



Australian Government

ComSuper

# Pension Update

ISSUE NO. 7, JANUARY 2006

## WELCOME TO PENSION UPDATE FOR JANUARY 2006

### In this issue ...

We've changed our numbers	1
How the Consumer Price Index (CPI) is calculated?	2
Keeping in touch with what you want to read	2
What will happen to my pension when I die?	3
Your reference number	4
Latest date to make changes to your method of payment	4
Keeping your address up-to-date	4
How to contact us	4
If you are not satisfied with our service	4

## WE'VE CHANGED OUR NUMBERS! NEW CONTACT INFORMATION FOR YOUR PENSION ENQUIRIES

To provide you with better customer service we have changed our phone, fax and email contact information. The new phone number will take you directly to a pensions Customer Service Representative.

To assist you we have included the section below containing the new contact information for you to cut out and keep.



## WE'VE CHANGED OUR NUMBERS!

### Postal Address

PO Box 22,  
Belconnen ACT 2616

### Pensions Email

pensions@css.gov.au

### Pensions Contact Number

1300 001 777

### TTY(Hearing Impaired)

02 6272 9827

### Street Address

Unit 4, Cameron Offices, Chandler Street,  
Belconnen ACT 2617

### Website

www.comsuper.gov.au

### Pensions Fax Number

02 6272 9614

## HOW THE CONSUMER PRICE INDEX (CPI) IS CALCULATED

On the first payday in January and July each year, your pension is increased if there has been an upward movement in the Consumer Price Index (CPI) over the previous six months (either from March to September or September to March). The Australian Bureau of Statistics determines the CPI by surveying the costs of the following categories of goods and services: food, alcohol and tobacco, clothing and footwear, housing, household furnishings, supplies and services, health, transportation, communication, recreation, education and miscellaneous items.

Once we know the CPI number, we do a calculation (see below) to see if your pension is due for an increase. If the new CPI number exceeds the highest of any previous March and September CPI numbers, we increase your superannuation benefit.

The following shows how we do this calculation.

## KEEPING IN TOUCH WITH WHAT YOU WANT TO READ

Prior to publishing each issue of the **Pension Update** we conduct a focus group to ensure the publication best meets your needs. Members of the focus group are drawn from the readership and discuss the newsletter, its stories and style, and any other publications or information accompanying the CPI increase. This process allows us to stay in touch with your needs and interests, and deliver the best possible service to support you in your retirement. If you have any comments or suggestions about the **Pension Update** email [pensions@css.gov.au](mailto:pensions@css.gov.au) or phone **1300 001 777**.



▲ Participants in the recent focus group meet to discuss and evaluate the information provided to accompany the CPI increase.

On 26th October 2005 the Australian Bureau of Statistics announced a CPI change of 1.6% for the March to September 2005 period. To arrive at that figure, the following calculation was made:

$$\frac{(\text{Sept. 2005 CPI number}) - (\text{March 2005 CPI number})}{(\text{March 2005 CPI number})} \times 100 = \text{CPI change (March to Sept. 2005)}$$

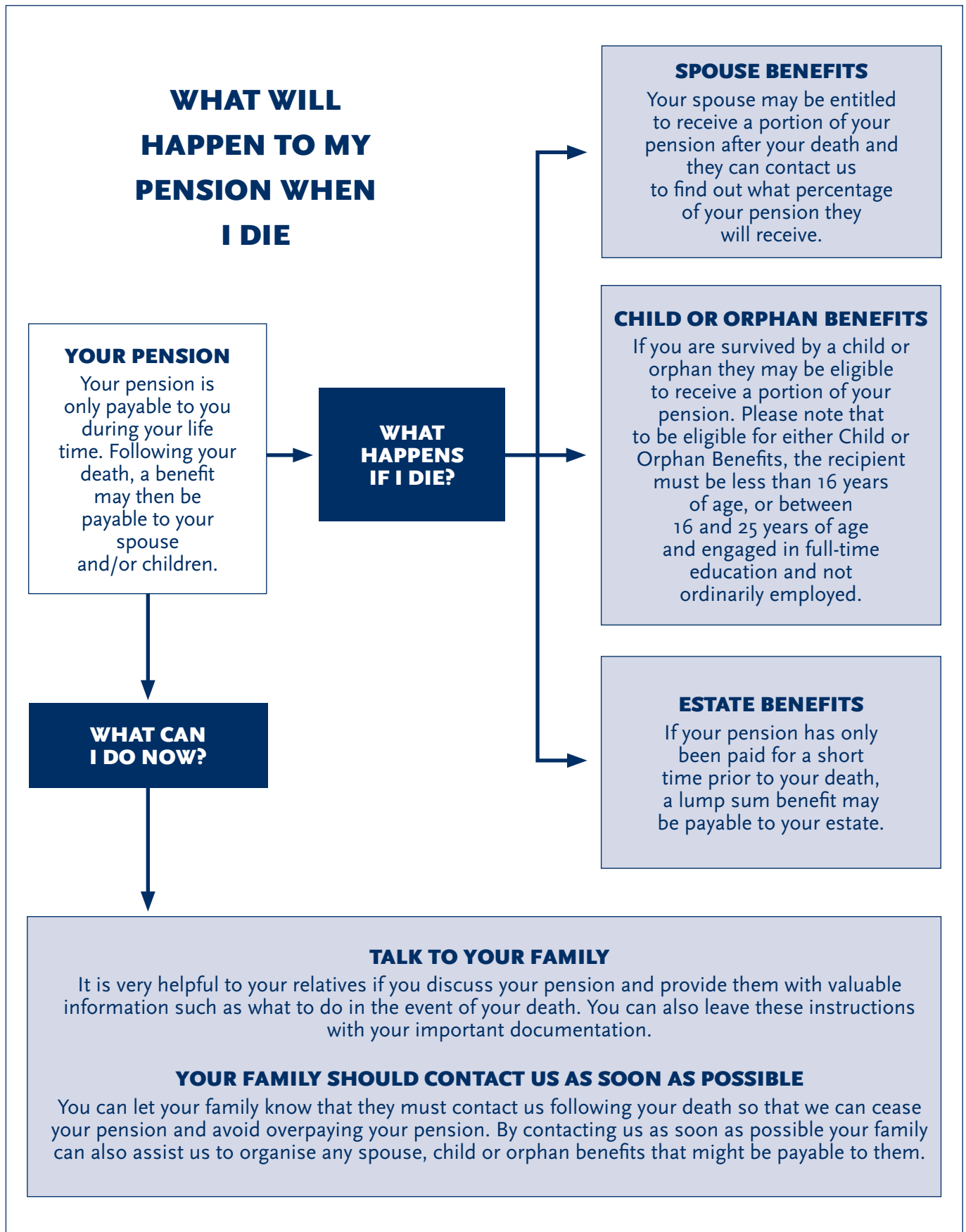
$$\frac{(149.8 - 147.5)}{147.5} \times 100 = 1.55932\%$$

