



Tasmanian  
Association of  
State  
Superannuants Inc.

# SUPER-NEWS

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Facebook: [www.facebook.com/TASSTasmania](http://www.facebook.com/TASSTasmania)

No: 4/23

Summer Edition

November 2023

## MERRY CHRISTMAS Christmas Functions

### South

Date: Tuesday 5 December 2023

Time: 12 noon for 12:30pm

Where: Motor Yacht Club Tasmania  
1 Ford Parade, Lindisfarne  
Two course meal \$45 per person  
Less \$10 contributed by TASS = \$35 pp



**N.B.** Drinks to be paid for individually. The venue can accommodate a maximum number of 70 people. Please RSVP to Charles Thomas, 0422 414 861 or [info@tass.org.au](mailto:info@tass.org.au) by Thursday 30 November at the latest, noting any dietary requirements.



### North & North West

Date: Tuesday 12 December 2023

Time: 12:00 noon for 12:30pm

Where: Grain Restaurant  
Peppers Silo Hotel  
89-91 Lindsay St Launceston  
Two course meal \$40 per person  
Less \$10 contributed by TASS = \$30 pp

**N.B.** Drinks to be paid for individually. The venue can accommodate a maximum number of 30 people. Please RSVP to Charles Thomas, 0422 414 861 or [info@tass.org.au](mailto:info@tass.org.au) by Monday 4 December at the latest, noting any dietary requirements.

TASS will contribute \$10.00 per person to the cost of members' Christmas functions.

Southern members personal cost is \$35, Northern members personal cost is \$30.

RSVP to Charles Thomas, 0422 414 861 or [info@tass.org.au](mailto:info@tass.org.au) by:

Southern function Thursday 30 November, Northern function Monday 4 December

**\*\* Membership Renewal form enclosed – complete this to renew your membership for 2024**

## President's Report

In this issue of SuperNews I wish to comment on four issues which I consider to be important for our members.

First up, elsewhere in this issue of SuperNews you will find a copy of a letter which has been sent to the Commonwealth Minister for Social Services, Amanda Rishworth seeking that members of the Retirement Benefits Fund (RBF) be excluded from the 10% Cap legislation. We are not giving up on our goal of removing the terrible impost this legislation has had on our members. Recent correspondence we received from Minister Rishworth provides a clear indication that members of the RBF scheme should be excluded from the 10% Cap legislation. To find out more have a read of our draft correspondence to the Minister.

Secondly, I would encourage members to make themselves aware of changes being proposed to the funding of aged care, in particular proposals to increase the costs of aged care to older Australians. Personally, I consider it totally inappropriate for a Government who has the funding available to provide the *Stage 3 tax cuts*, at a cost exceeding \$30 billion per annum and where the vast bulk of the benefit will be going to those Australians on the highest incomes and the least need, to be considering applying yet another tax on older Australians to pay for their aged care.

I also consider it is increasingly important that older Australians have more control of the funding provided by the Commonwealth Government to support them as they age. That funding can be either for residential aged care or an aged care package for those who remain in their own home.

Whatever Government does in this space, it is vital that it continues to fund care-related costs from general revenue and that adequate safety nets apply for all other aged care costs, such as accommodation in residential care. I always worry that proposals such as this, like the 10% Cap, have significant unintended consequences which impact harshly on those least able to afford them.

I have made these points strongly as part of my involvement in a consultation process undertaken by the Older Persons Advocacy Network (OPAN) and Council on the Ageing (COTA) Australia for the Commonwealth Government on the proposed aged care reforms.

Thirdly, you may have recently noticed that the Commonwealth Government has made some limited concessions for those older Australians who wish to keep working. Previously the Government had permitted older workers to earn an extra \$4,000 per year before impacting on their entitlement to the age pension. This was a significant boost to the original limit of just \$7,800. But this change is very limited and only affects those older Australians who perhaps have the greatest need to remain in the workforce.

For those older Australians who are ineligible for the age pension due to the amount of superannuation they have they can earn up to around \$110,000 per annum tax free given the \$1.9 million limit on the amount which can be held in an account based pension fund. The tax exempt nature of such a fund delivers a tax benefit of around \$27,000, or roughly the same benefit as a full age pension.

