

4 | Scheme matters

- > Membership data
- > Scheme administrator
- > Stakeholder communications



Membership data

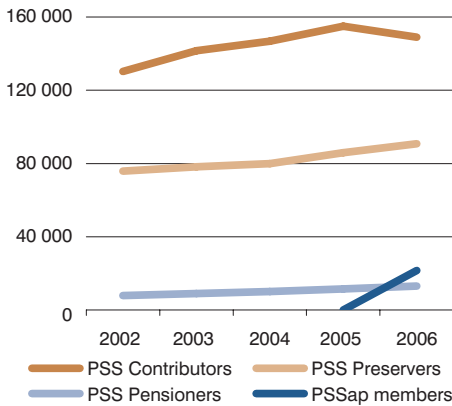
Table 18: PSS Membership summary

Year ending 30 June		2002	2003	2004	2005	2006
Contributors	male	55 270	60 009	62 284	65 352	62 851
	female	75 013	81 536	84 502	89 587	86 200
	total	130 283	141 545	146 786	154 939	149 051
	Member contributions	\$367m	\$421.5m	\$453m	\$509m	\$516m
	Employer funded contributions	\$151m	\$178m	\$203m	\$218m	\$224m
Preserved benefit members	male	31 409	32 077	32 974	35 193	37 049
	female	44 394	46 079	46 971	50 758	53 724
	total	75 803	78 156	79 945	85 951	90 773
Pensions in force		7 938	9 036	10 093	11 513	13 122
Total members		214 024	228 737	236 824	252 403	252 946

Table 19: PSSap Membership summary

Year ending 30 June		2006
Super accounts	male	8 591
	female	12 887
	total	21 478
Members and contributions	Employer contributions	\$59m
	member contributions (post-tax)	\$2m
	member contributions (pre-tax)	\$1.5m
	Transfers in	\$53m

Chart 3: Membership five-year trend





Scheme administrator

Scheme administration is undertaken by Commonwealth Superannuation Administration on the basis of a statutory mandate.

The scheme administrator's major areas of activity encompass:

- calculating and paying benefits (including invalidity benefits)
- maintaining records of contributors and pensioners
- receiving and accounting for contributions from employing agencies in respect of their employees
- reconsidering and reviewing decisions on entitlements
- providing information to members.

Performance indicators

Indicators of performance are set down in the service level agreement between the Board and the scheme administrator. In addition to this agreement, the Board annually reviews the effectiveness of all aspects of its scheme administrator's performance in a thorough evaluation.

Entry medical requirements

During the year, the scheme administrator assessed 361 Confidential Medical and Personal Statements (CMAPS) with 259 being accorded limited benefit status. The number assessed with limited benefits status represents 71.7% of the total CMAPS assessed over the year.

With some exceptions, PSSap members receive Death and Total & Permanent Disability cover automatically when they join the scheme. These exceptions are outlined in the PSSap Product Disclosure Statement.

Table 20: PSSap gross sum insured 2005/06

Death Cover	\$4 214 282 564
Total and permanent Disability cover	\$4 214 278 745
Income protection (monthly benefits)	\$53 436 722

Additional insurance cover

At 30 June 2006 there were 4212 PSS members paying premiums for additional death and invalidity cover, compared with 4292 at 30 June 2005. The gross amount of cover has grown from \$388m to \$417m. The average value of additional cover was \$99 159 per member.

At 30 June 2006, there were 36 PSSap members who had elected for additional Death cover, Total & Permanent Disability cover, or Income protection.

Surcharge

The *Surcharge Contributions Tax (Assessment and Collection) Act 1997*, applies to a tax on employer financed contributions. It specifically targeted high-income earners where it imposed a surcharge of up to 15% on a member's surchargeable contributions, provided the member's adjusted taxable income was greater than the surcharge threshold.

The *Superannuation Laws Amendment (Abolition of Surcharge) Act 2005* was passed. However, amendments to the surcharge laws effectively abolished surcharge from 1 July 2005. Nevertheless, the amendments did not remove the responsibility for reporting information to the Australian Taxation Office. Despite the amendments, the PSS Board is required to maintain surcharge debt accounts for members whose surchargeable contributions up to and including the financial year ended 30 June 2005 attracted the surcharge.

