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Early payment of pension

The first pension payday in January 2009 falls on the New Year's Day public holiday. Therefore payments scheduled for 1 January 2009 will be deposited into bank accounts one day earlier on 31 December 2008. All paydays after this will revert to the scheduled dates.

Does CSS investment performance affect my pension?

As a CSS pensioner, CSS investment performance doesn't affect your pension – whether you have an indexed or non-indexed pension.

CSS pensions are paid from consolidated revenue, which is current tax revenue, and not the CSS fund. This means they are not affected by CSS investment performance.

Twice a year your indexed pension is adjusted in line with movements in the Consumer Price Index (CPI). This is the only change that affects your pension. For more information about how the CPI is calculated, see page 4.

Major upgrade to Pensioner Services Online successful

In the July **pension update** we announced a major upgrade to Pensioner Services Online. We are pleased to report these improved services are now available for you.

You can now:

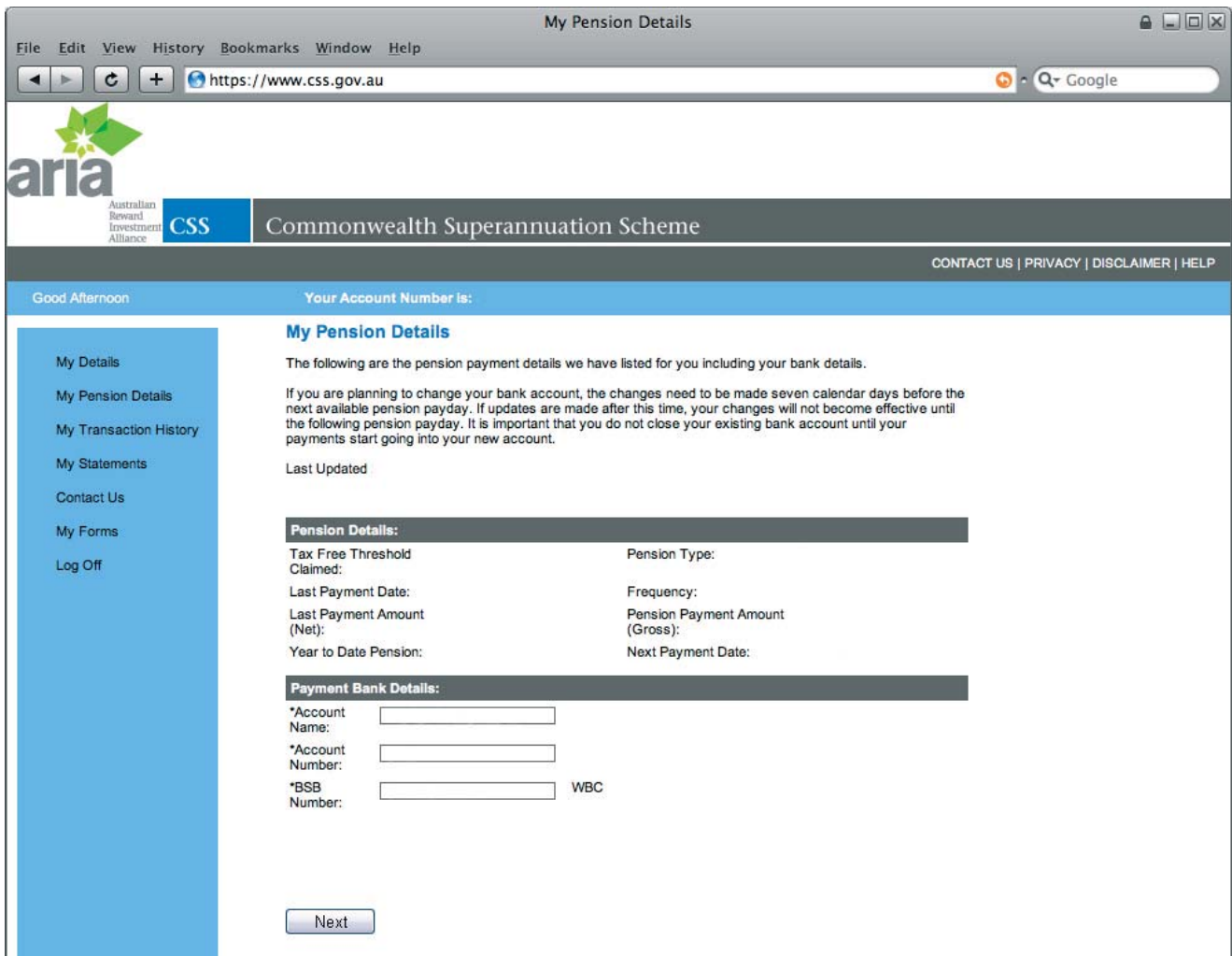
- > view and update your personal information, including banking details
- > view your pension payments
- > view and print your Consumer Price Index (CPI) letter and payment summary
- > view contact details of the scheme.