However, unlike someone on a full age pension who is able to earn just \$11,800 per annum, a retiree with a super balance of \$1.9 million can earn an additional \$18,200 per annum before any tax needs to be paid. And beyond that amount, all the way to \$45,000 per annum they pay a marginal tax rate of just 19% and also keep the full benefit of their tax concession on the account based pension. A retiree on a full or part age pension, however, loses 50 cents for every dollar earned above \$11,800 as their access to the age pension is reduced.

This system is neither fair nor equitable. It is highly regressive. It is time for the Government to stop imposing such harsh penalties on those age pensioners who want to remain in the workforce. It is recognized that these workers are a largely untapped source of skilled labour at a time when firms are crying out for staff. To make the system fairer and more equitable I consider that a retiree's entitlement to the age pension should be based primarily on the assets test for the age pension. The income test should only be applied in relation to situations where a retiree earns considerable investment income.

I consider that income from working should be exempted from the age pension means test and normal income tax only should apply to such income. The age pension itself should also be tax exempt. This simple change would assist many older Australians who for whatever reason wish to keep working and would place these older Australians on

the same footing as those better off Australians who have a level of assets which makes them ineligible for the age pension.

Finally, I wish to make a comment on the cost of electricity. Here in Tasmania electricity is critical to the health and wellbeing of older Tasmanians. I am most disappointed in the recently released report from the Tasmanian Economic Regulator which stated that Tasmanians have the lowest electricity bills. This has been echoed by the Government.

I would have expected that the regulator would have been more thorough in its analysis. The analysis presented indicates that Tasmania has the lowest prices, not the lowest bills. As we all know the cost of something is only half the equation. In the case of electricity, it is not just how much you pay per kWh, it's also how many kWh of electricity you use. In 2020 Frontier Economics looked at the typical household electricity consumption across the eastern states. This report was undertaken for the Australian Energy Regulator.

What they found was that Tasmanian households had the highest level of electricity consumption, and not by a small margin either. Compared to the closest jurisdiction, the ACT, Tasmanian households consume 29% more electricity, and for Jemena customers in Victoria we consume nearly double the electricity per household.

So, while we may have the lowest prices, we still have the highest bills. The regulator also failed to take into consideration recent comments from the Australian Energy Regulator that across the mainland states there was considerable price discounting occurring as retailers sought to obtain and maintain their customers. Such discounting is rare in Tasmania and in fact Aurora Energy have tightened their limited discounting arrangements since they have updated their billing system.

I feel it is time action was taken to reduce energy bills in Tasmania. We lack the competition in our market to bring about change and it is time for action by the Government to ensure Tasmanian electricity consumers gain the benefits of a competitive market being experienced by consumers elsewhere. This may require a change to how the regulator goes about their task, but perhaps such a change is needed given the major changes occurring in the National Electricity Market and the legislation underlying the regulator's operation is nearly 30 years old.

So enough from me for now.

With Christmas fast approaching, I note that Christmas order forms are already being placed on the counters and the mince pies are flying out the door, I wish you and your families all a Merry Christmas and a Happy New Year.

All the best.

**John Pauley**  
**President**

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## **Letter to the Commonwealth Minister for Social Services**

The Hon Amanda Rishworth  
Minister for Social Security  
Parliament House  
Canberra ACT 2600

3 November 2023

Dear Minister Rishworth,

### ***Social Services Legislation Amendment (Defined Benefits Income Scheme) Act 2015 (The 10% Cap Legislation)***

I have recently been provided with copy of a letter you wrote to Senator Wendy Askew in relation to the above legislation on 10 February 2023. As you would no doubt be aware this legislation has never met the intended goal as stated by the then Minister for Social Security, Scott Morrison. That goal was to fix a loophole introduced with the superannuation changes from 2007 which had allegedly allowed some high income former public servants to access the age pension. Instead, this legislation has impacted particularly harshly on a large number of low income retirees in Tasmania who have experienced a significant decline in their total retirement income and their associated well being.

The Tasmanian Association of State Superannuants (TASS) has been seeking that this legislation be repealed since its enactment. The way it operates is extremely unfair and inequitable. Prior to the last election we gained support from your colleague Senator Carol Brown to raise our concerns with you. No doubt by now she has had the opportunity to discuss our concerns with you. For your information I have attached a copy of a briefing note we drafted for Senator Brown which provides you with more background on this legislation, why it is inequitable and unfair, and why it deserves to be repealed.