The PSS Board is required to impose interest on any amount in a member's surcharge debt account at 30 June in any year. Interest is based on the ten year Treasury bond rate.

A member may choose to acquit the surcharge debt immediately, pay it off in instalments, or have it deducted from his or her benefit on exit.

No surcharge debts were received for PSSap members.

Table 21: PSS surcharge activity during 2005/06

	Number	Value
Applied surcharge debts reported by the ATO to members' accounts	10 576	\$8 340 491
Received surcharge debt payments from members	1 239	\$2 887 452
Recovered debts from member benefits	393	\$1 768 556
Applied interest to members' surcharge debts that remained outstanding as at 30 June 2006	17 695	\$2 217 063

Family Law

PSS legislation enables the creation of accounts for non-member spouses in Family Law splitting situations. During the year 95 cases were received and non-member spouse records created.

PSSap legislation enables the creation of accounts for non-member spouses, rolling over of benefits, or (if the non-member spouse has met a condition of release) cashing of benefits in Family Law splitting situations. No cases were received for PSSap super accounts during the year.

Benefit payments

The Board requires all applications for benefits from members, preserved benefit members and pensioners to be processed in a timely manner and in accordance with relevant legislation. Requests for release on financial hardship or compassionate grounds are given appropriate priority.

Table 22: PSS and PSSap exits by type 2005/06

	PSS					PSSap
	Contributor exits		Preserved claims		PSS Total	
	04/05	05/06	04/05	05/06	05/06	
Age / Retirement	1 546	1 752	722	827	2 579	15
Invalidity	191	235	14	20	255	0
Death	124	118	64	58	176	1
Resignation / other	7 825	7 555	0	0	7 555	61
Retrenchment	1 250	1 147	0	0	1 147	0
Early release	0	0	1 228	1 225	1 225	0
Total	10 936	10 807	2 028	2 130	12 937	77

Processing of invalidity claims

PSS members who are totally and permanently incapacitated to the extent that they are unlikely to work again in a position for which they are reasonably qualified by education, training or experience (or could become so after retraining), may be retired on invalidity grounds and become entitled to payment of invalidity benefits.

The invalidity retirement process is designed to ensure a thorough assessment of a person's condition and to fully consider prospects of rehabilitation and/or retraining before the Board issues an invalidity retirement certificate.

PSSap members' Total and Permanent Disablement (TPD) benefits can comprise the

member's account and the member's TPD sum insured. Insurance cover is provided by AIG Life.

AIG Life assesses TPD insurance claims. The PSS Board determines whether they can release the member's account balance.

Pre-assessment payments

The legislation provides for pre-assessment payments to be made, to ensure that a person who is (or is likely to become) totally and permanently incapacitated is not left without income while his or her case is assessed.

Applications for the issue of an invalidity retirement certificate are normally made to the scheme administrator through the applicant's



employer. Eligibility for pre-assessment payments will be routinely determined by the scheme administrator after consideration of medical evidence, which must include a medical report completed by a Health Services Australia Occupational Physician (or other Board-approved medical practitioner) who has examined the person and considers that the person is, or is likely to become, totally and permanently incapacitated.

PSSap Income protection

The Board has an Income protection policy with AIG Life for PSSap members. If AIG Life accepts their claim, this allows members to receive an income stream paid up to 75% of their salary for up to two years when they are unable to work due to disability caused by sickness or injury.

Income protection is available for ongoing and non-ongoing employees working 15 hours or more per week under the age of 65. PSSap members can reduce their income protection or opt out altogether.

Assessment panel

The invalidity decision-making process requires the Board to engage an assessment panel, experienced in assessing invalidity claims for superannuation purposes, to help the Board determine whether a person is totally and permanently incapacitated. During 2005/06, assessment panel services were provided by Independent Claims Management Pty Ltd (ICM).

Board decisions

The Board decides whether to approve the invalidity retirement and, if so, to issue a certificate having regard to:

- the advice of the panel (for PSS members), and
- the 'practicality' of the person being able to find a job for which he or she is qualified or could become qualified after retraining.

