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- A man in a white shirt and purple tie is writing a list on a whiteboard. The list consists of four items, each preceded by a black dot. The man is holding a black marker in his right hand, which is positioned over the word 'SERVICE' in the third item. The background is a blurred image of the man's face and upper body.
- BENEFITS
  - STATEMENTS
  - CUSTOMER SERVICE
  - DATA QUALITY

**Section 2a:**  
Building loyalty through excellence

**2a**

## Overview

This year ComSuper focused on continuing to improve customer service, and achieved faster delivery of services to members in many areas. External benchmarking in 2007–08 confirmed ComSuper’s ability to provide a low cost, high quality service in a complex environment. The superannuation environment is constantly evolving and in 2008–09 we implemented a number of legislative changes including:

- the same-sex superannuation legislation
- superannuation splitting for de facto couples
- the second and final stage of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act) measures
- the new Graded Other Ranks Pay Scale salary determination issued by the Defence Force Remuneration Tribunal
- implementing an interim solution to comply with the ordinary time earnings (OTE) requirements of the *Superannuation Guarantee (Administration) Act 1992* (Superannuation Guarantee Act) for the military schemes.

In addition, we delivered on our commitment to improving the delivery of our corporate priorities:

### Paying correct and timely benefits to members

Not only did we process more member benefits compared to the previous year, we achieved an average processing time of four days in 2008–09 for both APS and military scheme members.

For the APS schemes this represented a considerable improvement over the average of 12 days to process benefits in 2007–08.

By delivering benefits to members faster we were able to reduce the number of APS scheme applications on hand from 1400 in July 2008 to just 250 in June 2009. The military scheme benefits processing times were also a significant achievement in light of an 18% increase in the number of benefits processed in 2008–09 compared to the previous year. We achieved this by focusing our efforts on improvements to our internal business processes.

### Sending correct and timely statements to members

This year we also focused heavily on improving our statements processes, with tangible improvements in reporting, reconciliation and the quality control processes being implemented in the 2009 calendar year. We undertook greater development and testing of our systems than in previous years, and as a result, all statements—including those calculated manually due to the complexities of some members’ records—were sent out to members by the legislated deadline of 31 December 2008. As part of the 2008 statement pack, military scheme members were encouraged to obtain an access number to Member Services Online and elect to access their member statement online in the future.

### Improving our service delivery

Member satisfaction levels remained high in 2008–09 with a rating of 77% as measured by the Quality Service Index. We have implemented a customer service escalation process in the schemes, whereby members who contact us with a complex query receive a return call by a subject matter expert. This new process has greatly improved the quality and speed of our customer service, with a corresponding reduction the number of calls to our customer service centres and associated complaints.

We kept APS employers informed through our monthly newsletter, Employer News and merged our APS Employer Services and Member Accounts teams to provide a more efficient service to employers by cross-skilling and workload sharing. We also introduced two relationship managers, who liaise regularly with APS employers to identify and help resolve superannuation and member information issues.

We strengthened relationships with employers by providing training and assistance on various legislative changes. We continued to deliver specific services for the scheme trustees; in particular, accounting services, preparation of communication materials and secretariat services.

We worked with the Department of Defence to ensure the dissemination of the mid-year update newsletter to 48,348 military scheme contributors



via email for the first time. This update is also emailed to preserved members who have 'opted in' for this delivery method.

We also continued to participate and contribute in a whole of government review aimed at streamlining services for Australian Defence Force (ADF) members and their families. This has already resulted in enhanced and streamlined invalidity assessment processes. An automated case management system will be introduced in 2009–10, which will further streamline the invalidity assessment process. The system is expected to improve case selection by enabling better identification of members whose conditions are likely to change and, in response, prioritise those that most require review.

To minimise our impact on the environment and achieve cost efficiencies, annual reports to members, produced by our Trustee Boards for the applicable schemes, are available online, with printed copies being available only on request. These reports detail the performance of the members fund for the financial year.