In your letter of 10 February you have stated:

*The Better Super package had the unintended result of shifting a significant amount of employer funded contributions into the employee component for the purposes of calculating the deductible amount for some people. This reduced their assessable income, and in many cases significantly increased their level of income support, even though there was no change in their circumstances.*

As a result you have concluded that:

*The Tasmanian Retirement Benefits Fund has the characteristics of a defined benefit scheme. As such it is appropriate it is covered by this change.*

Regrettably your reasons for concluding that the Tasmanian Retirement Benefits Fund should be covered by the 10% Cap legislation is based on a false premise. This premise is that members of the fund benefited from “*the unintended result of shifting a significant amount of employer funded contributions into the employee component*”.

This has not been the case. In fact the exact opposite has occurred and members of the scheme have been harshly treated by the legislation as a result.

Advice provided to TASS by the Tasmanian Superannuation Commission specifically states that for the Tasmanian scheme there was no shifting of employer funded contributions, significant or otherwise, into the employee component as you have stated. The advice we have been provided with states “*The 2007 taxation reforms consolidated 9 taxation components to 3 components. 5 of the 9 components were consolidated into the tax-free component as follows:*

1. *Undeducted contributions (the members after tax contributions paid on or after 1 July 1983);*
2. *Pre July 1983 component;*
3. *Post 1994 invalidity component;*
4. *CGT exempt component;*
5. *Concessional component;*

The Commission further stated that the “*taxable component which is represented by the taxed and untaxed (if any) component continued in their present form*”.

Clearly, the Tasmanian scheme does not exhibit the characteristics upon which you have based your assessment that the scheme is covered by the 10% Cap legislation.

Members of the scheme did not have employer funded contributions shifted into the employee component. These components of the defined benefit pension provided under the scheme remain as taxed and untaxed components as clearly stated by the Commission. They have not been included within the tax free component.

Given that the 10% Cap legislation has impacted harshly on our members, and that your reasons for including the Tasmanian scheme within the coverage of this piece of legislation do not reflect the actions taken by the Tasmanian Superannuation Commission following the 2007 changes, I would request that you reconsider the position stated in your correspondence to Senator Askew.

Clearly, members of the Tasmanian scheme do not meet the assessment criteria for including a defined benefit superannuation scheme within the coverage of the Act and they should not have a 10% cap placed upon the amount they may offset under the income test when assessing their eligibility for the age pension.

Your letter to Senator Askew also states:

*The 10 per cent cap on the deductible amount makes sure that contributions to a defined benefit income stream are assessed in line with other financial products such as account based income streams. It helps make*

*sure the income support system provides a similar level of support to those with a similar amount of income and assets.*

Given that a retiree who has taken out a life time income stream is able to offset 40% of that total income stream when assessing their eligibility for the age pension, I am also concerned that limiting the offset available to a defined benefit retiree to just 10% of their tax free component is not ensuring that the income support system provides a similar level of support to those with a similar level of income and assets. Clearly the recipient of a lifetime income stream is gaining a considerably greater benefit. This benefit includes not only improved access to the age pension as a result of the 40% offset, but also the tax exempt nature of a lifetime income stream. In contrast a defined benefit income stream is taxable.

I trust that you are able to reconsider your assessment of the Tasmanian Retirement Benefits Fund scheme in light of the clarifying information I have provided above and support that it be exempted from the 10% cap legislation.

Yours sincerely

John Pauley  
President  
Tasmanian Association of State Superannuants Inc.

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## **An article of interest from TASS' Sponsor, Spirit Super:**

The printing and distribution of Super News benefits significantly from TASS' sponsor, Spirit Super. For those members who have investment accounts with Spirit Super, the following end of financial year (2022-23) performance update will be of interest.

### **Market update and year in review for 2022-23**

Despite surging inflation and interest rates, the 2022-23 financial year proved more buoyant for share markets, helping us deliver positive returns across all investment options.

It was also an important year for benchmarking our portfolio's carbon footprint as we move to play our part in supporting the transition to a low-carbon economy.

#### **Our performance**

After challenging investment conditions in 2021-22, share markets rebounded positively in 2022-23.

As at 30 June 2023, our Balanced (MySuper) investment option achieved a return of 9.19% for the financial year, and our Pension Balanced option returned 10.34% for the period.

More importantly, our long-term performance remains strong.

Our Balanced (MySuper) option — our default and most popular option — has outperformed the average MySuper fund over five, seven and ten years.

It's also been ranked in the top 10 performing MySuper funds for ten-year returns by SuperRatings.