Any changes you make to your details online will now be applied instantly and you will receive a confirmation email.

To use these improved online services, call **1300 001 777** and we can give you an access number over the phone.

Continued over page

This is an example of the new Pensioner Services Online.



Updating of forms

Recently we have made a number of changes to our forms, including the **Spouse and Children, Orphans and Family Law** application forms. The changes incorporate requirements of the new Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) legislation that was introduced to protect against money laundering and to safeguard your benefit.

If you, your spouse or children are applying for a benefit we now need you to give us supporting documents to prove the applicant's identity before a benefit can be paid. Part of this process means getting copies of the documents listed in the table on page 3 'certified'. This means the copies you give us are certified as a true copy of the original by a certifying officer. A certifying officer can be a Justice of the Peace (JP) or a police officer for example. A full list of certifying officers is included on the form. For further information call **1300 001 777**.

All of our forms are available at www.css.gov.au or alternatively we can mail you a copy. Please be sure you complete the most current version of the form and include all of the relevant supporting documents. This will avoid any delay in processing your form.

Documents to prove your identity

The following list details the documents we can accept as identification.

You will need to give us certified copies of **one** document from column A and **three** documents from column B.

For example, you could give us a certified copy of your birth certificate (from column A) and certified copies of your Medicare card, a phone bill and electricity 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 that 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)	

What happens to my pension when I die?

It is important to discuss with your family what will happen to your pension when you die and to let them know where important documents relating to your pension are.

In the event of your death a family member should let us know by calling us on **1300 001 777**. This will minimise disruption to your loved ones at this difficult time. We can stop your pension payments and this will prevent overpayments which your estate would need to repay.

If you die while receiving a CSS pension, your eligible spouse is entitled to receive a pension that is a percentage of the pension being paid to you at the time of your death.

Even if your spouse and/or children are eligible for a pension, your pension payments must stop before we can assess any further benefit payable. As soon as your family contacts us we will arrange for an application form to be sent to your spouse and/or children. This means they can apply for a pension and benefits will start for your family as soon as possible.

Low tax threshold

From 1 July 2008, you may have noticed a significant decrease in the amount of tax deducted from your fortnightly pension benefit if you are claiming the tax-free threshold. This is in line with the government's announcement of a reform to the tax rates in the 2007 Budget.

This includes the increase of the Low Income Tax Offset. This offset has been increased from \$750 to \$1,200, providing a tax-free threshold of \$14,000 (up from \$11,000) to those taxpayers eligible for the full offset.

These new tax rates have already been applied to your pension.

Changes to your payment summary from the 2007/08 financial year

In your last pension advice package you received only one copy of your payment summary. Due to recent changes made by the Australian Tax Office (ATO) you no longer need to give a copy of your payment summary to the ATO when you lodge your tax return from the 2007/08 financial year onwards.

The payment summary you received is a copy for your records, and you will only need to give the ATO a copy if they ask for it.

Review of how pensions are indexed

On 26 June 2008, the Minister for Superannuation and Corporate Law, Senator Nick Sherry, announced a review of the pension indexation arrangements for Australian Government super schemes, including the CSS.

The review started in July 2008 and is expected to finish in early 2009. We will keep you updated with any changes as a result of this review.

