



PENSION UPDATE

1922 / PNG Schemes

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CHANGE TO PENSION PAYDAY

The Australia Day public holiday falls on the second payday in January 2012. Your pension payment will be deposited into your bank on Wednesday 25 January on this occasion.

January 2012 CPI rate

On the first payday in January and July each year, your pension is indexed in line with the Consumer Price Index (CPI).

The CPI takes into account a range of factors determined by the Australian Bureau of Statistics (ABS). These factors include goods and services, such as food, clothing, housing, health and transportation.

Once we know the CPI figures, we do a calculation (see below) to see if your pension is due for

an increase. If the new CPI figure exceeds the previous relevant March or September CPI figure, we increase your payment. If the new CPI figure does not exceed the highest of these figures there is no increase in the CPI rate.

On 26 October 2011 the ABS announced a CPI figure of 179.4 for the September 2011 quarter. As the September 2011 figure is higher than the March 2011 figure of 176.7, an increase of 1.5% is payable.

How the CPI pension adjustment is calculated:

$$\frac{(\text{September 2011 CPI figure}) - (\text{March 2011 CPI figure}) \times 100}{(\text{March 2011 CPI figure})} = \text{CPI change}$$

$$\frac{(179.4 - 176.7) \times 100}{176.7} = 1.5\%$$

= 1.5%
(when rounded to the nearest tenth of one per cent)

When contacting us

When you contact us by telephone or mail, please state your reference number; this way we can answer your query faster. Your reference number can be found on all letters from us. During calls or correspondence, if we access your personal file, we must also verify your identity.

Please be prepared to confirm four points of identification.

We will not give out details to other people, even family members, unless we have written permission or they are with you when you call.

To allow someone to act on your behalf, you can complete the

Authority to release information to a third party (AUTH-CSS) form available at www.css.gov.au/documents/forms/AUTH-CSS.pdf.

If you have an attorney or guardian, a certified copy of their appointment should be sent to our office.



Introducing Commonwealth Superannuation Corporation (CSC)

The CSC was established through the merger of the Australian Reward Investment Alliance (ARIA), the Military Superannuation and Benefits (MSB) Board and the Defence Force Retirement and Death Benefits Authority on 1 July 2011. The CSC is responsible for managing the key Commonwealth superannuation schemes, both military and civilian.

The CSC Board currently comprises of the following Directors: Mr Tony Hyams (Chairman), Mr Tony Cole, Mr Gabriel Szondy, Ms Peggy Haines, Dr Michael Vertigan AC, General Peter Cosgrove AC MC, Mr John McCullagh, Mr Peter Feltham, Ms Lyn Gearing, Ms Winsome Hall and Ms Nadine Flood. Mr Peter Carrigy-Ryan has been appointed the Chief Executive Officer of the CSC.

Why is tax taken from your pension?

Your pension is considered income by the ATO and therefore we are obliged to deduct tax from your pension according to the relevant **Pay As You Go (PAYG)** taxation schedules.

