

Membership data

Table 20: Membership summary 30 June 2007

		Contributors	Preserved /deferred benefit members	Pensioners	Total membership
CSS	Male	16 147	12 303	115 249	152 282
	Female	8 583			
	Total	24 730			
PSS	Male	58 712	97 760	14 678	252 197
	Female	81 047			
	Total	139 759			
PSSap	Male	18 041	6 270	0	51 026
	Female	26 715			
	Total	44 756			
Total		209 245	116 333	129 927	455 505

Chart 1: Fund membership by type

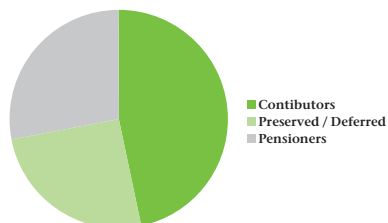


Chart 2: ARIA membership by scheme

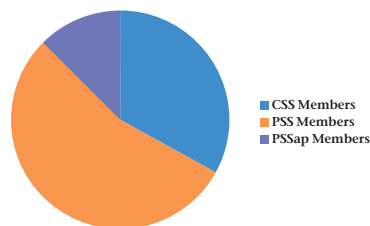


Table 21: Member and employer contributions received 2005/06 - 2006/07*

	2005/06			2006/07			Difference
	Member*	Employer*	Total*	Member*	Employer*	Total*	
CSS	\$137m	\$45m	\$182m	\$136m	\$43m	\$179m	(\$3m)
PSS	\$516m	\$224m	\$730m	\$542m	\$228m	\$771m	\$41m
PSSap	\$2m	\$66m	\$68m	\$20m	\$196m	\$216m	\$148m
Total*	\$655m	\$335m	\$1 150m	\$698m	\$467m	\$1 166m	\$186m

* These figures do not include transfers-in, co-contributions or any appropriations from the CRF.

Chart 3: CSS membership trend over five years

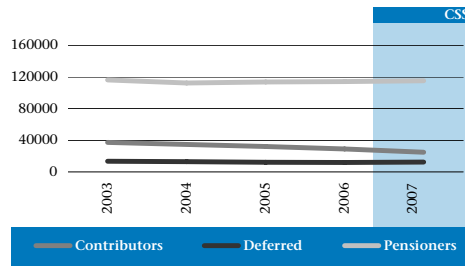


Chart 4: PSS membership trend over five years

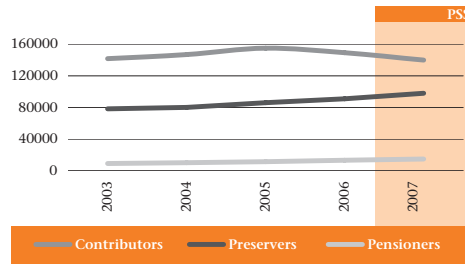


Chart 5: PSSap membership trend over five years

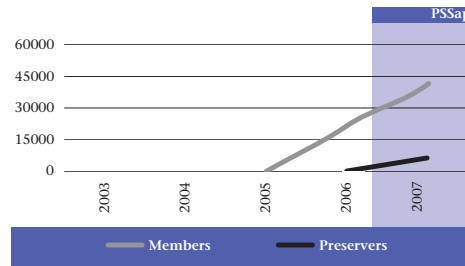
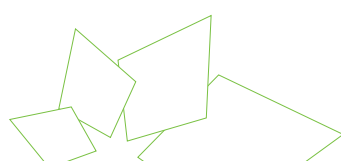
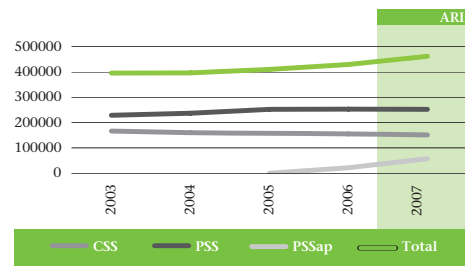


Chart 6: ARIA membership trend over five years



Scheme administrator

Scheme administration for the CSS, PSS and PSSap is undertaken by ComSuper on the basis of a statutory mandate.

