

Reversionary Life Pension Provisional – Surviving Partner Pension Declaration Form (Declaration Form)

Assistance Completing the Declaration Form

Tasmanian Members:

If you wish to have a face-to-face appointment or require general assistance with an RBF Superannuation Consultant in Hobart, Launceston, Devonport or Burnie, please ring the RBF's Administrator (Link) enquiry line on **1800 622 631** to arrange a convenient time. Alternatively, you can call into the Hobart or Launceston Office for assistance.

Depending on your location and/or situation you can request a video conference with a Hobart RBF Superannuation Consultant by ringing the enquiry line 1800 622 631.

Hobart Office – Ground Floor, 21 Kirksway Place

Launceston Office - Level 3, Henty House, 1 Civic Square

Interstate Members:

For assistance regarding the Declaration form, you need to ring the RBF's Administrator (Link) enquiry line on **1800 622 631** for assistance, or to request a video conference with a Hobart RBF Superannuation Consultant.

The following applies to all members, regardless of their location:

If you are sending copies of all necessary documentation of proof, remember they must each be certified by a Justice of the Peace or Commissioner of Declarations. **Do not send original documents.** If you are meeting with an RBF Superannuation Consultant, they can certify documents at the time.

IMPORTANT NOTICE

TASS has become aware of a Retirement Benefits Fund (RBF) requirement, made on 31 March 2022, which is summarised below and detailed in full on the RBF website. [RBF Website or www.rbf.com.au](http://www.rbf.com.au)

If the Superannuant's Defined Benefits Life Pension was not set up as a Reversionary Life Pension, their spouse is not entitled to a Surviving Spouse Pension on the death of the Superannuant and therefore completion of this "Declaration" form and the later mentioned "Application" form is not required. It is important for the Superannuant to check the status of the pension they are receiving with RBF if they are not sure.

It is very important where a Superannuant has a Reversionary Life Pension and a spouse, that the new [Declaration Form](#) is completed by the Superannuant and their spouse and submitted to RBF.

When this **Declaration** form is recorded by RBF it enables RBF, when notified of the death of the Superannuant, to consider continuing to pay the surviving spouse, two-thirds (2/3) of the deceased Superannuant's Defined Benefit (DB) pension on a fortnightly basis for a period of six (6) months.

Following notification of the Superannuant's death, the RBF will request the surviving spouse to complete an "Application to be Determined as the Surviving Partner" form (**Application**) ([Surviving Partner Application form](#)). The surviving spouse should complete this form and return it to RBF as soon as possible, as the RBF will only pay the interim 2/3 pension for a maximum period of six (6) months from the death of the Superannuant.

When the **Application** form is submitted to RBF, the surviving spouse will be sent documents which will include the following options:

- continue to be paid two thirds (2/3) of the deceased Superannuant's DB pension; or
- be paid as a once only lump sum (RBF will calculate this amount); or
- withdraw a part lump sum and take a reduced DB pension as a fortnightly payment.

If the **Declaration** form is **not completed** by the Superannuant prior to the Superannuant's death, the form is no longer required and payment of the two thirds (2/3) DB pension **will not commence**. The **Application** form must then be completed and approved by RBF before any payment can be made to the surviving spouse.

When completing the **Declaration** form, the Superannuant and spouse must provide RBF with proof of any of the following documents, joint residence with their spouse in the form of an account which notes both their names, for example, a recent Council Rates Notice, an Electricity Account, or a TasWater Account. Both will need to provide another form of identification, for example, current Drivers Licence, joint Bank Account, Private Health Fund and/or Medicare card showing both names. When submitting the form to RBF copies of all documents must be certified correctly or you can take the original documents to any RBF office and have a copy made and certified by an RBF Superannuation Officer who is authorised to certify documents. All original documents will be returned to you.

Do not send original documents by post.

If **both partners** are DB Superannuants, they must **both complete** an individual **Declaration** form and lodge it with RBF.

It is very important that the Surviving Spouse, on the death of the Superannuant, call the RBF Enquiry Line on **1800 622 631** to advise them and request all information required to continue payment of entitlements. RBF is there to assist and will mail documentation to the Surviving Spouse if that is preferred.

SAVE THE DATE - TASS Christmas Lunches:
South: 5th December '23 | North: 12th December '23.