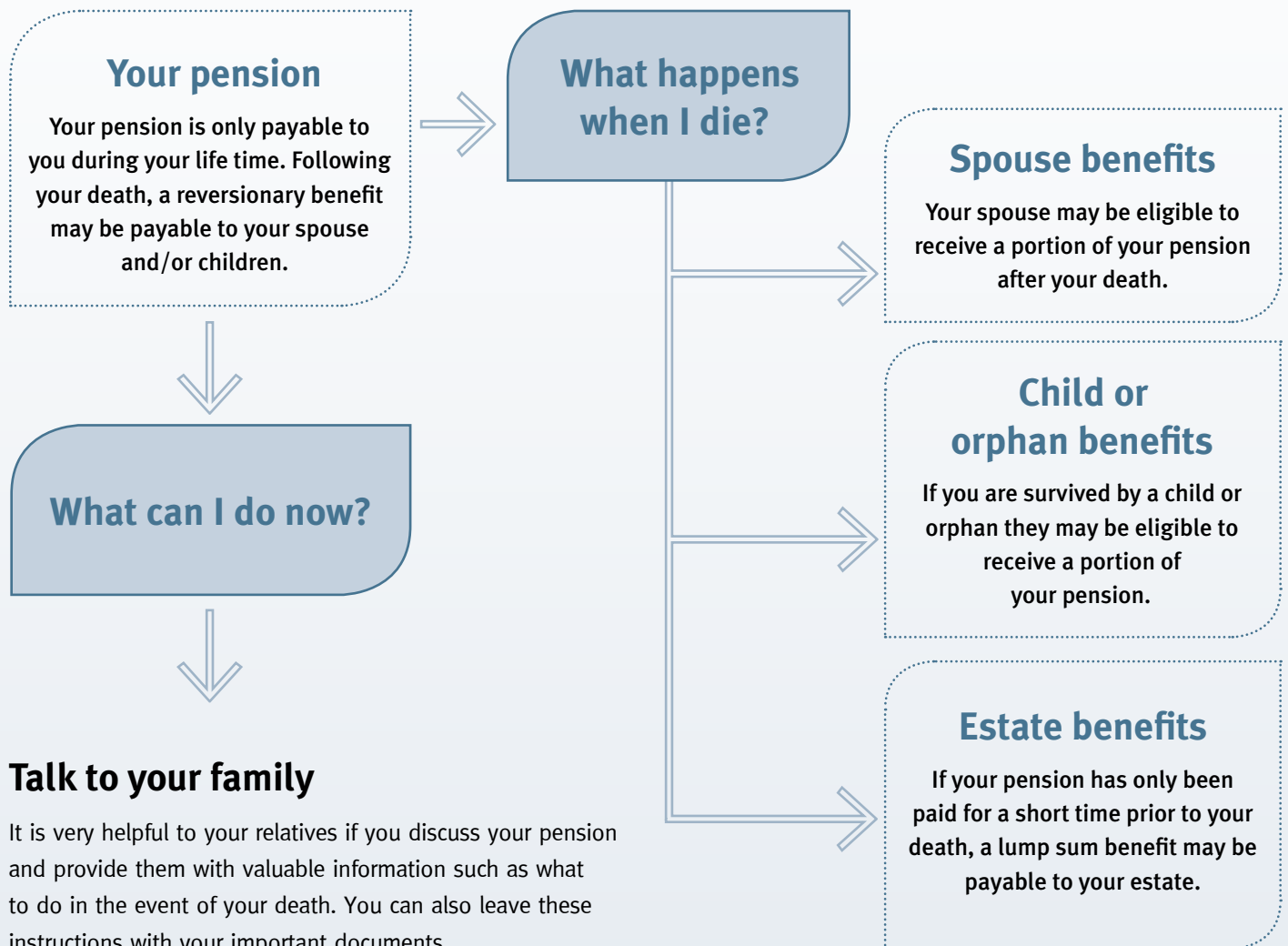
Any tax concessions you are eligible for will be taken into account each fortnight when calculating the amount of PAYG deductions from your pension payments unless you have advised us that you wish to claim these concessions on an annual basis through your income tax return.

If you think you should not be paying tax on your pension you will need to apply to the ATO for assessment. You can do this by completing a **PAYG income tax withholding variation (ITWV)** application form available at www.ato.gov.au and submitting it to the ATO.

Once the ATO has provided you with their assessment, you can forward this information to the CSS and we will apply any changes to your tax on the next available payday.

What happens to my pension when I die?

Although it's not a topic that is easy to discuss, it may assist your family if you are aware of what happens to your pension after you die, what benefits may be available to them and what you can do now to simplify arrangements later. The following diagram indicates this information. You may wish to show it to your family and discuss it with them.



Talk to your family

It is very helpful to your relatives if you discuss your pension and provide them with valuable information such as what to do in the event of your death. You can also leave these instructions with your important documents.

Your family should contact us as soon as possible

You can let your family know that they must contact us following your death so that we can cease your pension and avoid overpaying your pension. By contacting us as soon as possible your family can also assist us to organise any spouse, child or orphan benefits that might be payable to them.

