources to improve community understanding of guardianship laws; and revising the guiding principles of the Guardianship and Administration Act 1995 (Tasmania) to emphasise that it is the views, wishes, preferences and rights of persons who may require decision-making support that must direct decisions affecting their lives.

The Final Report also considered the existing legislative framework in Tasmania, which provides for separate roles of attorneys and administrators for financial matters, and guardians for personal and health matters. It concluded that this division of functions should remain, enabling both a person and the Guardianship and Administration Board to clearly designate personal and financial functions between different people where appropriate. It does however recommend that there be further investigation into whether there is community and stakeholder support for the development of a single enduring document enabling the appointment of representatives for each role.

Kimberley Martin - About the Author

Kimberley Martin is a Director of Worrall Moss Martin Lawyers in Tasmania, Australia, a law firm that specialises in private client work.

Kimberley’s core practice is providing specialist advice and developing client specific solutions in estate planning, tax, trusts, superannuation and charity law. In 2017, Kimberley completed her LL.M (Masters) in Wills & Estates, and was awarded the dux of her class.

Kimberley has a state, national and international presence in print, radio and television. She is currently one of only two Australian representatives on the STEP Digital Asset Special Interest Group. Kimberley also has strong involvement in the wider community. Regularly presenting to local industry groups and community organisations, undertaking board roles for various not-for-profit organisations and volunteering her time mentoring high school and university students.

Kimberley is an advocate of embracing technology, both in the production and delivery of professional services and is committed to ensuring her clients have the benefit of advice that considers the global impact and importance of digital assets.

In recognition of her achievements and commitment to the legal profession and wider community, she was named 2018/19 Young Practitioner of Year at the STEP Private Client Awards.

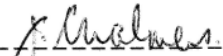
2019 TASS Financial Report - Audited

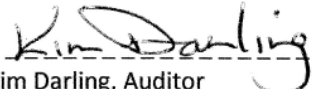
Tasmanian Association of State Superannuants

ABN 31 638 808 031

Receipts and Payments: Year Ended 31/12/2019

Banking: Bendigo Bank			
Opening Balance	\$4,445.80	Payments	
Bank Interest	\$0.00	Advertising and Conferences	\$1,155.00
Deposits and Credits	\$22,351.90	Affiliations	\$225.00
Withdrawals and Debits	\$16,546.06	Membership Expenses	\$2,523.50
Closing Balance	\$10,251.64	Miscellaneous	\$2,856.71
Receipts		Phone (Listings + TASS phone)	\$605.20
Donations	\$4,370.00	Secretarial/Stationery	\$825.98
Miscellaneous	\$2,435.90	Stamps/Reply Paid	\$1,350.25
Subscriptions 2019	\$6,782.00	<i>Super-News</i> : Postage	\$2,013.02
Subscriptions 2020	\$8,740.00	<i>Super-News</i> : Preparation	\$3,538.70
Subscriptions 2021+	\$120.00	Tax	\$522.00
Transfers From Investments	\$1,500.00	Travel/Accommodation	\$916.50
Interest	\$0.00	Website	\$119.20
Total	\$23,947.90	Total	\$16,651.06
Investments		Miscellaneous/Membership (Major Items)	
Tas. Perpetual Trustees		Auditor's Honorarium	\$200.00
Opening Balance (Total)	\$63,225.84	Insurance	\$564.51
Fixed Term Fund	\$62,082.23	Annual Incorporation Fee	\$63.20
At Call Fund	\$1,143.61	Personal Records Document	\$797.50
Interest: Fixed Term Fund	\$1,490.89	Accidental Deposit Refund	\$2,000.00
Interest: At Call Fund	\$12.36		
Transfers from Bendigo Bank	\$0.00		
Transfers to Bendigo Bank	\$1,500.00		
Fixed Term Fund	\$62,073.12		
At Call Fund	\$1,155.97		
Closing Balance (Total)	\$63,229.09		
Banking and Investments: 2019			
Grand Total (31/12/18)	\$67,671.64		
Grand Total (31/12/19)	\$73,480.73		
Year-to-Year Difference	\$5,809.09		


 John Chalmers, Treasurer
 18/2/2020


 Kim Darling, Auditor

Defined Benefits Pension CPI Increases - Age Pension Adjustment

As a result of a few of our members receiving correspondence from Services Australia (formerly Centrelink) in regard to updating their Age or Part Age pension after receiving their defined benefits pension CPI increase, TASS has decided to inform members of the current reporting system RBF has with Services Australia .

Electronic reports are forwarded from Link, on behalf of the RBF, to Services Australia after each CPI increase to your defined benefits pension. These reports are forwarded in a prescribed manner and at times determined by Services Australia.

Upon receipt by Services Australia, the reports are processed by them according to their system and adjustments are made to those who are in receipt of an Age or Part Age pension in accordance with the Social Security Act and Regulations. These adjustments may take up to some months to become visible.

We are assured from RBF that all who receive a defined benefits fortnightly life pension are on a report, so if your Age or Part Age pension is not automatically adjusted and the correspondence from Services Australia continues, it is an issue that you as an individual will need to take up with Services Australia (Centrelink) due to the privacy situation.

TASS Meeting schedule – 2020

Jan 2020	Tuesday 21	1:30pm	Executive Meeting	MYCT Boardroom 1 Ford Parade, Lindisfarne
Feb 2020	Tuesday 18	1:30pm	Executive Meeting	MYCT Boardroom 1 Ford Parade, Lindisfarne
Mar 2020	Tuesday 17	1:30pm	Annual General Meeting	Postponed
April 2020	Tuesday 21	1:30pm	Executive Meeting	Via Zoom
May 2020	Tuesday 19	1:30pm	Executive Meeting	Via Zoom
June 2020	Tuesday 16	1:30pm	Executive Meeting	Via Zoom
July 2020	Tuesday 21	1:30pm	Southern Member's Forum **	Cancelled
Aug 2020	Tuesday 18	1:30pm	Executive Meeting	MYCT Boardroom 1 Ford Parade, Lindisfarne (TBC)
Sept 2020	Tuesday 15	1:30pm	Northern Member's Forum **	Cancelled
Oct 2020	Tuesday 20	1:30pm	Executive Meeting	MYCT Boardroom 1 Ford Parade, Lindisfarne (TBC)
Nov 2020	Tuesday 17	1.30 pm	Executive Meeting	MYCT Boardroom 1 Ford Parade, Lindisfarne (TBC)
Dec 2020	Tuesday 1	12.00 pm	Northern Christmas Lunch	To be confirmed
Dec 2020	Tuesday 8	12:00 pm	Southern Christmas Lunch	To be confirmed

** Date subject to change

USEFUL CONTACTS FOR TASS MEMBERS

(Revised March 2019)

Retirement Benefits Fund (RBF)

All enquiries 1800-622-631
Website www.rbf.com.au

Australian Taxation Office (ATO):

Personal taxation information 13 28 61
Website 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

TASS EXECUTIVE – ADMINISTRATION

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CHANGE OF ADDRESS

Should you change your address please advise the **Membership Officer, Charles Thomas**, so that he can update our records. Tel: 0422414861

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