President's Report

Since my June report there has been a somewhat steady flow of activity for TASS in seeking to support our members.

Most recently we have held our Southern Forum which included a presentation from Advocacy Tasmania and the services they have available for older Tasmanians. Following that presentation was an informative session from the Tasmanian Ambulance Service on the use of defibrillators and first aid response. The forum was well attended and those present went away much better informed of how they may improve their advocacy and also on how they might be able to save a life.

I note the continuation of administration issues for members around the updated surviving spouse declaration form and believe we have finally reached an understanding of what is required and how the form can be efficiently filled in. Should any members have trouble with this form please do not hesitate to contact TASS for assistance. I also note continuing concerns when dealing with the Superannuation Commission through their outsourced service provider and again, any member having difficulties or frustrations is encouraged to contact TASS and we will see what assistance we can provide.

As I stated in my previous report, TASS continues to lobby on your behalf in respect to the 10% cap issue. We recently met with Senator Carol Brown to find out what actions had been undertaken in relation to her commitment prior to the last election to make a representation on our behalf to the Minister for Social Security, Amanda Rishworth. Carol indicated she was seeking a meeting with the Minister, and to assist her in that process we prepared a briefing paper on the 10% Cap for the Minister. A copy of that briefing paper is shown on page 5 of Super News. I remain concerned at the length of time it is taking to get any traction on this issue with the Albanese government and hope I am able to report some positive progress in the next issue of Super News.

We have not yet had any reply from our correspondence to Ruth Forrest in relation to a recent media piece she penned which offered a negative view regarding our pensions. I find it disappointing that Ms Forrest has appeared to ignore our letter. I am however not surprised. We defined benefit retirees are an easy target for the type of misinformation Ms Forrest provided in her article. In the next few weeks I will be following up my initial correspondence, again seeking a meeting.

Our lobbying efforts in relation to proposed changes to the concessions to high income superannuation balances have had some success. After initially advising that it intends to consult with state superannuation organisations such as the Tasmanian Superannuation Commission, the most recent reply indicated that a consultation draft of the legislative package would be available at the end of September and we would be able to make a submission on that draft. This is a step forward, and there are some important principles for us to put forward around the way the Transfer Balance Cap is applied to defined benefit pensions and also the implications of our pensions being subject to income tax.

Unfortunately, our efforts to discuss these changes with the Tasmanian Superannuation Commission have been rejected. This is somewhat disappointing given the Commission's role as trustee of funds held on our behalf and the potential for changes to superannuation legislation to impact on members funds.

Since I last wrote there has been some clarification around aged care arrangements and proposed initiatives to seek additional contributions from older Australians to fund their aged care. I totally reject extra taxes being levied by the Commonwealth Government to support aged care. I assert very strongly that the Commonwealth does not face a shortage of funds to support aged care. Instead, the Commonwealth Government has misplaced priorities which it should review. Since coming to government, it has extended childcare support to some of the wealthiest families in the country, and the government remains firmly committed to spending \$30 billion dollars annually in providing substantial tax cuts to wealthy Australians.

I consider that before increasing taxes for aged care these unnecessary expenditures on those who are most well off in our community should be dropped and the funds applied to services for those Australians most in need. Older Australians on fixed and low incomes face an ever-worsening cost of living crisis and this requires a change in direction by the Commonwealth Government in my opinion.

With the end of September fast approaching we will soon have available the September quarter CPI figures and we will be able to determine the CPI increase to our pensions which will apply from 1 January 2024. I expect this information to be available from the RBF website towards the end of October. TASS will be writing to the Commission seeking that this advice be communicated to members immediately following the determination being made. I find it unacceptable that the formal notification of the CPI increase is provided after we receive our updated pension payment.

I will begin to sound like a broken record on the membership issue, but I will continue to suggest that members seek out your retired colleagues and encourage them to join. As I stated last newsletter membership is not expensive, and with a strong membership base TASS is better able to represent your needs and concerns to Government and RBF. I do note that our sister organisation in SA is currently conducting a membership survey and I will be keeping a close eye on the findings of that survey and what ideas it may identify to improve membership.

I trust that members are enjoying the first delights of spring in Tasmania and appreciating the return to warmer weather and reduced dependence on heating to maintain their comfort. In this regard I note that the Legislative Council has recently initiated an inquiry into energy costs and I would encourage all members to make a submission outlining how the excessive increases in energy costs are impacting on them, especially if you are finding it difficult to maintain a comfortable temperature within your house over winter.