Invalidity summary

Table 23: PSS Invalidation claims 2005/06

Invalidity claims	
received	230
approved	231
withdrawn	16
Pre-assessment claims	
received	154
approved	154
Cases considered by the Assessment panel	
received	241
approved	266
refused	11
Invalidity retirement certificates issued	231
Invalidity retirement certificates fast tracked	31

Table 24: PSSap Invalidation claims 2005/06

Total & Permanent Disablement claims	Received	1
	Approved	1
Income protection claims	Received	2
	Approved	2
Invalidity retirement certificates	Issued	1
	Fast tracked	0

Please note that the accepted PSSap Total and Permanent Disablement claim was paid as a death benefit, as unfortunately the member died shortly after the claim was accepted.

Pensions

At the end of June 2006 there are 13 119 PSS pensioners.

The PSS keeps them updated with a biannual mail out consisting of pension increase information, Pension Update and a calendar. The pensions were increased by 1.6% in December 2005 and 1.4% in June 2006. The Pension Update provides information that is important to the PSS for record maintenance and articles that directly relate to superannuation. A Focus group is run to assist in the contents of Pension Update and it has been very informative.

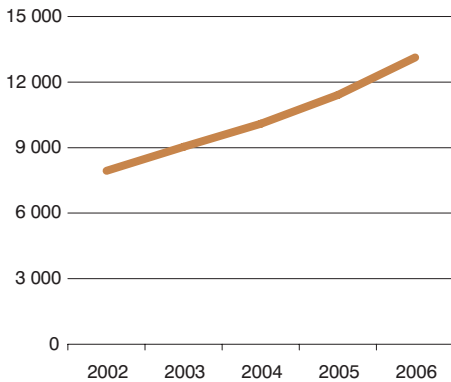
The Board did not offer a pension product to PSSap members in 2005/06.

PSS Pensions in force

Table 25: Pensioner summary

Pensions in force at 30 June	2005	2006	Change
Age retirement	3 674	4 614	940
Involuntary retirement	5 906	6 359	453
Invalidity retirement	1 424	1 595	171
Spouse and orphans	509	554	45
Total	11 513	13 122	1 609
Pensions paid	\$172m	\$189m	\$17m
Average yearly pension	\$16 147	\$16 929	\$782

Chart 4: Growth in PSS Pensioner population past five years



PSS Fact of Death File

Fraud control measures enable us to identify pensioners who have died but whose pension payments are continuing.

The data received is known as the Fact of Death File. It is a subset of the death registrations of each state and territory in Australia.

The data is provided solely for the purpose of matching and ceasing pensions currently being paid to deceased pensioners. A report is produced each month from this data, which summarises the matches found between the Fact of Death File and current pensioners.

Due to the report being checked there has been a reduction in overpayments of pensions.

Dispute resolution

Avenues of review

Decisions of the Board and its delegates are subject to internal reconsideration and external review.

Internal review

A person affected by a decision of the Board or a delegate may apply in writing to have it reconsidered by the Board. A fee applies if the Board itself made the primary decision. If a person is still unhappy with the decision, further reconsideration may be sought but the application must be supported by evidence not previously known to the Board and the fee of \$150 is also applicable. If the appeal is successful or withdrawn, the fee is refunded.

The scheme administrator investigates requests and, where necessary, additional information is sought. Depending on whether the matter in dispute relates to a decision made under the PSS Rules or the PSS Act, the case is then referred to either the Reconsideration Advisory Committee (RAC) or the Complaints Advisory Committee (CAC). The RAC and CAC comprise four members (two independent and two scheme administrator representatives) with a quorum of three members, one of whom must be an independent member. The Committees currently comprise:

- Ms Ann Forward, and Mr Bill Gray AM as the independent members, and
- any two of five nominated scheme administrator representatives.

The relevant committee makes a recommendation that the Board considers along with all the relevant evidence in deciding whether to affirm or vary the decision, substitute another decision or set aside the decision. The Board can also choose to reconsider a decision on its own motion. Each applicant receives a written statement of reasons for the Board's decision on reconsideration.