For further information about the review, visit the Department of Finance and Deregulation website at:

www.finance.gov.au/superannuation/pension-indexation-review.htm

How the Consumer Price Index (CPI) affects your pension

On the first payday in January and July each year, your pension is increased if the Consumer Price Index (CPI) has increased.

The CPI takes into account a range of factors as set by the Australian Bureau of Statistics (ABS). These include the price of food, clothing, housing and transport.

Once the ABS releases the CPI figures, we can see if your pension is due for an increase. If the CPI rises we increase your payment. If the CPI falls your pension will remain the same.

How the CPI is calculated

On 22 October 2008 the ABS announced a CPI figure of 166.5. As this is higher than the earlier figure of 162.2, the following calculation was made to work out the increase to your pension:

$$\frac{(\text{Sept 2008 CPI number}) - (\text{March 2008 CPI number})}{(\text{March 2008 CPI number})} \times 100 = \text{CPI change} \quad (\text{March 2008 to Sept 2008})$$

$$\frac{(166.5 - 162.2) \times 100}{162.2} = 2.65104\%$$

$$= 2.7\% \text{ (when rounded to the nearest tenth of one per cent)}$$

Therefore, on payday 31 December 2008, the part of your pension that is subject to CPI increases will be increased by 2.7%. If you would like more information about the CPI and how it is calculated, please go to the ABS website at www.abs.gov.au

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 package. Please return the survey by 31 January 2009 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**.

If you are still dissatisfied 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 780 808
Fax 03 8635 5588
Email info@sct.gov.au
Web www.sct.gov.au
Post Superannuation Complaints Tribunal,
 Locked Bag 3060,
 GPO Melbourne, VIC 3001

Do you need to update your address or banking details?

You can change your details at Pensioner Services Online or contact us on the details below.

Please note that any address changes made after 12 June 2009 will not be processed for the July 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 CPI pack.

Any bank or tax changes made after 12 June 2009 will not be processed until payday 16 July 2009.

Sudoku

(solution on page 6)

6			8			7		2
		3	4					
8		1				6	9	
				7			1	5
			3		8			
9	6			2				
	3	2				5		4
					1	2		
7		5			6			8

Every digit from 1 to 9 must appear:

- > in each of the columns
- > in each of the rows
- > and in each of the nine boxes.

How to contact us

- Email** pensions@css.gov.au
- Phone** 1300 001 777 from anywhere in Australia for the cost of a local call (mobile charges apply to mobile phones). We are available between 9.00 am and 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** CSS, PO Box 22,
Belconnen ACT 2616
- Street address** Unit 4 Cameron Offices,
Chandler Street,
Belconnen ACT
- Web** www.css.gov.au
- Complaints** Phone 02 6272 9081
Email complaints@css.gov.au
Postal address Attention: Complaints Officer
PO Box 22, Belconnen
ACT 2616

Useful contacts

Australian Tax Office (ATO)

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

www.ato.gov.au

Personal tax enquiries: 13 28 61

Superannuation enquiries: 13 10 20

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)

1800 555 677 (Voice and TTY)

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

Sudoku answers

8	3	1	9	4	2	5	6	7
6	7	2	1	3	5	9	8	4
4	9	5	7	8	6	2	3	1
7	8	3	5	2	1	4	9	6
9	2	4	8	6	3	7	1	5
5	1	6	4	7	9	8	2	3
3	9	2	5	7	1	4	8	6
1	5	8	6	9	4	3	7	2
2	4	7	3	1	8	6	5	9

WARNING - THIS DOCUMENT CONTAINS GENERAL ADVICE OR INFORMATION ONLY

The information in this document is general information only and has been prepared without taking into account your personal objectives, financial situation or needs. You should consider any advice in this document in light of your personal objectives, financial situation or needs before acting on it. You may wish to consult a licensed financial planner to do this. If you are looking at acquiring a financial product you should obtain a Product Disclosure Statement and consider its contents before making any decisions.

Australian Reward Investment Alliance (ARIA)
ABN: 48 882 817 243 AFSL: 238069
RSE Licence no: L0001397,
Trustee of the Commonwealth Superannuation
Scheme (CSS) RSE: R1004649 ABN: 19 415 776 361