## Improving the quality of our data

The amalgamation of the APS Employer Relations and Member Accounts teams in January, coupled with the establishment of a Data Quality Taskforce has resulted in improved services to APS employers. The restructured Employer Services team is dedicated to providing consistent and streamlined assistance to

APS employers on superannuation matters, maintaining and updating CSS and PSS member records, as well as conducting various data integrity exercises to ensure member records are accurate.

Working collaboratively with our stakeholders, particularly the Department of Defence, we have also been able to achieve considerable improvements in data quality, including the correction of over 2700 member records. The improved accuracy of our data is enhancing our capacity to provide effective services to our stakeholders and clients.

## Service Level Agreements

During 2008–09, we met 86% of the service level agreements (SLAs) for the APS schemes and 89% for the military schemes (average of 88% overall) as negotiated with our Trustee Boards. Service standards specified under the military SLA are higher in some areas than for the APS schemes. The table below provides an annual summary of our performance.

Previous reporting saw different methodologies used to calculate performance against the SLAs between the military and APS schemes, as specified by our Trustee Boards. To ensure consistency, this year we applied the same methodology for the schemes, with results based on the actual number of standards met throughout the year.



**Table 2: Annual Summary—Performance against service level agreements**

	Percentage of service standards met					
	PSSap	PSS	CSS	Military Super	DFRDB	Total
Account maintenance	76%	93%	94%	96%	100%	88%
Benefit payments	19%*	98%	93%	87%	87%	70%
Stakeholder / member communications	91%	93%	92%	91%	83%	92%
Dispute resolution	100%	71%	74%	87%	93%	82%
Overall service achieved	77%	91%	91%	90%	91%	88%

\*The key SLA for PSSap benefit payments relates to processing time, including the issuing of an exit statement to the member. Exit statement system errors and a consequential backlog in the issuing of these statements, resulted in lengthy delays and is reflected by the 19% result. However, the actual benefit payments to members were being processed in considerably shorter timeframes than those reported.

## Customer Service Charter

We maintain and publish a service charter for members of the schemes we administer.

Our customer service charter was scheduled for review in 2008–09 and as part of this review, we identified the need to separate the charter for APS and military schemes to reflect the different SLAs negotiated with the respective Trustee Boards.

During 2008–09 we worked closely with the Trustee Boards to negotiate a new range of service level agreements effective for 2009–10. An agreement was finalised with ARIA for the APS schemes in June 2009. The Service Level and Pricing Agreement for the military schemes is still under negotiation with the Department of Defence. Once negotiations are finalised, both APS and military schemes updated service charters will be available on our website at [www.comsuper.gov.au](http://www.comsuper.gov.au).

For 2008–09, the SLAs as negotiated with ARIA for the PSS, CSS and PSSap schemes were:

- 90% of emails are replied to within 15 working days
- 90% of written correspondence replied to within 15 working days.

The equivalent SLAs negotiated with the Trustee Boards for the military schemes were:

- 70% of telephone calls are answered within 60 seconds
- less than 5% telephone call abandonment rate
- 90% of emails to be replied to within five working days
- 90% of written correspondence to be replied to within 10 working days.

Performance against SLAs are monitored on a monthly basis and reported to the Trustee Boards (see Table 2 for the annual summary). Information about service standard complaints is also collected and reported against on a regular basis (see Appendix D).

## Member Satisfaction

Overall, scheme members' satisfaction with our services, measured by independent research using the Quality Service Index (QSI) remained high at 77%, despite the continuing low rate of fund returns experienced across the superannuation industry in 2008–09 as a result of the global financial crisis.

- For CSS/PSS members, there was an increase in members' overall satisfaction, largely driven by the improved benefit payment services and Member Services Online. This offset a decrease in satisfaction with member contact services mainly due to the market volatility
- For PSSap members, strong satisfaction with the benefit payments service and responses to email inquiries offset a decrease in satisfaction with the telephone information service and Member Services Online
- For military members, results remained high with a consistent satisfaction level for benefit payments, telephone information, individual consultations and Member Services Online areas, offsetting a minor decrease in satisfaction with the benefit application process (related to enhanced proof of identity requirements resulting from AML/CTF obligations).
- For pensioners, results also generally remained high despite a slight decrease in satisfaction with the telephone information service.

