



## WELCOME TO PENSION UPDATE FOR JULY 2006

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## CLARIFICATION: SPOUSE ENTITLEMENTS

In the last Pension Update we included an article called 'What will happen to my pension when I die'. In the article we used the word 'may' when we referred to eligibility for spouse's benefits. This wording has resulted in some enquiries from pensioners who were concerned that their spouses may not be entitled to a spouse's benefit.

We used the word 'may' to reflect the fact that, whilst generally a spouse's pension will be paid where the pensioner and his or her spouse are living together in a 'marital relationship', there are nevertheless some circumstances where there may not be an automatic entitlement and additional information may be required to establish benefit eligibility.

Any misunderstanding that may have been caused by the use of this wording is regretted.

If you would like further information regarding spouse benefit entitlements you may wish to contact a Customer Service Representative on 1300 001 777.

## WHAT INFORMATION WILL MY SPOUSE NEED TO PROVIDE WHEN A SPOUSE'S BENEFIT BECOMES PAYABLE?

Following on from the article 'What will happen to my pension when I die?', there is certain information and documentation that an eligible spouse needs to provide to ensure that the application is complete.

The information and documentation to be provided is:

1. Tax File Number (TFN)

We are required to deduct tax from your spouse's pension at the highest marginal tax rate if your spouse does not provide his/her TFN. Providing a TFN is voluntary, however if your spouse wishes to avoid being taxed at the highest tax rate, he/she will need to provide TFN details when applying for

a benefit. To assist your spouse in providing TFN details, we send out a TFN declaration form with the spouse application form for completion.

If your spouse does not have a TFN, he/she can apply for one by contacting the Australian Taxation Office (ATO) on 1300 720 092 or by obtaining a form (form number NAT 1432) from the ATO website at [www.ato.gov.au](http://www.ato.gov.au).

## 2. Current Account with an Australian Bank

Your spouse will need to provide details of his/her current account with an Australian bank. The account must have a 6 digit BSB (branch) number and an account number with no more than 9 digits. Your spouse's name must be on the account.

If your spouse's account is a joint account with you, your bank may freeze the account when you die and then we will be unable to pay your spouse's benefit into that account. To ensure the benefit is paid, your spouse may have to open a new account in his/her name.

Please note we do not pay pensions directly into an overseas bank account. If your spouse wishes to have the benefit paid into an overseas account, he/she needs to make arrangements with the Australian bank to have the benefit paid into an account with that bank and then transferred into the overseas bank. Also, we do not pay spouse benefits by cheque unless your spouse has never resided in Australia.

## 3. Marriage Certificate

When applying for a spouse's benefit, your spouse will be required to provide a copy of your marriage certificate (if applicable).

## 4. Death Certificate

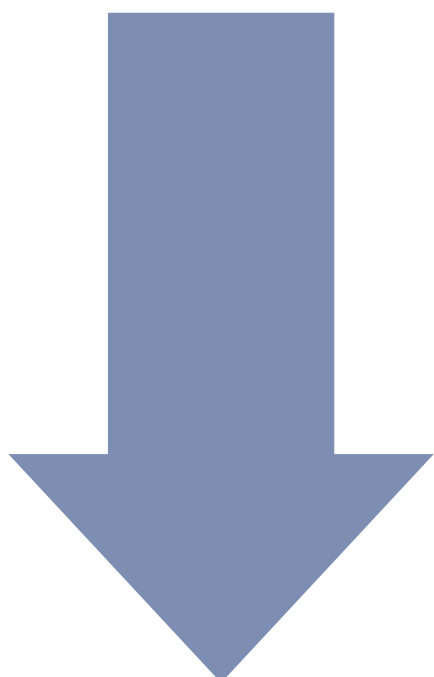
We also require a copy of the death certificate. However, your spouse does not have to wait until he/she has a copy of the death certificate before lodging the spouse application. Your spouse should lodge the benefit application and then provide the death certificate when it becomes available.

## 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.



On 26 April 2006 the Australian Bureau of Statistics announced a CPI change of 1.4% for the September 2005 to March 2006 period. To arrive at that figure, the following calculation was made:

$$\frac{(\text{March 2006 CPI number}) - (\text{Sept. 2005 CPI number})}{(\text{Sept. 2005 CPI number})} \times 100 = \text{CPI change (Sept. to March 2006)}$$
$$\frac{(151.9 - 149.8)}{149.8} \times 100 = 1.40186\%$$

= 1.4% (when rounded to the nearest tenth of one per cent)

Thus, on payday 6 July 2006, the part of your superannuation pension this is subject to CPI pension increases will be increased by 1.4%. If you would like more information about the CPI, go to [www.abs.gov.au](http://www.abs.gov.au)

## WE APPRECIATE YOUR FEEDBACK

As this Pensioner Update is for you, our pensioners, we would like to receive your feedback on what you like or don't like about it. If there are any superannuation or pension administration matters that you would like to hear about, or if you have any suggestions on how to make your newsletter more interesting, please let us know.

Our contact details are:

Phone: 1300 001 777

Email: [pensions@css.gov.au](mailto:pensions@css.gov.au)

Mail: PO Box 22, Belconnen, ACT 2616

## 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 **20 July 2006**, you would need to tell us no later than **14 July 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)**