$$= 1.6\% \text{ (when rounded to the nearest tenth of one per cent)}$$

Thus, on payday 5 January 2006, the part of your superannuation pension that is subject to CPI pension increases will be increased by 1.6%.

## WHAT WILL HAPPEN TO MY PENSION WHEN I DIE?

Although its not a topic that is easy to discuss, you 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 for them later. The following diagram indicates this information. You may wish to show it to your family and discuss it with them.



## YOUR REFERENCE NUMBER

Your reference number and the superannuation scheme from which you receive your benefit are shown on the enclosed Pension Increase advice letter. Please quote your reference number whenever you contact us. It helps us to quickly identify you and speeds up your enquiry.

## LATEST DATE TO MAKE CHANGES TO YOUR BANKING DETAILS

We need seven days notice before the pension payday to make a change to your bank account details. For example, if you changed your bank account and you wanted it to take effect on payday **19 January 2006**, you would need to tell us no later than **13 January 2006**. **But, whatever you do, don't close your existing account until your payments start going into your new account.**

## KEEPING YOUR ADDRESS UP-TO-DATE

It is **most** important that we have your correct residential and postal address. If your pension mail is uncollected it is likely to be returned to us. If two mail articles are returned to us we will try to find a new address for you but if we can't, we may stop your pension. To avoid any disruptions to your regular payments, **let us know if you change your residential or postal address.**

If you are planning to be away from home for an extended period of time, for example if you are going on an overseas holiday, it is also a good idea to make sure your mail will be secure in your absence. A solution is to notify us of another address that your mail can be sent to while you are away, so that it is not returned to us, or left unsecured.

## IF YOU ARE NOT SATISFIED WITH OUR SERVICE

We want you to be completely satisfied with our service, but if you feel you need to make a complaint just call us on **1300 001 777**. If you are not satisfied with the response, ask to speak to a supervisor. If you still feel the issue has not been explained or resolved to your satisfaction, ask to be transferred or contact the Complaints Officer directly:

**Telephone** 02 6272 9081  
**Facsimile** 02 6272 9804  
**Email** [complaints@css.gov.au](mailto:complaints@css.gov.au)  
**Post** The CSS Complaints Officer  
PO Box 22, BELCONNEN  
ACT 2616

We also have a form to help people who have difficulty with the English language to register a complaint. You can get one of these by calling the Complaints Officer.

## HOW TO CONTACT US

**Email:** If you are receiving a pension from ComSuper please use the following email address to contact us: **[pensions@css.gov.au](mailto:pensions@css.gov.au)**

**Phone:** You can dial **1300 001 777** from anywhere in Australia for the cost of a local call (mobile charges apply to mobile phones). We are available between 8.30 am and 5.00 pm Eastern Time Monday to Friday.

Pensioners with a hearing impairment can use a special TTY facility: **(02) 6272 9827**

**Fax:** Enquiries can be sent by fax to **(02) 6272 9614**

**Postal address:** ComSuper, PO Box 22, Belconnen ACT 2616

**Street address:** ComSuper, Unit 4 Cameron Offices, Chandler Street, Belconnen, ACT 2617

**Web:** You can visit our website at **[www.comsuper.gov.au](http://www.comsuper.gov.au)**