## Employer Satisfaction Survey

In addition to commissioning regular member satisfaction surveys, we survey APS employers every two years to gauge their level of satisfaction with services provided as well as to determine where services can be expanded or improved.

The 2009 PSSap/PSS/CSS Employer Survey was conducted between 19 March and 12 May 2009. There were 95 employers that participated in the survey, of the 112 employers that were invited to take part, providing a high response rate of 85%.

Overall, employers rated their relationship with ComSuper positively, reporting high levels of



satisfaction with the support and assistance provided to them by our staff.

The key results are:

- 61% of employers were aware of the relationship manager role. Employers who had worked with their relationship manager to solve an issue were very likely (83%) to find this useful
- 75% of employers indicated that they currently receive Employer News and almost all of these employers (94%) indicated that their staff generally read it
- Almost all employers (97%) access the Employer Administration Centre website, generally on at least a weekly basis
- 79% of employers rated the navigation, usability and ease of finding information on Employer Services Online positively.

A fact sheet summarising the survey results will be made available in September on our Employer Administration Centre website at: <http://employer.pss-css.gov.au/>.

## Our Services

### Services To Members

#### Account maintenance

We maintain records of member and employer contributions paid to each of the schemes and other information about scheme members required to calculate and pay their benefits. Information is collected when a member first joins a scheme and then fortnightly or when contributions are made. Using this information, we provide each member with an annual member statement and pensioners with biannual pension advice letters. At 30 June we maintained 681,497 member and pensioner accounts.

#### APS SCHEMES

Member data for the APS schemes is provided by 216 participating employers. We continued to improve the quality of member information and superannuation data received from employers

through our internet-based data reporting facility, Employer Services Online, by providing improved support to employers through the establishment of relationship managers.

As a result, we achieved measurable improvements in benefit payment processing times and timely delivery of member statements. In addition, we reduced the time it takes to receive 90% of member data from employers from eight weeks to five days.

#### MILITARY SCHEMES

Member data for the military schemes is provided by the Department of Defence (Defence). During the year we worked with Defence to improve the quality of member data received, which included Defence providing a liaison officer to work with us on data quality issues.

We progressed additional work with Defence to improve data quality for the military schemes during the OTE/ePASS system implementation project (see page 25 for further detail), due for completion in October 2009. Working with Defence, we have been able to achieve significant improvements in data quality including correcting the records of over 2700 military scheme members.

The Graded Other Ranks Pay Structure (GORPS) salary determination issued by the Defence Force Remuneration Tribunal resulted in backdated salary adjustments for over 25,000 ADF members. When a Defence pay rise is backdated, our systems are unable to automatically process top-up payments or make adjustments to records for members who have exited the schemes since the date the retrospective pay rise came into effect. Therefore we are undertaking significant work to implement this pay rise while continuing to manage business as usual activities. Superannuation adjustments for current full-time staff resulting from this retrospective pay rise were completed in 2008–09 and adjustments for Reservists will be made by September 2009.

In the next year, we expect to complete back adjustments to benefit payments of 4892 military scheme members affected by the backdating of the GORPS salary adjustments (i.e. those members whose benefits were paid out at the lower salary rates before the backdated salary adjustments were announced).



The military schemes allow for members to make ancillary contributions and this option has grown in popularity since it was introduced in 2005. As at 30 June 2009, the military schemes received \$13.66 million in transfers and over \$15.54 million in salary sacrifice contributions. In 2008–09, resulting from a decision of the MSB Board, we implemented system changes to accept co-contributions for preserved members, creating a new stream of ancillary contributions.

Members of the military schemes also have the option to change the way their contributions are invested. In 2008–09, we processed 1106 member investment switch requests. The functionality to provide online switching to members has been developed and is currently with the Trustee Boards for consideration.

### FAMILY LAW

Family law account maintenance is becoming a significant component of our business.

We maintain accounts for APS and military schemes associates (i.e. former spouse) as a result of family law splits. The number of family law splits in 2008–09 remained at levels comparable to previous years, although the number of family law related inquiries has increased by 30% to a total of 1189 during 2008–09. However, the cumulative effect of family law splits over time is resulting in a significant number of additional accounts that need to be maintained. We now have 1141 contributor and 737 preserved member accounts affected by family law splitting arrangements and 1899 associate records. We expect to manually calculate and issue 1939 statements for members affected by family law splitting arrangements and 1936 annual statements for associates.