This is a strong backing for our investment strategy looking forward, which is well-balanced to navigate short-term market turbulence while giving us the confidence to pursue compelling long-term investment opportunities.

#### **Inflation and interest rates put pressure on households**

The big financial story for 2022-23 was surging inflation and interest rates.

Strong consumer demand, supply chain disruptions, and the conflict in Ukraine all contributed to higher prices for goods and services across most global markets.

In late 2022, Australia's annual inflation rate rose to 7.8%, a 25-year high. In the US and Europe, it rose to even higher levels.

## Still proudly Tasmanian

Q [spiritsuper.com.au](https://spiritsuper.com.au)

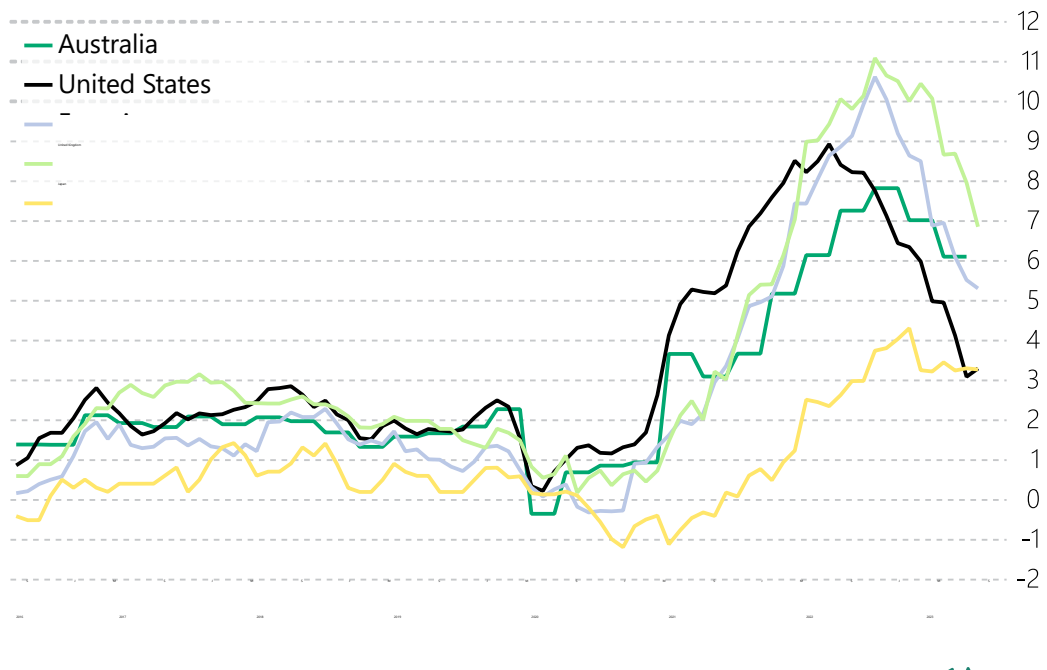
Consider the PDS and TMD available at [spiritsuper.com.au/pds](https://spiritsuper.com.au/pds) before making a decision.  
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**Spirit  
Super**



