

What happens to my pension when I die?

In the event of your death, a family member should let us know by calling on **1300 001 777**. We need to stop your pension payments as this will prevent overpayments which your family or estate would need to repay. Even if your spouse and/or children are eligible for a pension, your pension payments must stop before we assess any further benefit payable. If your family does not notify us of your death your pension payments will still be stopped as we conduct a regular matching process with all registered deaths in Australia. As soon as your family contacts us we will send them an application form. They then can apply for a pension and, if eligible, benefits will then commence for your family. Your eligible spouse and/or child/ren is entitled to receive a pension that is a percentage of the pension being paid to you at the time of your death. The application process may take time, so please ensure your family are made aware they need to complete and return the application as soon as possible to minimise delays.

It is important to remember that you cannot determine by way of your Will or Testament who is eligible for a spouse or child's pension if you die. Eligibility will be assessed on the information provided in the application.

When your family member completes the application form they will need documents to prove their identity to us.

The list of documents on this page can be accepted as identification. Please take note of who can certify these documents. This information is on the application form. Correctly certified documents will ensure that there are no delays in processing and paying the benefit.

One certified document from column A is required and three certified documents from column B. For example, your spouse could give us a certified copy of their birth certificate or passport (from column A) and certified copies of their Medicare card, electricity bill and telephone bill (from column B).

A	B
Passport (current or expired by less than two years)	Medicare card
Birth Certificate or extract issued by an Australian or foreign government (either in English or accompanied by an English translation prepared by an accredited translator)	A current statement from a financial institution with the same address and name as on the application and not more than three months old. This statement must be the account you are requesting payment into
Birth card issued by a State Registry of Births Deaths and Marriages	Copy of an electricity bill with the same address and name as on the application
Australian Citizenship certificate	Copy of a telephone bill with the same address and name as on the application
Current drivers licence or permit issued by state or territory or foreign government	Copy of a gas bill with same address and name as on the application
Current identification card issued to a public sector employee	Copy of a rates bill with same address and name as on the application
An identification card issued to a student at a tertiary education institution	Valid credit card
Pension or other social security benefit card	A document from Column A not yet provided
Proof of age card issued by a state or territory containing your photograph	Copy of a tax return letter from the Australian Taxation Office with the same address and name as on the application
A national identity card containing your photograph, issued by a foreign government (either in English or accompanied by an English translation prepared by an accredited translator)	A letter from Centrelink or Department of Veterans' Affairs with the same address and name as on the application
Citizenship certificate issued by a foreign country (either in English or accompanied by an English translation prepared by an accredited translator)	





Useful contacts

Centrelink

Contact Centrelink for information about the Age Pension, Pensioner Concession Cards, Widow B Pension, Wife Pension, Commonwealth Seniors Health Card and their Financial Information Service.

www.centrelink.gov.au

Retirement Services: 13 23 00

If you are deaf or have
a speech impediment 13 36 77 (Voice and TTY)

Australian Tax Office (ATO)

The Australian Tax Office can help with questions about your superannuation and tax.

www.ato.gov.au

Personal tax enquiries: 13 28 61

Superannuation enquiries: 13 10 20

Superannuated Commonwealth Officers' Associations (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.

www.scoa.asn.au

Postal address: PO Box 107,
Mawson ACT 2607

Phone: 02 6286 7977

Fax: 02 6286 7999

Email: **fedoffice@scoa.asn.au**

How to contact us

Email: **pensions@css.gov.au**

Phone: **1300 001 777** from anywhere in Australia for the cost of a local call (additional charges apply to mobile phones). We are available from 9:00 am to 5:00 pm Australian Eastern Standard Time (AEST) Monday to Friday.

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

Fax: 02 6272 9614

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

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

Web: **www.comsuper.gov.au**

Complaints

Phone: 02 6272 9081

Email: **complaints@css.gov.au**

Postal address: Attention: Complaints Officer
PO Box 22, Belconnen ACT 2616



Pension Update



Australian Government
ComSuper

What's inside...