### Member communications

We communicate with the members of each scheme through our Customer Service Centres (CSCs), via the internet, mail-outs to members, through a comprehensive range of publications, and through member seminar and counselling services.

### CUSTOMER SERVICE CENTRES

We operate three CSCs. The largest one responds to inquiries regarding the CSS and PSS schemes. The two smaller CSCs deal with the PSSap and military schemes. Our CSCs provide members and pensioners with information to improve their understanding of their superannuation scheme by answering inquiries by phone and written correspondence, including email. The CSCs provide written benefit estimates to members and their agents (such as financial advisors), when members are considering exiting the schemes. The CSCs also update member contact information including address and financial institution details.

Throughout 2008–09, our customer service representatives engaged in a range of initiatives aimed at improving the services provided to members. These included attendance at enhanced scheme and customer service training and the successful implementation of an escalation process for complex inquiries. On the job coaching for customer service representatives and improved quality assurance measures ensured a high level of customer service was maintained during the second half of 2008 when negative fund returns were experienced due to the global financial crisis. A team of APS customer service representatives, dedicated exclusively to responding to emails and written inquiries, was also established. This resulted in an improved quality of service and response times, from 15 days down to five days. This has also had the added benefit of reducing call volumes and wait times.

The military schemes CSC consistently met service standards during 2008–09, including an average response time of two days for email inquiries, four days for written inquiries and 70% of telephone calls were answered within 60 seconds.

Throughout the year, the CSCs received over 303,000 calls from members and pensioners. We also responded to 87,000 emails and 23,500 pieces of written correspondence. This represents a 30% increase in emails and correspondence and a 14% decrease in calls, compared to last year.



*Customer Service Centre Receives Teleservices Award*

We participated in the 2008 Australian Teleservices Association (ATA) National Awards. The awards highlight and acknowledge the work of our staff and their ability to maintain a high level of service and dedication in a demanding environment.

In August 2008, representatives from ComSuper attended the ATA awards presentation in Sydney with ComSuper recognised as a runner up in the NSW/ACT Contact Centre of the Year category, receiving a silver award. This is a great achievement as we were placed within the top seven contact centres in the state, including NSW.

In the 2009 ATA National Awards we also had nominations across three categories including Tele-professional of the year, Contact Centre Champion of the year and Team Leader of the year.

**ONLINE SERVICES**

We maintain websites, to Australian Government standards, for each of the schemes we administer. We also provide secure online services for members and employers.

We have continued to upgrade Member Services Online (MSO) and Pensioner Services Online (PSO) following the introduction of improved functionality in July 2008. System developments to enable online investment switching—currently available to PSSap members—has been completed and will be made available to military members once approved by the MSB Board.

Last year we made a commitment to introduce a BPAY facility to PSSap members. We were unable to implement this facility as quickly as we would have liked due to limitations with our IT systems. This still remains a priority for ComSuper and we will be looking to implement this facility for PSSap members in the future.

In 2008–09 the military schemes committed to further upgrades to MSO and PSO. The following services are now available to APS and military scheme members and pensioners:

- view and update personal information
- view and update banking details
- view pension payments
- view and print the pension advice letter
- view and print payment summary
- view contact details of the scheme
- estimate future benefits
- view personalised annual member statements online.

As a result, as at 30 June 2009, approximately 2800 military scheme members have requested an access number to use these personalised online services. Access numbers for MSO and PSO are available for customers over the phone.

The member satisfaction survey indicated that current visitors to both the MilitarySuper and DFRDB scheme websites were much more likely to be satisfied with the websites than those who accessed the site more than 12 months ago.