Requests for reconsideration are treated as complaints for the purposes of section 101 of the *Superannuation Industry (Supervision) Act 1993* (the SIS Act) and should a person be unhappy with the Board's decision, they may request the Superannuation Complaints Tribunal to review the decision in accordance with the *Superannuation (Resolution of Complaints) Act 1993*.

The Board requires its scheme administrator to investigate requests for reconsideration of decisions in a thorough, objective and effective manner in accordance with any guidelines issued by the Board.

Applications received

In 2005/06, 15 applications for reconsideration were received, compared with 29 last year.

Of the requests received, four involved applications for the early release of preserved benefits on hardship grounds, two involved the determination of benefit multiples and two involved the issue of invalidity retirement certificates. The remaining requests concerned various other scheme provisions.

Cases finalised

Twenty cases were finalised during the year, compared with 27 for the previous year. In five cases the original decision was varied in favour of the applicant on the basis of additional evidence being made available as part of the reconsideration process.

Table 26: Reconsideration applications received and outcomes 2004 to 2006

	2004/05		2005/06	
	Decision of the:			
	Delegate	Board	Delegate	Board
Brought forward	9	0	10	1
Received	28	1	13	2
Withdrawn or lapsed	11	0	6	1
Decisions affirmed	10	0	7	1
Decisions set aside	6	0	4	1
Resolved	27	0	17	3
Carried forward	10	1	6	0

Note: Table 26 shows number of cases brought forward from 2004/05

External review

The Board requires its scheme administrator to do all things within its control to facilitate the expeditious processing of matters that go to the Superannuation Complaints Tribunal (SCT), the Federal Court and other jurisdictions such as the Human Rights and Equal Opportunity Commission.

The Board is also kept informed of the outcome of external appeals and of their implications.

Complaints lodged with the SCT

Table 27: PSS complaints lodged with the SCT

Carried over	Received	Completed	Outstanding
8	10	*Withdrawn: 8	10
		Affirmed: 0	
		Set aside: 0	
		Total: 8	
*2 matters withdrawn by the complainant, 6 by the Tribunal			

Federal Court

Decisions of the SCT are reviewable by the Federal Court in its original jurisdiction under section 46 of the *Superannuation (Resolution of Complaints) Act 1993* (the SRC Act). Appeals, on the grounds of an error of law only, must be instituted within 28 days of notification of the SCT decision.

Decisions taken in the administration of the PSS are subject to review by the Federal Court in its original jurisdiction under the *Administrative Decisions (Judicial Review) Act 1977* (the AD(JR) Act). Recourse to the Federal Court under the AD(JR) Act may be based on any of the legal grounds set out in sections 5, 6 and 7 of the AD(JR) Act, including:

- errors of law
- improper exercise of power
- denial of the rules of natural justice
- failure to observe procedures, or
- unreasonable delay in making a decision.

The ambit of decisions which may be reviewed under the AD(JR) Act includes decisions made by the Board and its delegates. During the year there were no PSS cases reviewed by the Federal Court under the SRC Act or the AD(JR) Act.

Claims against the Board

During the year, the Board received 12 claims for compensation concerning claimants' benefit entitlements with a further 3 claims still outstanding as at 1 July 2005. The Board and its delegates considered 10 claims during the year with 5 cases remaining outstanding as at 30 June 2006. Of the 10 claims considered during 2005/06 liability was accepted in 8 cases. Total compensation payments amounted to \$61 435.

Complaints and representations

PSS

Transfer of benefits to other funds, benefit payments and taxation rates were the most frequent theme of complaints and representations during the year. Other issues that were the subject of complaints and enquires included the release of benefit estimates. One complaint was unable to be resolved within the SIS legislative timeframe of 90 days.

PSSap

Content of the Product Disclosure Statement, online access and nominated beneficiary policy were the theme of complaints during the year. All complaints were able to be resolved within the SIS legislative timeframe of 90 days.

Table 28: Complaints and representations received 2004 to 2006

	PSS		PSSap	
	2004/05	2005/06	2004/05	2005/06
Complaints	112	222	n/a	8
Parliamentary representations	5	10	n/a	0
Total	117	232	n/a	8

Stakeholder communications

Overview

Communications efforts during the 2005/06 year were focused on the introduction of the PSSap as well as a continued focus on significant regulatory, policy and service initiatives for members, employers and other stakeholders.



