

21<sup>st</sup> June 2015

**For the attention of:**

**Committee Secretary - Senate Standing Committees on Community Affairs  
Senators for Tasmania  
Tasmanian MHRs**

**Social Services Legislation Amendment (Fair and Sustainable Pensions) Bill 2015**

As a Tasmanian in receipt of a defined benefits pension, we are concerned about the effects of changes mooted in this bill.

Together with the Tasmanian Association of State Superannuants (TASS) and advice provided by the public service Retirement Benefits Fund (RBF) to TASS, we add our personal concerns supporting TASS submissions to the Senate Standing Committee.

In particular we are concerned about any reduction to arrangements related to the receipt of a Social Services pension or part thereof.

***In light of the inadequate indexation system*** in place for defined benefits pensions, people like us are year by year falling further and further behind the rate of inflation and cost of living.

Fixed charges for all manner of utilities such as power, water, sewerage, registrations, insurances and rates rise at a much greater rate than can be sustained or is in fact fair.

We urge you to thoroughly familiarise yourself with this so called Fair and Sustainable Pensions Bill 2015 and weigh up the effects on the local communities and constituents you represent.

Yours faithfully,  
Greg and Noelene JAMES