**MEMBER SEMINARS**

We are responsible for delivering the military schemes’ seminars. During 2008–09, ComSuper representatives presented at 74 seminars with 4033 attendees at ADF venues around Australia. These seminars are facilitated by the Australian Defence Force Consumer Council and the Australian Defence Force Transition Centre. One-on-one consultations were also conducted nationwide for military scheme members. A total of 1783 members utilised this service during the year. Member satisfaction surveys have consistently indicated that face-to-face contact is the preferred method of member communication. Individual consultations recently achieved a member satisfaction rating of 98%.

In addition, greater focus was placed on ensuring that material relating to the operation and benefits of the military schemes was readily available to members. This was through updates to the scheme websites and additional fact sheets.

ARIA is responsible for delivering the CSS, PSS and PSSap member information seminars.



## ONLINE SEMINARS

In 2008–09, we continued to provide online seminars for military members available from the scheme websites. There were three online seminars offered to DFRDB members:

- How does invalidity retirement cover work?
- Your Family and Death Benefits
- Retirement Benefits - More than 20 years service.

Two seminars were offered to MilitarySuper members:

- Overview for New Recruits
- How does invalidity retirement cover work?

## PENSION INDEXATION ADVICE MAIL-OUTS

We update pensions twice a year (in January and July) to take account of movements in the consumer price index (CPI). Approximately 202,000 pensioners are notified by mail of their new fortnightly amount following CPI adjustments. The July mail-out includes a payment summary for the preceding financial year. We also provide an updated record of current pensions every six months to Centrelink and the Department of Veterans' Affairs.

In July 2008, we processed pension increases and notified all pensioners that the pension increase was 2.3%. The January 2009 pension increase was 2.7% and was also implemented successfully.

## Payment Summaries

We provide an electronic copy of the payment summary to the Australian Taxation Office (ATO) for our pensioners. During 2008–09 we continued to offer the e-tax facility whereby pensioners' information is automatically populated into the ATO's online lodgement system, e-tax. This facility also improves data integrity for the ATO and reduces the risk of reporting incorrect pension information.

## Services to Employers

### APS schemes

Throughout 2008–09 we continued to maintain excellent working relationships with all of our participating employers to ensure smooth communication at all levels. During the year Employer Services Online (ESO) user group meetings were held with interested employers, giving for both parties a forum to present issues, share information and receive technical advice from our data base administrators. We also worked with payroll providers and human resource sections in following up with any employers who were late in submitting superannuation data.

The monthly employer newsletter continued to be successful in providing topical and useful information about our schemes, whilst also further educating employers about their responsibilities. This monthly newsletter is available online and employers are sent a link notifying them when a new edition is released.



## CONNECTING WITH OUR CUSTOMERS

We participated in the Seniors Expo as part of the ACT Seniors Week program on Thursday 19 March 2009. The event showcased a range of products and services for seniors in areas such as lifestyle, health, finance and leisure.

This year awareness of ComSuper was high, and we received favourable feedback on our services, including our online services and Pension Update newsletter.

We will continue to look for initiatives to connect with our customers and continue to raise awareness of the superannuation schemes we administer.

Our Employer Help Desk provided employers with improved access to a dedicated team for assistance with superannuation matters. Inquiries to the help desk cover queries about scheme legislation and rules, as well as questions about employees of the individual agencies. The help desk receives an average of 2000 emails and 900 telephone calls each month.

### Military schemes

In 2008–09, we worked to further strengthen our relationship with the Department of Defence and the ADF, which are the employers of members of the military schemes.

This year, for the first time, we were invited to provide a seminar to senior ADF personnel regarding the APS and military schemes. This was well received and we expect to provide more of these seminars in 2009–10.

Substantial progress was made this year towards the development of the ePASS system, an internet based system to validate data and contributions received from Defence and its salary sacrifice provider. We worked closely with Defence in the development of the ePASS system to suit the military schemes.

During 2008–09, we also presented a nationwide program of seminars for military scheme members organised by the Australian Defence Force Consumer Council and the Australian Defence Force Transition Centre.

### Services to Trustees

#### Board accounting services

We provide financial and accounting services to the MSB Board. This includes banking, ledger maintenance and preparing monthly and annual financial statements for the MilitarySuper scheme.

On a daily basis, we also provide input to unit pricing for the five MilitarySuper scheme investment options. An important part of the unit pricing process is our role in managing the registry system (units on issue to each member).