Member communications

The Board delivered education and information services to assist members to understand and make informed decisions about:

- changes to the Superannuation Surcharge legislation
- changes to the Government's Transition to Retirement measures
- changes to the Board's interest rate policy, which allows fairer distribution of earnings to all members.

The Board continued to develop its information distribution network in accordance with its Communication Plan, with the introduction of:

- the 'At Work for You' workshop (pilot), which aims to deliver a complete service offering to both members and employers with workshops being held at the members' place of work
- a new information service for SES level employees and third parties (financial planners, advisers and unions)
- improvements to online information
- new phone and contact details dedicated to PSS and PSSap members
- regular briefings for stakeholders who are seen by members as sources of information
- a new welcome process for all new PSSap members, which includes a personal welcome call. The welcome process aims to help members off to a good start with their PSSap super, by making joining easy, with minimal paperwork and maximum personalised support. It also helps to reduce administration and distribution work for employers. This process was recognised with both a Gold Award and overall Award for Excellence at the 2006 Conference of Major Super Funds.

Over the next year, communications activities will be focused on:

- rolling out the 'At Work for You' workshops
- the development of additional online transactions for members
- ensuring members have the information they need to make informed decisions about Choice of Fund
- redevelopment of the PSS website.

Member enquiries

Throughout 2005/06, work volumes increased in certain contact channels and decreased in others. The most significant increase was reflected in the number of written items processed which increased by more than 50%. These increases are a result of ongoing media coverage for superannuation. However, the contact centre has comfortably met its service standards for the majority of 2005/06.

New phone numbers were established, which separated the Commonwealth and the Military streams. The new numbers were implemented in October 2005 and are aimed at gaining more accurate information regarding calls received from the PSS/CSS schemes. The written work performed by a separate team has continued to be successful. Staffing levels in the second part of the review period were approximately 10% lower than for the first six months.

Resources dedicated to the provision of seminars and individual consultations remained constant, as did the overall number of services provided. During March and June, resources were also provided for the seminar pilot, which focused on educating PSS and PSSap members at their workplace. This pilot will continue into the new financial year.

The provision of a dedicated service for members at SES level was one initiative which was successfully piloted throughout 2005. With the recognition of the additional complexity inherent in the enquiries of many SES members, this service was staffed with the most experienced staff in the contact centre. The SES line has become a permanent service we provide members. There has been a steady increase in the use of this service. Further, the SES line has been expanded to include a third party referral number, which is dedicated to financial planners and union representatives. It has been successfully implemented with a steady increase in member contact volume. There has been consistent reported satisfaction with this newly provided service.

The review of the structure of the contact centre referred to in last year's report is ongoing with the final implementation due to be completed by December 2006.

The implementation of quality assurance within the contact centre occurred in August 2005. This mainly reviewed email and written correspondence. In May 2006, the quality assurance process also commenced the review of phone enquiries.

In regards to family law enquiries, the undertaking of form 6's was transferred to the administrative area in February 2006.

It should be particularly noted that throughout the review period, our customer satisfaction survey conducted in November 2005 revealed the second highest ever member satisfaction recorded over the past eight years.

New contact centre arrangements started on 1 July 2005 for PSSap members. In addition to responding to members' phone and written enquiries, the Board also welcomes all new members to the PSSap. This includes sending new members a welcome letter, sending them a membership card, and phoning new members to assist them with their new super account.

The Board won an Excellence Award for innovative communications from the Conference of Major Superannuation Funds in 2006 for the personal way it welcomes members to the PSSap.

Member enquiries are currently predominantly about joining the PSSap, how members can consolidate their superannuation and insurance cover.

Table 29: Enquiry volumes

Enquiry type	PSS Number of enquiries	PSSap Number of enquiries
Phone calls	171 382	11 714
Written enquiries	7 258	0
Email enquiries	17 164	2 142
Family law enquiries	419	1
Seminars presented	105	0
Personal counselling interviews	610	0

Annual member statement pack

The Board's principal means of communicating with members is through its Annual Member Statement Pack, sent to all contributing and preserved benefit members.

