

“Remember! The first line on the envelope address shows your financial status”

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THE SUPERANNUANT

*Newsletter of the South Australian Government Superannuated Employees Association Inc
Trading as S.A. Superannuants. Established 1927*

Address Membership Applications/Renewals to:

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(08) 8264 4146. E-mail: raywen@bigpond.net.au**

Address General Correspondence to:

**The Secretary, S.A. Superannuants, P.O. Box 568, Torrensville, S.A. 5031.
(08) 8352 6504. E mail: cosme@senet.com.au**

From The President

I continue to be amazed by the ignorance of both State and Commonwealth politicians in respect of the superannuation arrangements for public servants. We spend all or a substantial part of our working life providing expert advice and management services to politicians yet as our employers they take little interest in our retirement pensions.

Indeed, at various times State Governments have changed our superannuation arrangements to reduce employer costs and diminish retirement benefits. They have also persisted with the CPI indexation blunt instrument that has led to the erosion of the purchasing power of our pensions.

The Federal Government has added to the problem with recent adjustments that favour asset tested age pensioners over those who are income tested. This is a worry because a growing majority of our members depend also on a part age-pension. Politicians, State and Federal, are only too willing to accept misleading pronouncements from Treasury and Finance Ministers and their officials which imply that superannuated public servants are doing well.

Part of the problem is the governing arrangements for our superannuation funds. They disguise the fact that Treasury holds all the power and the members none. The arrangements do not provide adequate recognition of the multi-million dollar contribution made by members over the years.

Your Association and ACPSRO are stepping up our campaign to persuade MPs that they are misinformed as to what is really happening.

At our next general meeting we hope to devote the entire business segment to a discussion of these matters.

Peter Fleming

Speaker Program for General Meetings

**Venue: Pilgrim Centre, 12 Flinders St Adelaide,
Meetings commence 1.00 p.m.**

June-September, 2010

(Speakers and topics subject to change without notice)

June 28: Dr. Lyn Arnold: Chief Executive Officer of Anglicare. Role of Anglicare in South Australia.

July 26: Mrs Margaret Neagle: Volunteer, Adelaide Zoo. Overview of Adelaide Zoo, including its role in world conservation and breeding programs.

August 30: Esther Landells: Waste Education Officer, Marion, Holdfast Bay and West Torrens Councils "Waste management, including management of environmental waste".

September 27: Ray Buttery: "When the war came to Australia". Ray will be at the hall at 12.45 pm with a display of books and charts.

Privacy of Your Personal Information Provided to SA Superannuants.

Your Committee is aware of and complies with the provisions of the Commonwealth Privacy Act 1988 with respect to any personal details you have supplied to our Association. Should you ever become aware of any use of that information by a third party without your authorisation, you should immediately report the matter to the Secretary.

Disclaimer: Readers should not act, or refrain from acting, solely on the basis of information in this newsletter, but should consult the relevant authorities and advisers.

Annual General Meeting

President's Report

The President's report was delivered by Vice-President Clive Brooks who was acting President for most of 2009.

At the end of 2009 your Association had 1628 financial members which is a little over 10% of all superannuants. The Association has become outward looking and pro-active in superannuation matters. The issues your hard working Executive Committee pursued in 2009, by both correspondence, and conferences with Federal and State politicians and senior public servants include:

- The need for compliance with the Heads of Government Agreement on Superannuation.
- Federal Age Pension reforms that have penalised income tested pensioners such as yourselves.
- Henry Tax Review, with Ray Hickman appointed a member of the Australian Council of Public Sector Retiree Organisations working party.
- Taxation of non-superannuation income.
- Trustee status for your superannuation fund.
- Commonwealth Senior's Health Card eligibility rules.
- Continuity for Spouse pensions

Clive Brooks

New Constitution

This was adopted by the meeting and has now been registered with the Office of Consumer and Business Affairs.

At the time of lodgement for registration, Clive Brooks was obliged to add to Rule 5 "POWERS", an extra sentence, "*The Association shall have all the powers conferred by section 25 of the Act.*"

The purpose of this addition is to remove any ambiguity as to whether or not the Association has exercised its discretion to exclude or modify any of the powers contained in section 25 of the Act. The correction of this oversight has achieved compliance with departmental policy, but not altered in any way the operation of Rule Five. Nevertheless, if the majority of members communicate their wish to have the Association exclude or limit any of the powers conferred by section 25 of the Associations Incorporation Act 1985, the matter will be put to the next Annual General Meeting.