Raymond  
Tasmanian member

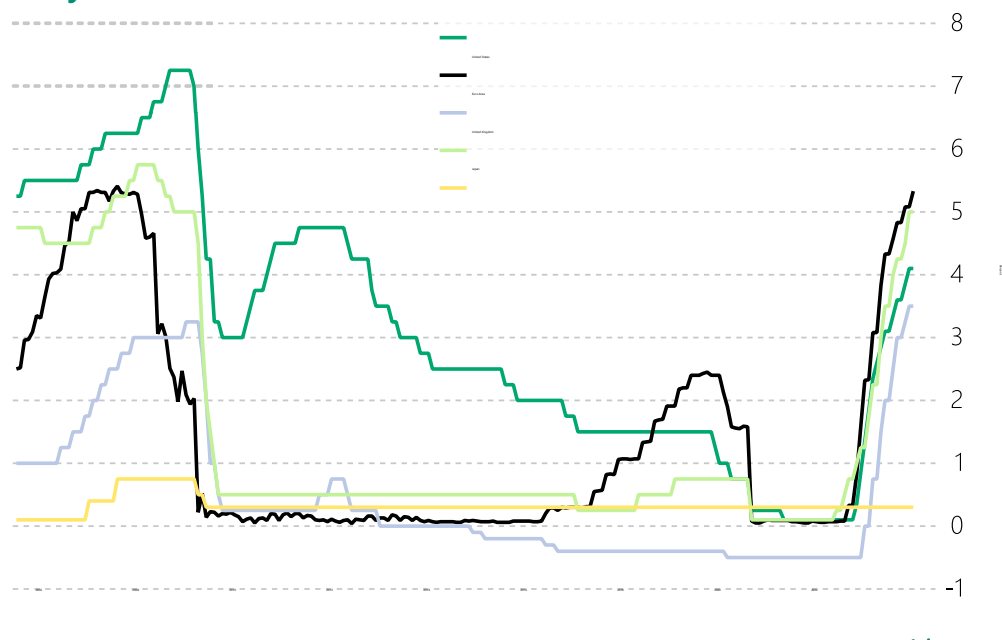
## Inflation Across



To curb this trend, central banks worldwide moved quickly to increase interest rates. This is a common economic strategy designed to increase the cost of borrowing and slow consumer spending and demand.

Since July 2022, the Reserve Bank of Australia (RBA) lifted official interest rates from 1.35% to over 4% by June 2023. US, European and British central banks also hit the hike button, pushing rates to levels not seen in over a decade.

## Policy Rates Across



Of course, higher interest rates mean higher mortgage repayments for homeowners. And while rates are nowhere near historic highs, the rapid pace of increases has shocked many Australians already struggling to pay bills and afford groceries.

### Inflation shows signs of slowing

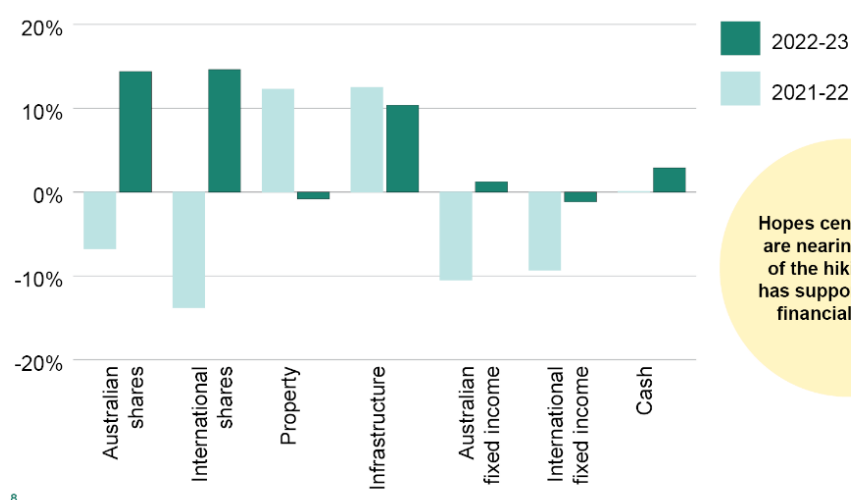
The good news is that peak inflation is likely behind us. As of July 2023, Australian inflation dropped to around 6% for the year, with the US and Europe following similar trends.

While this figure is still very high (double what the RBA would like), financial markets have generally responded positively under the expectation that central banks will become less aggressive with their interest rate hikes.

The 2022-23 financial year's returns for most major investment asset classes showed vast improvements compared to the previous year's, with Australian and global shares doing much of the heavy lifting.

## A better year overall for markets

Performance of major asset classes (%)



Hopes central banks are nearing the end of the hiking cycle has supported many financial assets.



This starkly contrasts with the unusual conditions of 2021-22, where Australian and global share markets declined in unison with fixed-income markets.

### Inflation versus returns

Inflation measures how fast the price of costs and goods and services rises over time. The RBA generally aims to keep inflation between 2-3 per cent per year in Australia.

Because prices generally increase over time, a dollar today won't buy you the same amount in ten, twenty or thirty years.

To ensure the super you save today holds value over the long term, we set medium- to long-term, inflation-adjusted return objectives for all pre-mixed investment options.

Our return objective for our default Balanced (MySuper) investment option is 'CPI +3% p.a.'.