All the best.
John Pauley
President

A Seminar of interest from TASS' Sponsor, Spirit Super:

Spirit Super has arranged an Investment Seminar which may be of interest to TASS members. Further information can be found here [Investment Update](#).



Members can register via the link. Event details:

- Wed, 25 Oct 2023 1:00 PM - 2:00 PM AEDT
- Ricky Ponting South Room, Blundstone Arena 15 Derwent Street Bellerive
- Registration is free though spaces are strictly limited. Register early to avoid disappointment.

For those who receive a hard copy of Super News, the link is:

<https://www.eventbrite.com.au/e/quarterly-investment-update-tickets-715838079967?aff=oddtcreator>

Still proudly Tasmanian

Q spiritsuper.com.au

Consider the PDS and TMD available at spiritsuper.com.au/pds before making a decision.
Issuer is Motor Trades Association of Australia Pty Ltd (AFSL 238 718, ABN 14 008 650 628).



Briefing Note for Hon Amanda Rishworth MP, Minister for Social Services

Repeal of 10% Cap Legislation (*Social Services Legislation Amendment (Defined Benefit Income Streams) Act 2015*)

Background

The *Social Services Legislation Amendment (Defined Benefit Income Streams) Act 2015* (the Act) caps the proportion of the “deductible amount”¹ which can be offset against a defined benefit pension at 10% when assessing a retiree’s eligibility for an age pension under the income test. Certain retired military personnel in receipt of a defined benefit pension are exempted from the provisions of the Act.

According to the then Social Security Minister, Scott Morrison, the Act was introduced to close a loophole which was “allowing 48,000 superannuants on higher incomes . . . to effectively fly under the radar on the income test for the age pension”. Of these 48,000 superannuants who were alleged to be on “higher incomes”:

- 60% were receiving a defined benefit pension less than the couple age pension; and
- 90% were in receipt of a pension less than \$50,000, an income barely above the recently released income assessment by ASFA for a couple to support a modest lifestyle.

TASS have identified no “fat cats”, supposedly those retirees on a defined benefit pension exceeding \$120,000 per annum, who were actually captured by this legislation following its rushed passage through the Parliament. In fact, the impact fell largely on low income Defined Benefit retirees.

Data received from the Parliamentary Budget Office in November 2021 indicates that the average loss of income for defined benefit pensioners under the Act is around \$2,150 on a median defined benefit pension of around \$27,500 (*see Attachment 1*).

Since the Act was introduced the Commonwealth government enacted legislation² to encourage the take up of lifetime income streams as an alternative to an account based pension. This legislation permits 40% of a lifetime income stream to be offset when determining eligibility for the age pension under the income test.

The *Social Security Act 1991* is clearly unfair and inequitable in how it treats not only certain classes of defined benefit pensioners, but also how it treats defined benefit pensioners when compared to other retirees who have chosen to take up the option of a lifetime income stream. The Act imposes double taxation on low income Defined Benefit retirees.

Bill Shorten³ described the Robodebt Scheme as “a war on people on welfare” and sought to regain “a mountain of gold that these ungrateful people being treated as second class Australians were ripping off the system”. Similarly, the Act significantly restricted access to the Age Pension for low income defined benefit retirees, a fact which was never made clear to either the Cabinet and Parliament.

Action Sought

That the *Social Services Legislation Amendment (Defined Benefit Income Streams) Act 2015* be repealed in its entirety and that defined benefit income streams be treated under s1099A of the *Social Security Act 1991* in the same manner as asset-tested income streams are treated under s1099DAB of that Act.

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¹ The *Social Security Act 1991*, s9(1) defines the “deductible amount” in relation to a defined benefit income stream, as the sum of the amounts that are the tax free components. These components reflect the return of after tax payments made by defined benefit retirees during the accumulation phase of their pensions and were frequently compulsory payments made under specific schemes.