The scheme administrator's major areas of activity encompass:

- > under delegation, reconsidering and reviewing decisions on entitlements
- > 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
- > providing information to members.

Performance indicators

Indicators of performance are set down in the service level agreement between ARIA and the scheme administrator. ARIA annually reviews the effectiveness of all aspects of its scheme administrator's performance in a thorough evaluation.

Member enquiries

Chart 7: 2006/07 Member enquiries by type

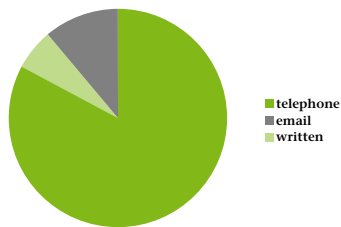
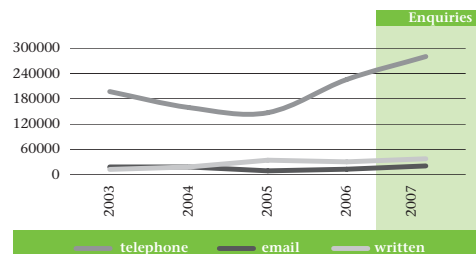


Chart 8: Number of enquiries over five years



Scheme exits

ARIA 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.

**Table 22: Total number of exits
(by scheme)**

	2005/06	2006/07
CSS	5 555	8 228
PSS	12 937	15 803
PSSap	77	855
Total	18 569	24 886

Chart 9: Scheme exits (by type)

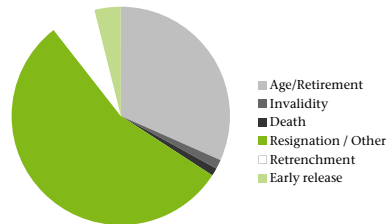
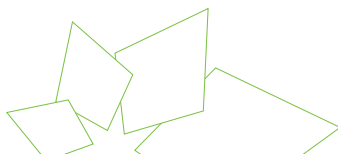


Table 23: Total number of scheme exits (by type)

	Age/ retirement	Invalidation	Death	Resignation / other	Retrenchment	Early release	Total
Contributor exits	1 447	97	46	2 739	826	0	5 155
Preserved claims	3 051	12	10	0	0	0	3 073
CSS total	4 498	109	56	2 739	826	0	8 228
Contributor exits	2 219	260	141	10 285	857	0	13 762
Preserved claims	999	26	58	0	0	958	2 041
PSS total	3 218	286	199	10 285	857	958	15 803
PSSap total	139	0	1	698	0	17	855
Total	7 855	395	256	13 722	1 683	975	24 886

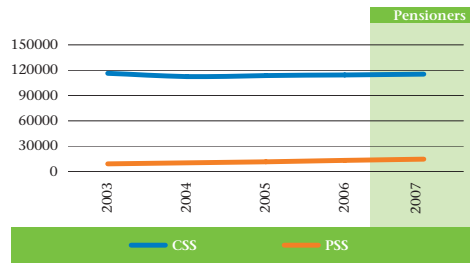


Pensions

Table 24: Pensions summary

Pensions in force at 30 June 2007						Pensions paid	Average yearly pension
	Age retirement	Involuntary retirement	Invalidity retirement	Spouse and orphans	Total		
CSS	53 335	14 768	18 431	28 715	115 249	\$2 795m	\$24 703
PSS	5 541	6 739	1 779	619	14 678	\$244m	\$17 598
Total	58 876	21 507	20 210	29 334	129 927	\$3 039m	\$21 150

Chart 10: Growth in CSS/PSS pensioner population past five years



Note: The PSSap does not offer a pension product.

Dispute resolution

Avenues of review

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

Internal review

A person affected by a decision of ARIA or a delegate may apply in writing to have it reconsidered by ARIA. 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 or presented to ARIA and a 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, obtains additional information before referring a complaint to either the Reconsideration Advisory Committee (RAC) or the Complaints Advisory Committee (CAC). The RAC and CAC have the same membership comprising of 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 of:

- > 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 ARIA considers along with all the relevant evidence in deciding whether to affirm or vary the decision, substitute another decision or set aside the decision. ARIA can also choose to reconsider a decision on its own motion. Each applicant receives a written statement of reasons for ARIA'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 Trustee's decision, they may request the Superannuation Complaints Tribunal to review the decision in accordance with the *Superannuation (Resolution of Complaints) Act 1993*.