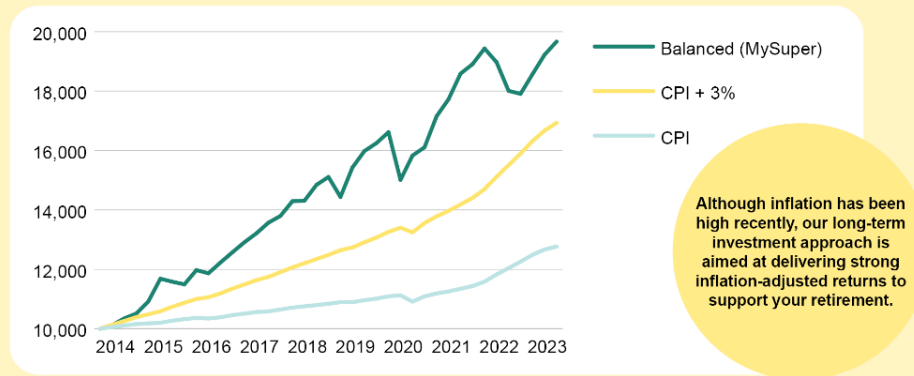
CPI is the Consumer Price Index, a standard inflation measure based on how much the average Aussie household would pay for goods and services at a point in time.

The graph below shows how much a \$10,000 investment in our Balanced (MySuper) option would have grown between 2014 and 2023 versus inflation, based on our performance.



## Investing for the long term

Value of \$10,000 investing in our Balanced (MySuper) option at the beginning of 2014 compared to inflation



Here we can see that despite inflation (blue line) increasing rapidly in the last few years, our actual returns (green line) have significantly outperformed inflation in the long term.

### Setting our carbon footprint benchmark

We believe climate change is real and are committed to reducing our carbon footprint and supporting the transition to a low-carbon economy.

In 2021, we set an ambitious target to reduce our total investment portfolio's attributable carbon footprint (financed emissions) by 50% by 2030, compared to a baseline as at 30 June 2022.

The first step in this journey was to establish a baseline measure by calculating our attributable financed CO<sub>2</sub> emissions levels as of 30 June 2022.

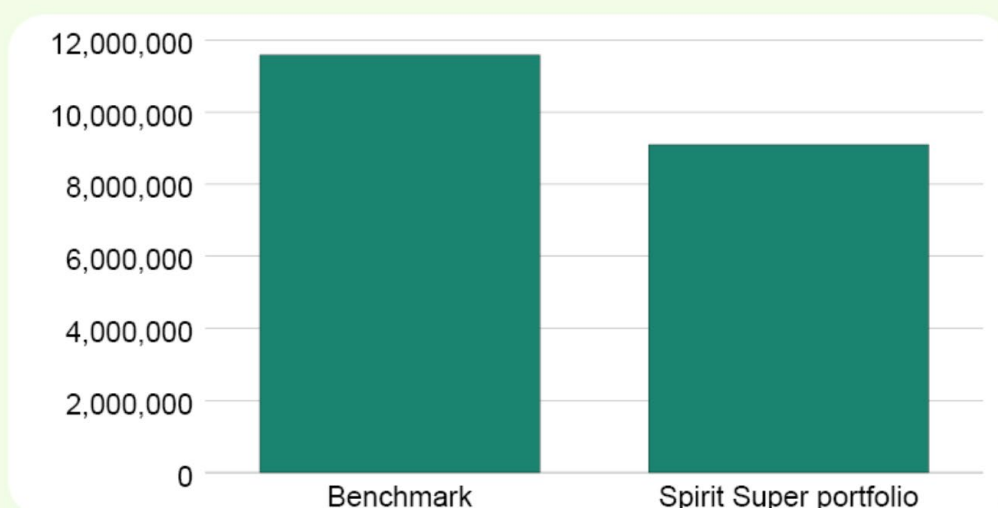
As a fund with thousands of investments across many different markets and jurisdictions, this was no easy task. However, it is essential for us to track our carbon reduction progress and to better understand our portfolio's carbon-related activities.

To undertake this financed emissions measurement exercise, we have engaged an external consultant, Emmi, who uses machine learning modelling to generate robust financed emissions estimations for 90% of the investment portfolio.

The carbon footprint of Spirit Super's benchmark is 12 million tonnes as at 30 June 2022, while Spirit Super's investment portfolio had an estimated carbon footprint of 9.6 million tonnes during the same period. Our lower measure can be attributed to investment decision making.

## Carbon footprint

Financed emissions (Scope 1, 2 and 3 MTCO<sub>2</sub>) 2021-22





From here we will continue to monitor our carbon emissions and look for opportunities to reallocate our portfolio to progressively align with targets. As always, returns on your super will be the priority.