Clive Brooks

Guest Speaker

The guest speaker was the Hon Isobel Redmond MP, leader of the State Opposition. In her talk, and in response to questions, she referred to matters which the Association had advised her were on its Agenda.

For example, she indicated that she saw no reason why continuity of spouse pensions, as requested by our Association, could not be agreed to. She also indicated that she saw merit in our desire to see Super SA given trustee status with the Board then having much greater freedom and authority to act in the best interests of members.

Your Executive Committee intends to follow up both these matters.

Peter Fleming

New Member-for-Life Fee

A proposal for an additional member-for-life fee of \$90 for those over age 70 was accepted

Elections

The Officers and Committee members for 2010 are shown below. We are three committee members short of a full complement and we have only one female member when our rules call for at least two members of each gender. I have twice made a plea, unanswered, for two or three more Committee members.

The burden of managing the Association is falling upon too few. If a key office bearer has to leave the Committee for some emergency then we will be in trouble. If we could get three new members then they could serve a six months apprenticeship before taking on a specific duty.

I would be pleased to discuss this matter with any member considering joining the Committee.

Peter Fleming

2010 Executive Committee

President: Peter Fleming

Vice-President: Clive Brooks

Secretary: Vic Potticary

Assistant Secretary: Kevin Crawshaw

Treasurer: Michael Evans

Membership: Ray Hickman

Speaker Coordinator: Peter Fleming (acting)

Committee Members:

Arnulf Anders, Claire Withers.

Three positions vacant

Age pension changes of 20 March, 2010

On 20/3/2010 the fortnightly base age pension rate for each member of a couple changed from \$506.50 to \$528.30, and for a single person from \$671.90 to \$701.10. These are increases of 4.3% which deliver an extra \$44 p.f. to a couple and \$29.20 p.f. to a single pensioner. **But not for people in the transitional system and many Super SA pension recipients are in this system.**

In the transitional system the increases have been from \$504.70 to \$512.30 and from \$624.90 to \$634.30. These are increases of 1.5% that will deliver relatively small increases of \$15.20 p.f. to couples and \$9.40 p.f. to single pensioners. The 40 cent withdrawal rate is still being used in the transitional system but the base pension rate for the transitional system is indexed to the CPI only while the normal rate is indexed to the best of CPI, Pensioner and Beneficiary Living Cost Index (PBLCI) and wages. The different indexation is responsible for the small transitional system increases.

For most, and perhaps all, age pension adjustments made in future something similar to the above will be repeated for as long as the transitional system continues to exist. The next item uses particular examples to illustrate the impact that the different indexation arrangement applying in the transitional system will have.

Comparison of age pension payments

Table 1: Part age pensions for couples when their super pension is \$40,600 p.a.

Date	Super SA pension	Allocated pension (\$514,000 account balance)
19/9/09	\$12,934 p.a.	\$12,934 p.a.
20/9/09	\$13,315 p.a.	\$13,409 p.a.
20/3/10	\$13,671 p.a.	\$14,553 p.a.

Table 1 displays the part age pension amounts over the period 19/9/2009-20/3/2010 for a couple receiving a Super SA pension of \$40,600 p.a. and for another couple receiving an allocated pension of the same amount which is being drawn from an account holding \$514,000. The Super SA pension couple is income-tested in the transitional system because they commenced their age pension before 19/9/2009. It has been assumed that Centrelink counts 95% of the pension in its income test. The allocated pension couple also commenced their age pension before 19/9/2009

but they are asset-tested in the new system because no change to the asset test was made in last year's reforms.

In addition to their pensions both couples have \$10,000 in cash and \$60,000 of personal assets (non-income producing assets that are counted in the asset test)

The connection between the Super SA pension amount of \$40,600 p.a. and the allocated pension account balance of \$514,000 (from which \$40,600 p.a. is being drawn down) is that this account balance gave each couple the same age pension entitlement (50% of the maximum entitlement) on 19/9/2009, the day before last year's reforms came into effect.