The Pack, like every major PSS information service, is user tested by a randomly selected group of members—called a Member Editorial Panel—prior to finalisation to ensure it is useful and relevant. We thank all the members from around Australia that participated in this year's Panel.

SIS legislation requires the Board to distribute annual member statements by 31 December each year. The bulk of 2004/05 Annual Member Statement Packs were distributed in November 2005. Due to the requirement for manual calculations, some statements were not able to be distributed until early 2006.

The 2005/06 Annual Member Statement Pack will be issued to members from September 2006 onwards, and all efforts are being made to meet the 31 December deadline.

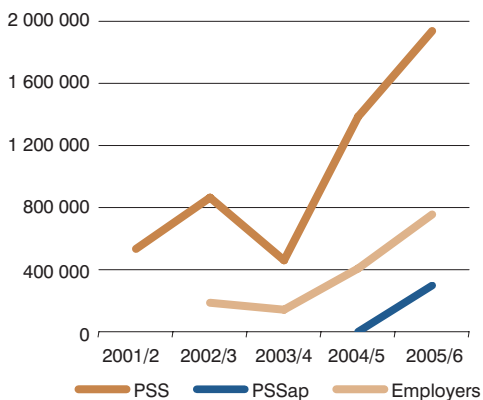


Online services

The PSS website (www.pss.gov.au) and PSSap website (www.pssap.gov.au) continue to be a primary communications channel between the Board and members, particularly in relation to investment matters. This is reflected in the increase of page views to almost 2 million for the year.

The Board remains committed to further enhancing its web presence and the development of online services.

Chart 5: PSS/PSSap and employer website hits



Member access to the website is seasonal in nature, peaking at times when end-of-year financial information becomes available.

PSS Secure website access

Member Services Online provides members with a range of secure services including the calculation of benefits and the ability to view their annual statement online. During the year 61 333 statements were accessed and 55 197 benefit estimates produced using the i-Estimator.

PSSap Secure website access

Member Services Online allows members to:

- check their balance and transaction history
- select their investment options
- view their nominated beneficiaries
- view their statements
- update their contact details
- use calculators to help keep their super investment on track.

Member Services Online was accessed 16 735 times in 2005/06 by 4836 unique members.

Performance Indicators

The scheme administrator's, Commonwealth Superannuation Administration (ComSuper), seventeenth semester (S17) client satisfaction survey was conducted between October 2005 and November 2005. The overall Quality Service Index (QSI), a measure of member's satisfaction with services, fell from 86.2% to 84.3%.

Despite the 1.9 percentage point fall from the previous semester, it still stands as the second highest index score recorded to date. The decline in satisfaction was due to the decreases in PSS member's satisfaction with the benefit payment and written estimates services, along with a smaller decrease in satisfaction with the telephone information service. The decline can be partially counterbalanced by a substantial increase with satisfaction with PSS seminars. Further, the trend in PSS members' overall satisfaction with ComSuper services since the commencement of the survey process still remains positive.

Over 93% of members indicated they were satisfied with the telephone information service. This was consistent with results from S16. Overall satisfaction did not fluctuate significantly by the member's scheme or age. Also similar to S16, nearly all members rated the ComSuper Customer Service Representatives very positively across a number of measures. Some key comments were that the information officer they dealt with was polite and courteous; clearly spoken; understanding; and that they resolved their enquiry efficiently.

Over 85% of members were satisfied with the way in which ComSuper processed their PSS benefit payment. Around 85% of members indicated satisfaction with the PSS written estimate service. There was a significant increase in the proportion of members who made the request for written estimates by email from S16. Results illustrate that email is now the preferred method to request written estimates, followed by telephone.

The most significant increase since S16 is the overall satisfaction with PSS seminars. The QSI increased 3.2 percentage points to 84.0%. This is at its highest level since 1997/98, consistent with a gradual upward trend in satisfaction since 2000. Over 94% of members indicated their satisfaction overall with the seminar they attended. After attending the seminar, 78.8% of members reported having a 'good' understanding of superannuation issues. This signifies an improvement of 49.1 percentage points on their understanding prior to attending the seminar. This is aligned with the improvements in understanding recorded in recent cycles.