Pension Indexation Review

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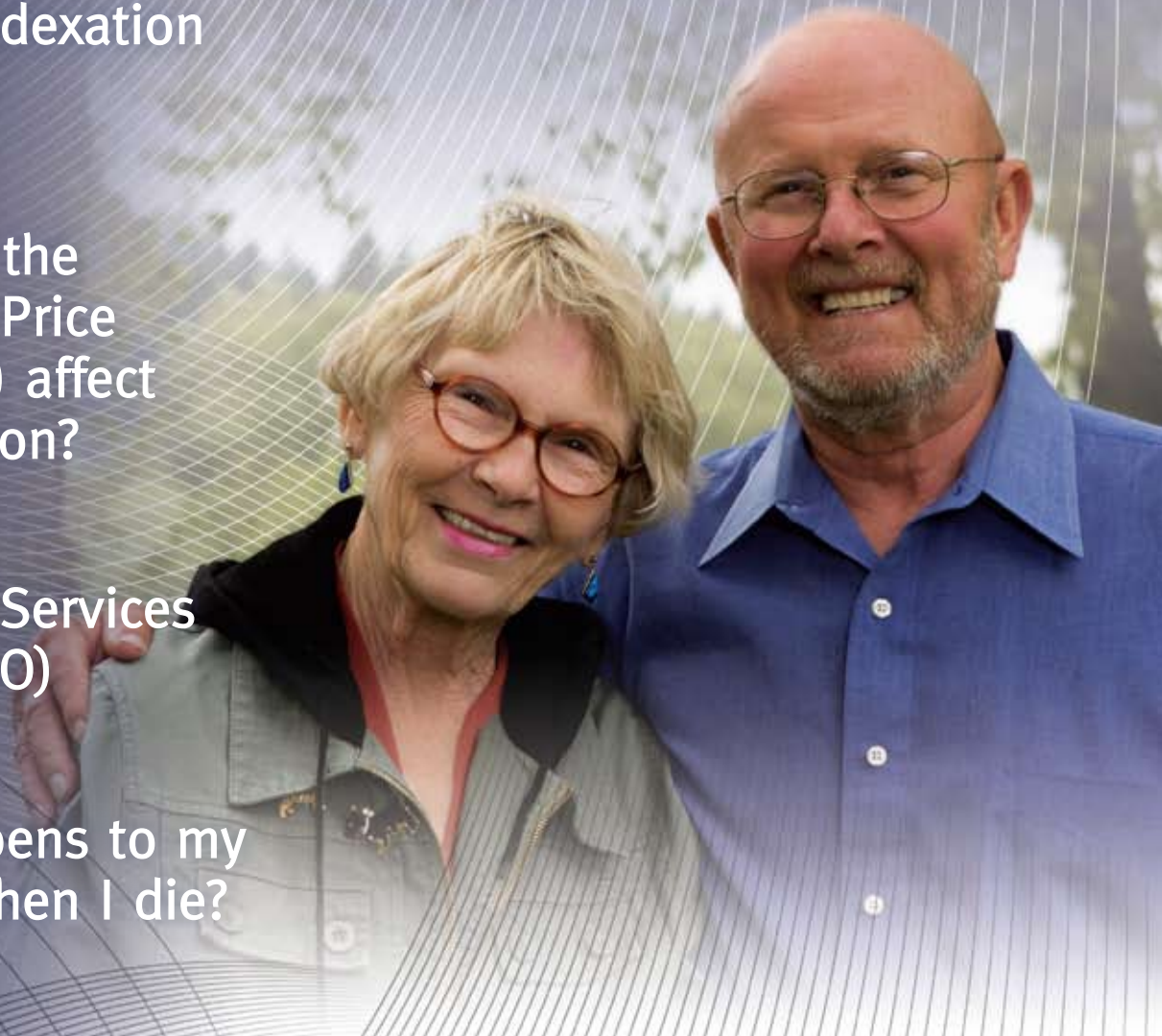
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***PNG and 1922 Schemes
Jan 2010***

Pension Indexation Review

In June 2008 the Government announced a review of pension indexation arrangements for Australian Government Super schemes, including ComSuper administered schemes.

The review evaluated whether the current Consumer Price Index (CPI) indexation arrangements should be changed.

The Government announced the outcome of the review of Pension Indexation Arrangements on 21 August 2009. The Government decided that there will be no changes to the indexation arrangements.

ComSuper will continue to administer pensions in accordance to Government policy and index pensions in line with the Consumer Price Index (CPI).

For further information visit the Department of Finance and Deregulation website at www.finance.gov.au/superannuation/pension-indexationreview.html.

Pre-July 1983 Excess Contributions

Use the checklist that follows to find out if you have tax deductible pre-July 83 contributions.

What are pre July 1983 excess contributions?

Contributions made to the Scheme before 1 July 1983 which, together with life insurance premiums (if any), exceeded an annual limit of \$1200. These contributions are called pre-July 1983 excess contributions.

What has changed?