Why is the allocated pension couple asset-tested? Although they have an annual income of \$40,600 Centrelink does not count anywhere near 95% of this amount in its income test. It divides the \$514,000 account balance by a life expectancy factor (about 20) to get the amount $\$514,000/20 = \$25,700$. This is subtracted from the \$40,600 p.a. actual income to get an income value of $\$40,600 - \$25,700 = \$14,900$ p.a. which Centrelink counts in its income test. Under the current means test settings this gives an age pension entitlement of \$23,256 p.a. which is much higher than the \$14,553 p.a. determined under the asset test and so the allocated pension couple is asset-tested.

This couple was also asset-tested on 19/9/2009 when they received the same age pension amount (\$12,934 p.a.) as the Super SA couple.

What lies ahead for the Super SA Couple? On 19/9/2009 they were getting the same age pension as the allocated pension couple. When the reforms took effect on 20/9/2009 they were getting \$94 p.a. less and, from 20/3/2010 they have been getting \$882 p.a. less. They will go on falling behind the allocated pension couple until they are about \$3,200 p.a. behind at which point they will shift to the new system and thereafter trail along \$3,200 p.a. behind the allocated pension couple.

Where a Super SA couple has a pension less than \$40,600 p.a. the permanent detriment (compared to an allocated pension couple with the same income) arising from last year's reforms will be smaller than \$3,200 p.a. and they will move into the new system sooner. For larger pensions the

move to the new system will be later and the permanent detriment greater than \$3,200 p.a.

Table 2 displays the corresponding part age pension amounts for single people with super pensions of \$27,000 p.a. The Super SA person is income-tested in the transitional system and the allocated pension person is asset-tested in the new system.

Table 2: Part age pensions for single people when their super pension is \$27,000 p.a.

Date	Super SA pension	Allocated pension (\$335,000 account balance)
19/9/09	\$6,995 p.a.	\$6,995 p.a.
20/9/09	\$7,384 p.a.	\$8,606 p.a.
20/3/10	\$7,589 p.a.	\$9,366 p.a.

What lies ahead for the Super SA person? On 19/9/2009 he/she was getting the same age pension as the allocated pension person. When last year's reforms took effect on 20/9/2009 he/she was \$1,222 p.a. behind and, at 20/3/10, \$1,777 p.a. behind. Once the Super SA person has fallen about \$2,300 p.a. behind he/she will move into the new system and thereafter track along this distance behind.

What about those starting age pensions after 19/9/2009? If you are a Super SA pension recipient who commenced a part age pension after 19/9/2009 the permanent detriments described above have been visited on you in one hit. For example, a Super SA couple beginning age pension on 20/9/2009 with a super pension of \$40,600 received about \$3,200 p.a. less than they would have received if their pension had commenced the day before. An asset-tested couple commencing their age pension on 20/9/2009 gets the same payment as the couple commencing earlier.

In the writer's knowledge there has never been a change to the age pension rules that has produced detrimental effects as large, and as suddenly, as last year's reforms. *Ray Hickman*

What is the Association doing?

Lobbying Members of Parliament: We have been making a case that the income test is too severe and should be moved back to 40 cents. Until 20/3/2010 the task was very difficult due to the fact that we have had to predict adverse consequences in the future. But now that the first

age pension adjustment has been made after last year's reforms took effect we can point to actual adverse consequences and this is making it a bit easier to get backbenchers to see what we are complaining about.

The Association has written three times to every member of the Federal Parliament elected from South Australia. We have obtained the agreement of Steve Georganas (Labor member for Hindmarsh) and Simon Birmingham (Liberal Senator) to act as our contacts with their respective parties. Association representatives have met with Simon and with Steve. Both men were surprised by the fact that the March 20 adjustments to age pension for people in the transitional system were so much smaller than for other part age pensioners.

The letters sent to MPs, and all related materials, are posted on our website.

Representations to Centrelink: A letter has been sent to Centrelink requesting that people be advised of the fact that they are in the transitional system and provided with the value of the age pension they would receive if they were in the new system. If Centrelink agrees to this, people will be able to see where they are headed with their part age pension entitlements.

What can you do?

Contact your federal member of parliament to describe how you have been affected by last year's age pension reforms. Tell him/her that you want the 40 cents withdrawal rate and normal indexation of the age pension restored for all income-tested part age pensioners.

Complain about the fact that Centrelink is not telling people if they are in the transitional system or what their entitlement would be if they moved to the new system.