**Disclaimer:**

This is general information only and doesn't take into account your objectives, financial situation or needs.

Before making a decision about Spirit Super, you should consider if this information is right for you and read our *Product disclosure statements*, *Target market determinations* and *Financial services guide*. These are available at [spiritsuper.com.au/pds](https://spiritsuper.com.au/pds) calling **1800 005 166**.

Past performance isn't a reliable indicator of future performance. The value of investments can rise or fall, and investment returns can be positive or negative.

Issuer is Motor Trades Association of Australia Superannuation Fund Pty Ltd (ABN 14 008 650 628, AFSL 238718), the trustee of Spirit Super (ABN 74 559 365 913). Any advice is provided by Quadrant First Pty Ltd (ABN 78 102 167 877, AFSL 284443) (Spirit Super Advice), which is wholly owned by the trustee. A copy of the *Financial services guide* for Spirit Super Advice is available at [spiritsuper.com.au/financial-services-guide](https://spiritsuper.com.au/financial-services-guide).

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## **RBF Declaration Form**

**It is important to note that when providing documentation to the RBF in support of the Declaration form, ALL documents must be dated three months or less when submitted to and received by RBF.**

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## **Better Targeted Superannuation Concessions**

The Australian Council of Public Sector Retiree Organisations (ACPSRO) continues to seek engagement with the Commonwealth Treasury in relation to the proposed superannuation reforms which will apply to superannuation accounts with a combined balance of more than \$3 million and the potential impact on those retirees who have a defined benefit income.

On 3 October an exposure draft legislation and explanatory materials were released for comment by the 18 October. This was indeed a very short time frame for such a complex piece of legislation.

Since the release of the consultation draft ACPSRO has become aware that the proposed reforms could impact on defined benefit superannuants who have quite modest defined benefit incomes. Depending upon how a defined benefit income stream is considered under the proposed arrangements, and this is quite unclear, a retiree who has significant funds held within super which is additional to their defined benefit pension could trigger the new taxation arrangements.

Our advice would be that those members who have a significant amount held in superannuation in addition to their defined benefit pension seek professional financial advice on the possible implications of the Commonwealth Government's Better Targeted Superannuation Concessions scheme.

ACPSRO considers that many of those who have superannuation funds that have a balance exceeding \$3 million will be able to undertake measures which will limit their exposure to the new taxation arrangements. This could include moving some or all of the funds above \$3 million out of superannuation into more tax effective investments. Such measures may reduce the individual's exposure to the impact the changes may have on unrealized capital gains and permit income from those funds to be taxed at significantly lower marginal tax rates.

With the new arrangements due to begin from 30 June 2025 there is time to make adjustments to investments prior to the new arrangements coming into effect. However, the key take away is for retirees who think they may be impacted by the changes to seek professional advice.

Meanwhile ACPSRO will be seeking to have defined benefit pensions excluded from the provisions of the proposed legislation on the grounds that such income streams do not receive the significant taxation concessions available to those who have funds held within an account based pension fund, and with additional funds held in an accumulation fund.

**John Pauley, President, ACSPRO**

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# TASS Northern Forum

**Thursday 15 February 2024**

The Southern Forum in July was well attended by TASS members and Kristy Meos from Advocacy Tasmania gave an insightful and informative talk regarding their activities and the support they can provide.

Two off duty Paramedics from Ambulance Tasmania also 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.

- Topic:** **Advocacy Tasmania and Defibrillator Demonstration**
- Date:** Thursday 15 February 2024
- Time:** 1.30pm to 3.30pm (including afternoon tea)
- Guest Speakers:** **Eleanor Laud of Advocacy Tasmania (or another northern presenter to be advised)**  
**Off-duty Ambulance Tasmania officer(s)**
- Venue:** Town Point Function Room  
Peppers Silos Hotel  
89-91 Lindsay Street  
Launceston
- RSVP:** **By 5:00pm Wednesday 7 February 2024 to John Chalmers, 0409 491 245**  
**or [info@tass.org.au](mailto:info@tass.org.au)**  
*A reminder email will be forwarded in January to all members who have provided us with their email address.*

Advocacy Tasmania will discuss the importance of aged care rights and aged care advocacy.