Previously, if you had pre-July 1983 excess contributions you were able to claim these contributions as a tax concession directly from the Australian Taxation Office (ATO) when you submitted your income tax return (by completing the 'D9 field' of your income tax return).

From 2007–08 financial year onwards, we convert this amount into a tax-free amount and show this on your payment summary. This reduces the amount of pension income that is assessed for tax.

The ATO holds pre-July 1983 excess contribution records

If you previously claimed a deduction in the 'D9 field' of your income tax return, you need to send us this information or give us permission to get this information from the ATO.

What do I need to do?

- If you have pre-July 1983 excess contributions recorded by the ATO and if you haven't already told us about these contributions, fill out the *Tax-free amount variation form C83* at www.css.gov.au.

In the form you can either:

- Attach a letter from the ATO stating the value of your pre-July 1983 excess. You can request this letter from the ATO by phoning **13 10 20**. Please note we cannot accept documentation issued prior to 1 July 2007. Further instructions for obtaining this documentation are included in the *C83* form

or

- Give us permission to contact the ATO to find out your pre-July 1983 excess contributions.

Processing your request

- When we receive your form we will first determine if you are eligible for the pre-July excess contribution tax concession.
- If you have elected for us to seek the information directly from the ATO this will happen (and will add time).
- We require a reasonable amount of time to seek confirmation from the ATO, once we have this information we will inform you about your eligibility.
- If you have pre 83 excess contributions recorded by the ATO we will recalculate your tax-free component and reduce your taxable taxed component.
- You can then apply to the ATO for a reassessment of the tax you have paid in the 2007–08 and 2008–09 financial years.
- If you are over 60 your tax deductions will not change because you don't pay tax on either your tax-free or taxable taxed component.

How does the Consumer Price Index (CPI) affect your pension?

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 as set by the Australian Bureau of Statistics (ABS). These factors take into consideration a range of categories of goods and services e.g. 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 number exceeds the previous September (or March) CPI number, we increase your payment. If the new CPI number does not exceed the highest of these numbers there is no increase in the CPI rate.

How the CPI pension adjustment is calculated

On 28 October 2009 the ABS announced a CPI change of 1.3% and the following calculation was made:

CPI increase calculation

$$\frac{(\text{September 2009 CPI number}) - (\text{September 2008 CPI number})}{(\text{September 2008 CPI number})} \times 100 = \text{CPI change} \\ (\text{September 2008 to September 2009})$$
$$\frac{(168.6 - 166.5)}{166.5} \times 100 = 1.262\%$$
$$= 1.3\% \text{ (when rounded to the nearest tenth of one per cent)}$$

Therefore, on payday 14 January 2010, the part of your superannuation pension that is subject to CPI increases will be increased by 1.3%. If you would like more information about the CPI, please go to the ABS website at www.abs.gov.au.





Pensioner Services Online (PSO)

One of our services to ComSuper pensioners is the Pensioner Services Online (PSO) facility. This facility enables you to:

- access your payment summary and CPI letter
- view and update your personal information, including banking details
- view your fortnightly pension payments
- view contact details.

If you would like access to the service please call **1300 001 777** and we can give you an access number over the phone.

Why do I have to pay tax on my pension?

ComSuper pensions are considered income by the Australian Taxation Office (ATO) and therefore we are obliged to deduct tax from your pension according to the relevant Pay As You Go (PAYG) taxation tables.

Any tax concessions you may be 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 an 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 their assessment to you, you can forward this information to ComSuper and we will apply any changes to your tax on the next available payday.

Do you need to update your address or banking details?

You can change your address or banking details at Pensioner Service Online or contact us at the details given below.

Please note that any address changes made after 10 June 2010 will not be processed for the July 2010 CPI

mail out. If you have changed your address and have not let us know by this date, please make sure you have a mail redirection in place so you receive your July 2010 CPI pack. Your July 2010 pack will include your Payment Summary, which you will require in order to complete your income tax return.

Any bank or tax changes made after 10 June 2010 will not be processed until payday 15 July 2010.

We want your feedback!

We measure our level of customer service by sending a survey each year to a random selection of pensioners. If you have been selected to participate, you will find a survey in your pack. Please return the survey by **31 January 2010** in the reply paid envelope. For further information, call ORIMA Research on **1800 806 950** (free call).

If you don't receive a survey, but would like to give your feedback, call **1300 001 777** or email pensions@css.gov.au. You can also write to us at the address at the back of this Pension Update.

If you are not satisfied with our service, you can either ask to speak with a supervisor or talk with a Complaints Officer. Contact details for any complaints are at the back of this Pension Update.

