

PHILLIP SURTEES  
HARRIS ROAD,  
MUCHEA 6501  
PH: (09) 571 4198

P.O. Box 69

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THE SECRETARY

SENATE SELECT COMM. ON SUPERANNUATION

PARLIAMENT HOUSE

CANBERRA ACT 2600

Dear Committee Members.

As The President of a National  
Society, Ass. Branch ~~at~~ at Sorrento West. Australia

I have been given a copy of your Discussion Paper 22  
Nov. 2001 to Respond to. I and many of our  
Members are facing Hardship because we cannot gain access To  
our Privately Funded Endowment or Super Policies we were  
Promised we could get at 55 YRS of age if we were  
forced through Health or other causes could Not Continue  
Working in our Past Professions.

My Responses are summarised on the attached page.

Yours faithfully  
Philip Surtees



CHAPTER 1.

(FROM N.S.A) A DISCUSSION PAPER ON EARLY ACCESS TO SUPER FUNDS

1.1. SUPER+ ENDOWMENT POLICIES FUNNY PAID BY CONTRIBUTOR SHOULD NOT BE GROUPED WITH EMPLOYERS CONTRIBUTED FUNDS!!! SEPARATE THESE AND THE BALANCE BECOMES ANOTHER ISSUE. BASED ON ABILITY TO WORK OR BE EMPLOYED.

CHAPTER 2.

2.4 THIS STATEMENT IS INCORRECT.  
2.8 NO HE DID NOT! HE DIRECTED POLICIES MUST RUN TO THEIR MAXIMUM TERM NOT MINIMUM IE. SEYRS OPTIONAL BUT AT 60YRS HAD TO BE PAID OUT. BUT NOT BEFORE HE SAID IN FEB 1996 AND AGAIN IN 2001  
2.17 THESE ARE NOT THE ONLY ONES. BUT IF YOU HAVE OTHER ACCIDENT WORKERSCOMP OR PRIVATE HEALTH INSURANCE THESE AVENUES HAVE TO BE EXHAUSTED FIRST. BEFORE APPLYING FOR PART OF SUPER PAYOUT.

2 Q.1. YES.

CHAPTER 3

3.14 SHOULD BE AVAILABLE WITH NO LIMIT.

- 3 Q.3. No limit
- Q.4. N.A.
- Q.6. NO
- Q.7. YES
- Q.8. YES
- Q.9. JUDGE EACH CASE ON ITS MERITS
- Q.10. MEDICAL / MINISTERIAL
- Q.11. NO
- Q.12. YES
- Q.13. AS MEDICAL / MINISTERIAL
- Q.14. NO LIMITS / ONLY ON ASSESSMENT.
- Q.15. DEPENDS ON CASE.

CHAPTER 4.

- 4. Q.16. NO
- Q.17. YES EASIER ACCESS
- Q.18. NO
- Q.19. NO
- Q.20. NO
- Q.21. FASTER ASSESSMENT.
- Q.22. NO
- Q.23. YES
- Q.24. NO
- Q.25. ?

CHAPTER 5.

- 5.4. DONT UNDERSTAND THE EXAMPLE
- 5.5. ? \$294 WONT GO FAR.
- Q.26. ? NO LOGIC. IF YOU CAN GET ONE YOU WONT NEED THE OTHER
- Q.27. ?
- Q.28. ?
- Q.29. NO COMMENT.
- Q.30. ?
- Q.32. YES
- Q.33. YES
- Q.34. NO.