For the CSS, PSS and PSSap, we provide accounting services for the quarterly billing of employers for

scheme administration costs. We also provide switch information for the cash investment option.

For the PSSap, information relating to contributions, benefits and insurance premiums is provided to ARIA. We also maintain the unit registry for the PSSap for unit pricing purposes and provide daily cash flow information to ARIA's custodian.

### DFRDB secretariat

During 2008–09, ComSuper continued to provide secretariat support to the DFRDB Authority. Our staff assisted the Commissioner for Superannuation in performing his role as the Chairman of the DFRDB Authority. Secretariat support services are provided for Authority meetings and in the dissemination of the Authority's decisions. The Authority met seven times during the year.

### The DFRDB Authority



*Standing (from left) CAPT Jay Bannister, Nominee of the Chief of Navy; SQNLDR Andre Bobets, Nominee of the Chief of Air Force; COL Scott Hicks, Nominee of the Chief of Army  
Seated (from left) Mr Leo Bator, Chairman; Brian Paule, Deputy Chairman Defence Member*

### Military schemes branding

In 2007–08, we assisted the Trustee Boards to unify the branding of services to members. This involved conducting a review of products and services through customer surveys and focus groups and developing strategies to improve market awareness.



Feedback from members in 2008–09 show increased satisfaction with published materials and the website services including the content, ease of understanding, relevance and effectiveness of presentation. There has been a steady rise of satisfaction since July 2008.

During 2008–09 we undertook a process of updating forms and communications products to reflect the new requirements under the *Superannuation Industry (Supervision) Act 1993* (SIS Act) for Trustee Boards branding of superannuation products. All product updates were completed by 24 September 2008.

## Benefit Payments

### Pensions Payments

The number of pensions that we pay across both the APS and military schemes increased from 195,768 in June 2008, to 198,822 in June 2009. During 2008–09, over 5500 pensions were ceased due to death of pensioners and more than 8100 new pensions commenced (including 1935 reversionary pensions resulting from the death of a contributing member).

During 2008–09 we also processed 45,700 variations to pensions such as changes to personal details, taxation arrangements and payment details.

### APS Schemes

We processed 17,471 CSS and PSS benefit applications during 2008–09. This is an 11% decrease from the number processed in 2007–08 as a result of fewer scheme members ceasing APS employment and consequently fewer benefit applications being lodged.

For the PSSap, we processed 3446 benefit applications during 2008–09, this is a significant 61% increase from the number processed in 2007–08. The majority of benefits (2514) were paid to members ceasing employment and 229 members elected to transfer to another fund under Choice of Fund.

Acting on feedback from members and staff obtained through the focus groups conducted in 2007–08, a number of structural and process improvements were identified and implemented over 2008–09 in the APS schemes. A specialist team was formed, focussing on improving customer service through more effective client contact.

As a result of these improvements, the number of APS benefits awaiting payment reduced from 1400 in July 2008 to 250 in June 2009. The time taken to process an APS benefit has also reduced from an average of 12 calendar days in July 2008 to four calendar days in June 2009.

A review of the forms used to claim a superannuation benefit also commenced. This review, which will continue into 2009–10, will produce forms that are easier to understand, written in plain English and are easier for the member to complete.

### Military Schemes

We processed 7705 MilitarySuper and 556 DFRDB benefit applications during 2008–09. The total of 8261 military scheme benefits processed in 2008–09 represents a 17% increase over the previous year.

During the financial year we restructured our benefits team and refined our processes with the aim of achieving efficiencies and improving productivity.

The time taken to process a military scheme benefit was an average of four days in 2008–09 compared with three days last year. This slight increase was due to a 18% increase in benefits processed for the year.

### Military invalidity assessments

The MilitarySuper Invalidation Classification Committee (ICC) is established under the provisions of MilitarySuper Rule 17 and, where required, determines the classification of members retired on invalidity grounds both at the time of discharge and at later reviews of invalidity pension recipients. The classification determines the level of benefit payment a military member will receive when retired on invalidity grounds.