² *Social Services and Other Legislation Amendment (Supporting Retirement Incomes) Act 2018* which amended s1099DAB of the *Social Security Act 1991*

³ Bill Shorten being interviewed on the 7.30 Report on Monday 10 July 2023

TASMANIAN ASSOCIATION OF STATE SUPERANNUANTS INC
RECEIPTS & PAYMENTS FOR THE PERIOD 1 JANUARY TO 31 AUGUST 2023

MYSTATE BALANCE AS AT 1/1/23	\$12,223.49
 INCOME	
Member Subscriptions	\$2,765.00
Donations	425.00
TOTAL INCOME	\$3,190.00
LESS EXPENDITURE	
Affiliations	\$ 150.00
Annual General Meeting	234.00
Annual Return	68.00
Email	184.80
Functions	1,346.98
Internet	51.95
Miscellaneous	5.00
Office	342.84
Postage	733.73
Super-News	3,704.46
Travel	225.00
Zoom	93.90
TOTAL EXPENDITURE	\$ 7,140.66
DEFICIT FOR PERIOD	\$(3,950.66)
MYSTATE BALANCE AS AT 31/08/23	\$ 8,272.83
MYSTATE TERM DEPOSIT AS AT 31/08/23	\$63,504.02
TOTAL FUNDS	\$71,776.85

COMMITTEE REPORT:

This Financial Statement presents fairly the financial position of TASS and the results of its operations for the period ended 31 August 2023.

Michael Walker CPA
Treasurer

John Pauley
President

Generous donations to TASS

Each year on the TASS Membership Application / Renewal form, people are provided with an opportunity to supplement their membership fee with an optional donation if they wish.

These optional donations have proven to be beneficial in assisting TASS to balance its books while “running a tight financial ship”.

In 2021 the amount received in donations was \$1952 and a further \$1801 was received in 2022.

We would like to recognise this generosity, by saying thank you to all those members who make a donation along with their membership fee. It is much appreciated by the TASS Executive.

Michael Walker CPA
TASS Treasurer



Our 25th Senior Week in Tasmania is on, and it's all thanks to the incredible support of our community.

Our event guides will be available in AusPost outlets, libraries, and community organisations this week! The event guide is also available to download on our website.

We have over 350 events state wide, including sing-alongs, ballet for senior beginners, croquet, planetarium shows, ink marbling, even a Scottish dance workshop! Find a new activity to try, or enjoy a chance to meet new and old friends.

A huge thank you goes out to the fantastic organisations that have registered their events for this year's Seniors Week. We appreciate all the efforts that goes into holding these events.

Let's come together to celebrate and honour our wonderful older Tasmanians!

We are opening Seniors Week with a celebration, and we hope you can come!

We're planning a fun-filled event with delicious catering and activities.

When: Sunday October 15 10:00am

Where: Windsor Community Precinct,
Riverside Football Club Riverside

Southern Forum 25 July 2023

The Southern Forum was well attended by members and Kristy Meos from Advocacy Tasmania gave an insightful and informative talk regarding their activities and the support they can provide. Their contact details and further information is noted below.

Two off duty Paramedics from Ambulance Tasmania, Michael and Paul, gave a demonstration on the use of defibrillators which was well received. They encouraged those present to familiarise themselves with the location of defibrillators in areas/buildings they frequent.

Sometimes, we need a bit of extra support to enjoy all that life has to offer.

Your Say Advocacy Tasmania is here to help. We can assist you in selecting the right care services for your needs.

- If you already have services in place, we can communicate with your provider to make sure that your voice is heard.
- We've been working with Tasmanians to resolve their care service issues for over 30 years.
- Our service is free and confidential, but most importantly, we work only for you.
- We lay out your options, and you decide what happens next.
- No issue is too big or too small when it comes to your life, so please reach out. We can help you if:
 - There's a problem with your at-home service
 - You would like to make a complaint
 - You would like to change your service provider
 - You need extra help and would like to have at-home services
 - You're currently accessing at-home services, but you feel like you need more help
 - You're trying to decide which level of support you need
 - Friends, family, staff or someone else is mistreating you
 - You need to communicate your needs to staff
 - You want to understand what your rights are when accessing at-home services
 - You are worried about your fees, or would like to understand your finances
 - You're not being listened to
 - Somebody else is making decisions for you
 - You have an issue concerning your Power of Attorney, Administrator or Guardian
 - You have a meeting scheduled and would like an independent support person

There are many ways to contact us:

Email: contact@yoursaytas.org

Freecall: 1800 005 131

Web: advocacytasmania.org.au



Charter of Aged Care Rights

All people receiving Australian Government funded residential care, home care or other aged care services in the community have rights.