Ratings for the ease of understanding the information increased slightly in S17, still continuing the upward trend since T9. Satisfaction with the usefulness of the information (94.9%) and relevance of the subject matter to members' needs (93%) remained fairly stable. In addition, ratings for the performance of the seminar presenters remained very high.

Despite the slight decrease in satisfaction with PSS one-on-one information sessions, 96.8% of the members still indicated their contentment. Members were extremely satisfied with the availability of one-on-one information sessions; the ease of organising information sessions and the timelines in which members were attended to at sessions.

In relation to services accessed through Member Services Online (MSO), results were consistent with S16, which showed that the CSS members were much more likely to access the i-Estimator through MSO than their PSS counterparts. However, usage of MSO to access member statements increased for both schemes in S17, showing an increase of 4.4 percentage points for PSS members. Satisfaction with the i-Estimator remained the same for PSS members in S17.

Ratings for the usefulness of the i-Estimator were almost unchanged for both schemes in S17, and were consistent with ratings given in S16.

Employer communications

With the introduction of the PSSap and the implementation of the new Employer Services Online (ESO) web based tool from 1 July 2005, the communications with employers in the first half of the year was predominantly around these two topics.

As mentioned in last year's report, ESO is a new web-based tool which provides employers with a more effective and timely way to submit superannuation data to the administrator. It also allows business rules to be applied so that the quality of the data is improved. The tool also has other functionality to help with the production of reports and an eligibility determiner, which assists employers to commence new employees in the correct fund, particularly where the employee has an existing interest in the PSS or CSS.

There was some residual training carried out in the first few months of the financial year on the PSSap and ESO, then the emphasis turned to employer site visits to assist employers with the transition to the new reporting arrangements and any issues regarding administration of the PSSap.

Employer Relations also continued its ongoing training program for the 223 employers, particularly for those employers with new personnel/HR staff and those who experienced specific issues with the complex Scheme Rules.

During the latter months of the financial year a new seminar program called 'At Work for You' was piloted with a few of our employing agencies. The concept of the program is to provide three different services to meet the needs of employees and employers at their place of work.



The services provided include:

- Seminar/workshops to members;
- One-on-one consultations with members who are within 12 months of ceasing membership; and
- Employer seminars/training to HR/personnel staff on administration issues.

During the first few months of 2006/07 the 'At Work for You' program will continue its pilot phase and the seminars and workshops will be further refined to better meet member needs. In the remaining months of 2006/07 the program will then be rolled out to the majority of employers and then a yearly program will be developed.

During 2005/06 the following communication services were delivered to employers:

Table 30: Employer communications

Type of Service	Number Delivered
Employer training workshops (scheme rules based)	22
Employer site visits (technical)	68
Inbound calls received through employer help desk	6 832
Outbound calls to employers (follow up)	4 624

The inbound calls to the employer help desk increased dramatically during 2005/06 and exceeded the number of calls received in 2004/05 by approximately 4600. The calls received covered a wide range of topics for the PSS, CSS and PSSap and in regard to ESO issues.

Also during 2005/06 nine issues of Employer News were sent to employers. These news bulletins also covered a wide variety of topics, including Transition to Retirement, new rates (i.e. AWOTE, EPSC, MBL's etc) and data reporting requirements.

With the implementation of the PSSap and ESO it was decided not to conduct the annual employer survey because of the additional workloads being placed on employers. However, the survey is scheduled to be undertaken in August/September 2006 and the results will be included in the 2006/07 report.

Regulatory requirements

As regulated superannuation funds under the *Superannuation Industry (Supervision) Act 1993* (SIS), the PSS and PSSap must comply with all the information disclosure standards set out in the SIS and corporations law. One of the major requirements is to maintain ongoing communication with members, giving assurance that the superannuation industry operates in a fair, honest and open manner.

Member communications are also compliant with the *Spam Act 2004*, the *Privacy Act 1988* and Parliamentary and Australian Government publishing standards.

Enquiries about any of the communications mentioned in this report or the PSS and PSSap websites can be addressed to:

Senior Communications Officer
 Australian Reward Investment Alliance (ARIA)
 GPO Box 1907
 Canberra City ACT 2601
 Phone: (02) 6263 6999
 Fax: (02) 6263 6900