An effective letter might go along these lines:
I have read that on 20/3/2010 age pension entitlements were going to increase by \$44 p.f. for couples and \$29 p.f. for single people. But my wife/husband and I received only ----- (or have had our age pension reduced from ---- to ----). There was nothing in the letter I got from Centrelink that explains this.

I am an income-tested part age pensioner and my retiree organization, S.A. Superannuants, has been telling me via its newsletter that last year's age pension reforms would put many income-

tested part age pensioners in a transitional system where they would get smaller age pensions than they would have received without the reforms. After what happened to my age pension on 20/3/2010 it looks as though they are right. They say that while people in the transitional system still have their pensions calculated using the 40 cents withdrawal rate they are missing out because of different indexation of their pensions.

I am very unhappy about this and I would like to know if you support these reduced age pension payments for people getting their age pension under the income test. I would also like to know if you agree that Centrelink should be giving more information to people who are in the transitional system. This matter is going to be something that influences how I vote at the next federal election. I want the 40 cents withdrawal rate, and normal indexation rates, to apply for all income-tested part age pensioners.

Yours sincerely,

Issues for the next federal election

The Association Committee believes that over the last six years people receiving defined benefit pensions from untaxed funds such as our State Super scheme have been disadvantaged by Federal Government policies. These policies favour people getting defined benefit pensions from taxed funds such as are paid by the Victorian and New South Wales Governments and people with allocated pensions derived from lump sums.

We do not dispute the different taxation of untaxed-source pensions and taxed-source pensions, but we believe that should be the end of different treatment of the two sorts of pensions. We therefore will, in the run-up to the next Federal election, push for the following changes to be made:

1. The taper rate for the age pension income-test to be moved to 40 cents to restore balance with the asset test.
2. Untaxed-source pensions to be exempt from the Medicare levy to bring them into line with taxed-source pensions,
3. Untaxed-source pensions to be exempt income for the purposes of the CSHC threshold also to bring them into line with taxed-source pensions

4. As an alternative to 3. seek indexation of the income level at which eligibility for the CSHC is lost. This is unchanged since 2001 and ought to be around \$100,000 now for couples and \$70,000 for single people.
5. Non-superannuation income to be taxed separately from a person's untaxed-source pension as applies for taxed source pensions.
6. Improved indexation for our Super SA pensions should improvements be made to Commonwealth pensions.

We believe this is a set of changes that represents the interests of the large majority of the Association's members, and with each proposal for change having some prospect of success. I urge members to provide feedback to the Committee on this list and any other matters they think could be pursued. But please be realistic and keep in mind that our human resources are limited and we cannot afford to waste effort.

Michael Evans

Trustee status for Super SA

Issues 2-5 listed in the previous item would not be such an issue if the pension scheme was a taxed scheme rather than an untaxed scheme. The Association's Committee believes that it would have been in the best interests of every member of the pension scheme if at least the member contributions had been held in a taxed scheme. It is likely that this would have been the case had the Super SA Board been invested with the same powers and responsibilities as superannuation boards operating in accord with the Federal Government's *Superannuation Industry (Supervision) Act 1993* (SIS).

When the State Government was returned to office, the Premier made a statement saying that it would listen more to the people. We have now written to the State Treasurer using this as an opening to seek discussions with him about reform of the Super SA board. The letter sent to Mr Foley is reproduced below.

Dear Mr Foley,

Over the last 10 years or so this Association has come to see that the public sector superannuation arrangements in South Australia are strikingly different from those applying in the other states.

South Australia's public sector superannuation arrangements remain employer-centred when the rest of the modern Australian superannuation system has become member-centred. The Association believes that South Australia should catch up with this change. The key to doing this will be establishment of the South Australian superannuation boards, and Super SA in particular, as Trustee Boards operating under, or in close compliance with, the *Federal Superannuation Industry (Supervision) Act 1993* (SIS). The public sector superannuation boards operating in every other state are already meeting this standard.

In putting this view the Association implies no criticism of, and intends no disrespect towards, the Super SA Board or any person who has served on it. Our experience with the Board has always been very positive and where our members have had a reason to appeal to the Board they have always been satisfied with their treatment. The concerns we have are about the intrinsic inadequacies of the South Australian legislative arrangements. We are well placed to discuss practical, adverse consequences of these inadequacies.