I have the right to:

All people receiving Australian Government funded residential care, home care or other aged care services in the community have rights.

I have the right to:

1. safe and high-quality care and services;
2. be treated with dignity and respect;
3. have my identity, culture and diversity valued and supported;
4. live without abuse and neglect;
5. be informed about my care and services in a way I understand;
6. access all information about myself, including information about my rights, care and services;
7. have control over and make choices about my care, and personal and social life, including where choices involve personal risk;
8. have control over, and make decisions about, the personal aspects of my daily life, financial affairs and possessions;
9. my independence;
10. be listened to and understood;
11. have a person of my choice, including an aged care advocate, support me or speak on my behalf;
12. complain free from reprisal, and to have my complaints dealt with fairly and promptly;
13. personal privacy and to have my personal information protected;
14. exercise my rights without it adversely affecting the way I am treated.

If you have concerns about the aged care you are receiving, you can:

- talk to your aged care provider, in the first instance,
- speak with an aged care advocate on **1800 700 600** or visit **opan.com.au**, for support to raise your concerns, or
- contact the **Aged Care Quality and Safety Commission** on **1800 951 822** or visit its website, **agedcarequality.gov.au**. The Commission can help you resolve a complaint about your aged care provider.

Meet our new Executive Member – Jeff Garsed

I am Dr Jeffrey Garsed, male, 64 years of age.

I began life in country Victoria and completed my BA in Social Sciences at the then Ballarat College of Advanced Education in 1983.

Following this I moved to Tasmania where I worked in various jobs and studied part time at the University of Tasmania, a Diploma of Education (Primary) which I completed in 1985.

I taught at a number of State primary schools and one district high school in the Northwest of Tasmania from 1986 until 2005.

During this period, I again studied part time, a Master of Education degree at the University of Tasmania. I completed this in 2000.

In 2004 I commenced working part time, on a PhD in Education, also with the University of Tasmania. I continued teaching part time.

Late in 2005, on a secondment from the Department of Education, I commenced work as a Research Officer with the Australian Education Union (Tasmanian Branch). In 2006 I won the Research Officer job substantively and worked in the role full time.

I submitted my PhD thesis in 2012 (the result for which was “no changes required”) and graduated in 2013.

I continued working as Union Research officer, full time, until 2018.

I am now the recipient of a Life Pension from the RBF Contributory Scheme.

I hope my experience and knowledge is helpful in contributing to the success of TASS as the key advocacy organisation for people who, like me, rely on the Contributory Scheme Life Pension.

Super News – do you read it electronically or receive a hard copy?

There are currently over 120 TASS members with an email address, who have opted to receive hard copies of newsletters and special publications mailed out to them.

Please let us know if you would prefer to receive all newsletters and notifications from TASS sent electronically to your email address. This would be a considerable saving in printing and postage costs for TASS. It is also much quicker for us to make contact with members should the need arise.

Our database also indicates there are over 160 members without an email address. Do we have yours and are you prepared to receive all correspondence electronically? If so, please note the process of how to let us know in the dot points at the end of this notice.

To change from hard copy to electronic copy for newsletters and special publications, you can either:

- send an email to info@tass.org.au with your name and current email address, noting the change to electronic copies; **OR**
- text Charles Thomas, Membership Officer on 0422 414 861 with your name and email address, requesting the change to electronic copies.

Charles Thomas
Membership Officer

Useful contacts for TASS Members:

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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Other Committee Members:
Jean Walker, Stephen Graetzer, Ross Brown, Ross Butler, Murray Harper, Chris Scott, Jeff Garsed
Northern Tasmania Representative: Vacant
North-West Tasmania Representative: Donald Wells Ph: 0428 415 852

Change of Address:

Should you change your address and/or email details please advise the **Membership Officer, Charles Thomas**, so that he can update our records. Phone: 0422 414 861

DISCLAIMER

Super-News is published by the TASMANIAN ASSOCIATION of STATE SUPERANNUANTS Inc. ("the ASSOCIATION"). This publication is provided by the Association in good faith to collect and provide information which may be of interest to Retirement Benefits Fund (RBF) pensioners and members of the RBF defined benefits scheme.

The Association is not affiliated with the RBF or any other superannuation fund in any way and is not responsible for the products and services, views, or actions of the RBF or any other superannuation fund.

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