In 2008–09 we determined 581 initial invalidity classifications for military members following their medical discharge from the ADF on behalf of the MSB Board and the DFRDB Authority. Of these, 533 were MilitarySuper members and 48 DFRDB members. A total of 446 medical reviews of existing MilitarySuper and DFRDB invalidity pensioners were also undertaken to assist in determining whether their invalidity classification should be altered.

This year we continued to enhance and streamline the invalidity assessment process for current and former ADF members and their families. To ensure that any military members who have sensitive medical issues receive the care and support they need in a timely manner, we have specifically introduced new processes to facilitate critical information sharing. Should medical examinations reveal sensitive or life-threatening conditions, the doctors are now obligated to immediately notify ComSuper, and we in turn have an escalation process to share that information as soon as possible with the Department of Veterans' Affairs.

This improvement stems from participation in the Inter-Departmental Working Group (IDWG) that commenced in 2006. The IDWG consists of representatives from the Departments of Veterans' Affairs; Defence; Education, Employment, and Workplace Relations; Families, Housing, Community Services and Indigenous Affairs; and Centrelink.

2009–10 will see the introduction of an automated case management system, which will further streamline the invalidity assessment process for members. As a result of savings measures announced in the 2009–10 Budget, we will schedule fewer employer initiated reviews of military scheme invalidity pensioners (250 reviews). Military scheme members who consider their health has deteriorated retain the right to initiate a review to be re-classified to a higher classification. The MSB Board and the DFRDB Authority also retain the discretion to initiate reviews.

## Member Statements

ComSuper is committed to improving the quality and timeliness of member statements. To achieve this, raising the profile and focus of member statements continued to be a priority in 2008–09. We have put in place policy, system and process improvements that have positioned us well to deliver on this goal.

Member statements contain important information for scheme members. Information such as equity figures, resignation and retirement balances (at the beginning and the end of the financial year), surcharge debt amounts (if applicable) and ancillary benefits are available on member statements. Members also receive an *About Your Statement* guide with their statement. This guide provides members with information on how certain figures are derived and some general information to assist in understanding the statement.

Delivery of statements to members online (provided certain conditions are met) is an option that provides flexibility to members of the schemes administered by ComSuper.

PSSap members can access mid-year statements online, which detail their balance and transactions up until 31 December. Members can access this statement online using their secure access number, which can be obtained by contacting our Customer Service Centre.

As part of the 2008 statement pack, both APS and military scheme members were encouraged to obtain an access number to Member Services Online and elect to access their member statement online in future, reducing the impact on the environment.

Corporations law requires annual member statements be distributed by 31 December each year. Member statements for all schemes were distributed by 31 December 2008.



## Legislative Changes

Throughout 2008–09, several legislative changes came into effect which required new processes and system changes to support the measures. This involved most areas of ComSuper. Key legislative measures included:

- recognising an expanded variety of relationships and remove discriminatory wording pertaining to relationship matters including discrimination against same-sex couples and the children of same-sex relationships in regard to reversionary benefits
- allowing superannuation splitting for de facto couples under the *Family Law Act 1975*
- working to automate changes to enable Defence to meet its legislative requirements as an employer under the Superannuation Guarantee Act requiring the use of ordinary time earnings (OTE) as the basis for superannuation salaries. The interim OTE solution was successfully implemented in late January 2009 with a permanent solution expected in late 2009
- implementing the second and final stage of the AML/CTF measures. As a result, systems for detecting and reporting irregular transactions have been developed and are operational, all staff have been trained and the second annual report to AUSTRAC was completed on time
- implementing the new Graded Other Ranks Pay Scale salary determination issued by the Defence Force Remuneration Tribunal.

## Dispute Resolution

There has been a reduction in the number of complaints toward the end of 2008–09 as a result of system and process improvements made. These included the automation of investment switch confirmation letters for APS schemes members and a focus on communication with military members regarding access to benefits and re-entering the Australian Defence Force. The decrease in benefit payment wait times and direct contact from specialised teams as part of the escalation process has also impacted on the reduction of complaints received. Further detail of complaints is contained in Appendix D.

All cases were responded to within the legislated timeframe of 90 days required by the Superannuation Industry (Supervision) Regulations 1994.