On behalf of the Association I want to congratulate you on the Government's success at the recent state election. The Premier said, after the election result had become clear, that he wanted to see the Government listening more to the people and making better connections with them. I hope that you will give expression to this stated intention by agreeing to meet representatives of the Association to discuss Trustee status for Super SA.

Yours sincerely, Vic Potticary, Secretary

Continuity for spouse pensions

Our proposal to Super SA for improved continuity of spouse pensions following the death of a superannuation pensioner has not been accepted.

A letter from the Presiding Member of the Super SA Board, Mr. Hedley Bachman AM, gives as the primary reason for non-acceptance, concerns about possible over-payments or payments to persons not entitled to them.

However, Mr. Bachman was clearly sympathetic to our objectives and has put forward a number of positive proposals to optimise continuity. Your

Executive Committee will further analyse his reply and study the documents accompanying his reply, to which we have been invited to provide feedback. We hope to meet again with Mr. Bachman to progress this matter.

Peter Fleming

Henry Review and 2010 Budget

Age pension means testing: The Henry report, released on 2nd May, included a recommendation that the current system of age pension means testing, where both an asset test and an income test apply, be abandoned in favor of a system in which there is only an income test. Henry refers to this as 'a comprehensive means test' and, under the test, assets would only be used to calculate a notional income via deeming.

The Association was expecting this and had written, before 2nd May, to all members of the Federal Parliament elected from SA expressing concern about the possibility of such a change. The proposed change might well be supported by some retiree organizations and so, on budget night, it was encouraging to see that the Government has not yet taken a position on it.

The Association is pressing our Federal Parliamentary representatives for details of how defined benefit pensions would be treated under the comprehensive means test, and for a reassurance that we will be included in Government consultations on the matter.

Taxation: Submissions from us, and other organizations representing members of untaxed funds, arguing for separate taxation of non-superannuation income have been rejected by Henry but we will go on seeking this from the Government.

Henry has recommended that age pension payments (and all Centrelink payments) be tax-exempt. We argued for this in our submission to the Henry review and will be asking the Government to accept the recommendation.

Another recommendation from Henry is for the current tax-free threshold of \$6,000 to be raised to \$25,000 with simultaneous abolition of the low income tax offset and pensioner tax offset (Senior Australians Tax Offset). Members of untaxed funds like our pension scheme are likely to be among the relatively few retirees still able to use tax offsets and we will have to consider a change like this very carefully before expressing support or opposition to it.

Ray Hickman

Speakers Corner

*Speaker: Dionie McNair Co-ordinator,
Volunteer Services, RSB*

Is your eyesight deteriorating? Or do you have an eye disease such as

- Age related macular degeneration
- Peripheral vision – glaucoma or retinitis pigmentosa
- Blurred vision – cataracts or diabetic retinopathy

The *Royal Society for the Blind* (RSB) has many services that can make your life easier and allow you to participate in community activities.

The *Low Vision Centre* is located at 230 Pirie Street ('**phone 8232 4777**). The centre runs a low vision awareness program for people who have been diagnosed with major vision loss and provides access to many different aids. Also at this address is *The Adaptive Technology Centre* providing access to a range of computer-based aids. There is a subsidy scheme for the legally blind. Training is available for people to learn Braille and computer skills.

RSB services include the following:

- Outreach services
- Independent Living Training
- Counselling and Advocacy
- Transcription Service
- Library
- Talking Newspaper Service

A recent initiative of the RSB has been to establish a guide dog service. It costs \$25000 to raise and train a guide dog. If you would like to help the RSB continue its great work, donations can be made to Fundraising Office, 254 Angas Street, Adelaide 5000. *Christine Venning*

Events – Concerts

OUT OF THE SQUARE concerts (OOTS for short) performs **matinee** concerts regularly at different suburban and regional theatres. Website www.outofthesquare.net.au for details of programs and websites of different venues.

Individual tickets cost \$14; subscription for series saves \$10. Tickets are picked up at the theatre Concerts last 60–75 minutes.