Further information about eligible dependants can be obtained from the **Death benefits (CSFo3)** fact sheet available online at www.css.gov.au

CHECK LIST

- Gather important documents to help finalise affairs:
 - » a Will
 - » birth and marriage certificates
 - » death certificate (when it becomes available)
- Make several copies of the important documents
- Have these copies certified as true and correct copies of the original
- Complete and submit a **Spouse (or spouse and children) of a deceased pensioner (S2SP-CSS)** application form to us
- Ensure ComSuper is notified of the death at the earliest opportunity.

How to provide feedback

ComSuper is the administrator of the 1922 and PNG super schemes and is committed to providing excellent customer service. We would like to know if you are happy with the service ComSuper has provided and if anything can be improved. If you are not satisfied with the service provided, it is important that you let us know so that we can do something about it.

Simply contact the Complaints Officer using the details provided on page 6.

If you have made a complaint and you are not completely satisfied with our response or we cannot resolve your complaint within 90 days, you can lodge a complaint with the Superannuation Complaints Tribunal (SCT) free of charge. The SCT is an independent organisation set up by the government to resolve complaints. You can contact the SCT directly by:


Phone: 1300 884 114
Fax: 03 8635 5588
Email: info@sct.gov.au
Web: www.sct.gov.au

ComSuper also monitors and evaluates its performance against the standards agreed with the Commonwealth Superannuation Corporation. To continually improve its service ComSuper has commissioned an independent firm to assess its performance against those standards. For this purpose, your name, email address and telephone number may be passed to this firm to undertake random surveys.

Should you wish to participate, these surveys may take the form of a telephone or online survey. Your information will not be used for any other purposes and the commissioned firm are required to protect all details collected under the provisions of the *Privacy Act 1988*. If you do not want your contact details passed to this firm, please let us know. Our contact details are on page 6.

Do you need to change your address or bank details?

You can change your address or banking details through Pensioner Services Online or by contacting us via the details on page 6.



Did you know your pension could be suspended if correspondence is returned to ComSuper unclaimed?

Please ensure your address is up to date by **15 June 2012** in order to receive the July 2012 CPI package, including your end of financial year payment summary, pocket calendar and issue 20 of the **Pension update**. You should expect to receive this package by 12 July 2012.

Whether online, by telephone or in writing, please quote your old bank details if you intend to update this information.

Please do not close your existing account until your payments start going into your new account.

Keeping in touch with what you want to read

In the future, we would like to conduct a focus group to ensure this publication best meets your needs.

To register your interest or to simply provide your feedback about the **Pension update**, email pensions@css.gov.au or phone **1300 001 777**.





Our contact details

Web	www.css.gov.au
Email	pensions@css.gov.au
Phone	1300 001 777 (mobile charges apply to mobile phones). We are available from 9:00 am to 5:00 pm Australian Eastern Standard Time (AEST) Monday to Friday, excluding public holidays.
TTY	02 6272 9827
Fax	02 6272 9614
Postal address	CSS PO Box 22 Belconnen ACT 2616
Street address	Unit 4 Cameron Offices Chandler Street Belconnen ACT 2617

Complaints

Phone	02 6272 9081
Email	complaints@css.gov.au
Postal address	Complaints Officer PO Box 22 Belconnen ACT 2616

NOTE: THIS DOCUMENT CONTAINS GENERAL ADVICE OR INFORMATION ONLY.

Any financial product advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Therefore, before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation or needs. You may wish to do so with or without the assistance of a licensed financial adviser.

Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243
AFSL: 238069 RSE Licence no: L0001397

Useful contacts

Australian Taxation Office (ATO)

The ATO can help with questions about taxation and your super.

Web	www.ato.gov.au
Personal tax enquiries	13 28 61
Superannuation enquiries	13 10 20

Centrelink

Contact Centrelink for information on a range of payments and services for retirees, the unemployed, families, carers, parents, people with disabilities, Indigenous Australians and people from diverse cultural and linguistic backgrounds.

Web	www.centrelink.gov.au
Senior Services	13 23 00
Voice and TTY	13 36 77

Superannuated Commonwealth Officers' Association (SCOA)

SCOA is an independent, national organisation working for the benefit of Australians and their families, employed or retired, who have chosen public service for all or part of their working lives.

Web	www.scoa.asn.au
Postal address	PO Box 107 Mawson ACT 2607
Phone	02 6286 7977
Email	fedoffice@scoa.asn.au