ARIA requires its scheme administrator to investigate requests for reconsideration of decisions in a thorough, objective and effective manner in accordance with the standards set down in service level agreement.

Applications received

In 2006/07, 32 applications for reconsideration for the CSS and PSS were received, compared with 31 last year.

Of the requests received, eight involved late elections for preservation of rights, five involved applications for partial invalidity pension, four involved limited benefits member status, three involved applications for spouse benefits, two involved retrospective invalidity applications, and two involved applications for invalidity retirement. The remaining requests concerned various other scheme provisions.

Cases finalised

Twenty four CSS and PSS cases were finalised during the year, compared with 39 for the previous year. The original decision was varied in favour of the applicant in three cases, due mainly to additional evidence provided as part of the reconsideration process.

Table 25: Reconsideration applications received and outcomes 2006/07

	Decision of the:	Brought forward	Received	Withdrawn or lapsed	Decisions affirmed	Decisions set aside	Resolved*	Carried forward**
CSS	Delegate	7	17	6	6	2	14	10
	Trustee	1	1	1	0	0	1	1
PSS	Delegate	6	13	5	3	1	9	10
	Trustee	0	1	0	0	0	0	1
PSSap		0	0	0	0	0	0	0

* Resolved = withdrawn or lapsed + decisions affirmed + decisions set aside

** Carried forward = brought forward + received - resolved

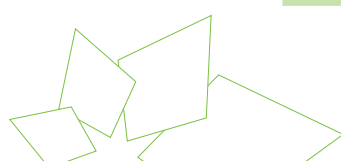
External review

Certain ARIA decisions are subject to external review by the Federal Court and other bodies such as the Human Rights and Equal Opportunity Commission.

Complaints lodged with the SCT

Table 26: Complaints lodged, all schemes

	Carried over	Received	Completed	On-hand
Total	24	27	31	20



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 initiated within 28 days of notification of the SCT decision.

Decisions taken in the administration of the schemes are subject to review by the Federal Court in its original jurisdiction under the *Administrative Decisions (Judicial Review) Act 1977* (the AD(JR) Act).

Decisions which may be reviewed under the AD(JR) Act include decisions made by ARIA and its delegates.

During the year there were no cases reviewed by the Federal Court under the SRC Act or the AD(JR) Act.

Claims against ARIA

During the year, ARIA received 13 claims for compensation concerning claimants' benefit entitlements. A further 18 claims were still outstanding at 30 June 2006. ARIA and its delegates considered 25 claims during the year with six cases

outstanding at 30 June 2007. Of the 25 claims considered during 2006/07 liability was accepted in 15 cases, for which total compensation payments amounted to \$380 676.

Complaints and representations

There has been an increase in the number of complaints recorded. The increase is due to a broadening of the definition of 'complaint' to include expressions of member dissatisfaction as well as formal complaints. The most frequent causes of dissatisfaction were customer service, phone, email and benefit estimate response times. Delays in revised Exit Rate payments, delays in receiving statements, financial hardship eligibility, amalgamation of accounts, the inability to release benefits to non-eligible schemes on a member's resignation, insurance premiums and non-allocation of contributions were also the subject of complaints during the year.

All cases were resolved or substantially answered within the legislative timeframe of 90 days outlined in the Superannuation Industry (Supervision) (SIS) Regulations 1994.

Table 27: Complaints and representations

		Resolved within 90 days	Outstanding at 30 June 2007	Total received
CSS	Complaints	260	10	270
	Ministerials	17	0	17
	Ombudsman enquiries	3	0	3
PSS	Complaints	312	10	322
	Ministerials	11	0	11
	Ombudsman enquiries	2	0	2
PSSap	Complaints	62	7	69
Total				694