Phone enquiries as follows:

Marion Cultural Centre 8 375 6855
Port Noarlunga Arts Centre 8 326 5577

Continued on page 8

Fees And Their Payment

Fees: Annual = \$10. Member for Life: age under 60 = \$200, age 60-65 = \$160, 65-70 = \$110, over 70 = \$90.

a) When Do Annual Fees Become Due? New members joining before 30 June as annual members are financial until 31 December of that year after which another annual fee is payable. New members joining after 30 June are financial members until 31 December of the following year. This long first year of membership is seen by the Executive Committee as a reasonable compromise to avoid a person having to pay two annual fees less than six months apart.

Continuing annual members must pay the annual fee for every year of membership. An annual member who was financial until 31 December 2009 and pays the renewal fee in May 2010 is financial only to December 31, 2010 and not until May, 2011 or December, 2011.

b) When paying by cheque or money order please send your payment to

**Membership Officer
S.A. Superannuants
P.O. Box 348
Modbury North SA 5092**

c) When paying by electronic funds transfer

Please make sure that when the payment arrives in the Association account it is accompanied by your surname, initial and suburb. Otherwise we may not be able to recognise your payment.

Our Bank is **Bank SA** and other details are:
BSB 105-900

Account number: 950313840

Account name: SA Superannuants

d) When making an in-person deposit into the Association's bank account you must notify the membership officer (in writing or by e-mail) that you have done this and the date. This type of payment can be very difficult to assign otherwise.

e) New members and payments by electronic funds transfer or in-person deposits

If you are a new member paying by one of these methods please also send a membership application form to the Membership Officer so that your necessary details can be recorded.

To apply for membership of the Association, or renew your existing annual membership, or convert annual membership to membership for life complete the form on page 8.

✂ Cut this half-page section off

Membership Applications/Renewals

Please provide at least your full name and address in the panel immediately below and then complete whichever of the other three panels applies to you.

Surname.....

Given Name.....

Address.....

.....

Telephone.....

Signature.....**Date**.....

Renewal of Annual Membership

As my fee for renewal of annual membership

I have enclosed \$----- OR

I have made an electronic funds transfer of \$----- to the Association Bank Account OR

I have made an in-person deposit of \$----- into the Association bank account.

Changing Annual to Life Membership

I am an annual member of the Association changing to membership for life. My date of birth is As my fee for membership for life

I have enclosed \$----- OR

I have made an electronic funds transfer of \$----- to the Association Bank Account OR

I have made an in-person deposit of \$----- into the Association Bank Account.

New Membership Application

I am applying for membership of the Association.

The category of membership I require is.....(write annual or life)

Date of Birth.....(life applications only)

I have enclosed \$----- OR

I have made an electronic funds transfer of \$----- to the Association Bank Account OR

I have made an in-person deposit of \$----- into the Association bank account.

Receipts will be sent for Life Membership Fees but members requiring a receipt for an Annual Fee must enclose a stamped self-addressed envelope.

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Golden Grove Arts Centre 8 397 7429

The Parks Centre 8 243 5670

Star Theatres – Hilton 8 234 1800

The Shedley Theatre 8 256 0338

Starplex Gawler 8 522 0622

Barossa Arts Convention Centre 8 561 4299

SUBURBAN SYMPHONY ORCHESTRAS

Unley, Norwood and Burnside have their own symphony orchestra and each performs two or three times annually. Admission charges may vary from \$12 to \$15 – concessions apply.

Enquiries:

• Unley Symphony Orchestra, www.uso.org.au
Postal address USO, 10 Wilsden Street, Walkerville. S.A. 5081

• Norwood Symphony Orchestra,
www.norwoodorchestra.com, Postal address Box 3189, Norwood, S.A. 5067

• Burnside Symphony Orchestra: Enquiries to Burnside Council.

Contact me at cwithers@chariot.net.au with details of other events which may be of interest to members.
Claire Withers

Membership Matters

New Members of the Association

John North

R.L. Duance

Trevor Johnson

Paul Malkin

Christopher Maxwell

Peter Menzies

Michael Masters

Current Membership:

Annual 713; Life 905; Total 1,618

Unfinancial members: at the time of printing the newsletter about 190 of our annual members were unfinancial, that is, paid up until 31/12/2009. If you are one of these people we hope you will renew your membership.

The Association needs as many pension scheme members as it can get and pension scheme members need the Association. There is no other retiree organization having as good an insight into the effect of Government policies on the retirement incomes of state pension scheme members as the Association. If we are not there representing your interests there will be no other organization doing so.
Ray Hickman