*Human rights matter, and a focus on the human rights of older people is key to receiving high quality care. Older people receiving Australian Government-funded aged care have the right to safe and high-quality care that supports their identity, culture and diversity, and to have control and make choices about their lives. These rights are protected under the Charter of Aged Care Rights.*

The presenter will share the benefits of older adults having an advocate in their corner, explaining how aged care advocates support older people to understand their rights, resolve concerns where these rights have been violated, and stay safe from harm and abuse.

Come along to hear the presentation, and to see the demonstration on the use of defibrillators. Advocacy Tasmania applies to everyone in the State; *if you would like to bring a friend along to this Forum, they will be most welcome, let us know when you RSVP.*

You are also sure to enjoy a pleasant afternoon tea with your fellow TASS members.

*Please RSVP for afternoon tea catering purposes by **Wednesday 7 February 2024** to John Chalmers, 0409 491 245 or [info@tass.org.au](mailto:info@tass.org.au)*

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**TASMANIAN ASSOCIATION OF STATE SUPERANNUANTS INC**

**RECEIPTS & PAYMENTS FOR THE PERIOD 1 JANUARY TO 31 OCTOBER 2023**

|  |                              |
|--|------------------------------|
| <b>MYSTATE BALANCE AS AT 1/1/23</b>        | <b>\$12,223.49</b>           |
| <b>INCOME</b>                              |                              |
| Member Subscriptions                       | \$2,885.00                   |
| Donations                                  | 440.00                       |
| <b>TOTAL INCOME</b>                        | <b>\$3,325.00</b>            |
| <b>LESS EXPENDITURE</b>                    |                              |
| Affiliations                               | \$ 225.00                    |
| Annual General Meeting                     | 234.00                       |
| Annual Return                              | 68.00                        |
| Email                                      | 207.90                       |
| Functions                                  | 1,346.98                     |
| Internet                                   | 162.65                       |
| Miscellaneous                              | 5.00                         |
| Office                                     | 342.84                       |
| Postage                                    | 735.33                       |
| Super-News                                 | 5,308.27                     |
| Travel                                     | 225.00                       |
| Zoom                                       | 93.90                        |
| <b>TOTAL EXPENDITURE</b>                   | <b>\$ 8,954.87</b>           |
| <b>DEFICIT FOR PERIOD</b>                  | <b><u>\$ ( 5,629.87)</u></b> |
| <b>MYSTATE BALANCE AS AT 31/10/23</b>      | <b>\$ 6,593.62</b>           |
| <b>MYSTATE TERM DEPOSIT AS AT 31/10/23</b> | <b>\$63,504.02</b>           |
| <b>TOTAL FUNDS</b>                         | <b>\$70,097.64</b>           |

**COMMITTEE REPORT:**

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

**Michael Walker CPA**  
**Treasurer**

**John Pauley**  
**President**

## Useful contacts for TASS Members:

### 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)

### Services Australia

(Access Centrelink and Medicare services)

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

## TASS Executive – Administration:

|  |  |                  |
|--|--|------------------|
| <b>TASS Postal Address:</b>                | GPO BOX 1650, Hobart, TAS 7001   |                  |
| <b>E-mail:</b>                             | info@tass.org.au   |                  |
| <b>Phone:</b>                              | 0448 731 845   |                  |
| <b>Website:</b>                            | <a href="http://www.tass.org.au">www.tass.org.au</a>                             |                  |
| <b>Facebook page:</b>                      | <a href="http://www.facebook.com/TASSTasmania">www.facebook.com/TASSTasmania</a> |                  |
| <b>President:</b>                          | John Pauley  | Ph: 0415 287 115 |
| <b>Vice President:</b>                     | Murray Harper  | Ph: 0408 487 527 |
| <b>Secretary &amp; Public Officer:</b>     | John Chalmers  | Ph: 0409 491 245 |
| <b>Treasurer:</b>                          | Mike Walker  | Ph: 0428 376 741 |
| <b>Membership Officer:</b>                 | Charles Thomas   | Ph: 0422 414 861 |
| <b>Super-News Editor:</b>                  | Jeneane Thomas   | Ph: 0408 485 902 |
| <b>Other Committee Members:</b>            | Jean Walker, Stephen Graetzer, Ross Brown, Ross Butler, Chris Scott, Jeff Garsed |                  |
| <b>Northern Tasmania Representative:</b>   | Vacant   |                  |
| <b>North-West Tasmania Representative:</b> | 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 or info@tass.org.au

### DISCLAIMER

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