

482 Norton Road,  
Wamboin, NSW, 2620  
1 February, 2001.

The Secretary,  
Senate Select Committee on Superannuation and Financial Services,  
Parliament House, CANBERRA, ACT 2600.

Dear Sir,

*dated 20/1*  
Further to my submission to the Committee on the Inquiry into the benefit design of Commonwealth Public Sector and Defence Force unfunded superannuation funds; I would be grateful if you would kindly accept the following supplementary material.

**Background.**

I attended a Public Seminar on retirement incomes, today.

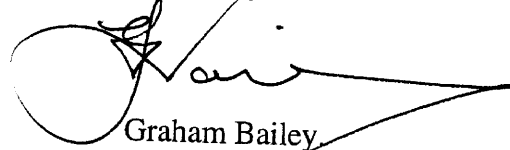
During the Seminar it became obvious to me there is further discrimination against members of the Commonwealth CSS Scheme; namely the unfavourable TAX TREATMENT of incomes and what appears to be unfair treatment of this pension in terms of the Centre link Assets test.

Accordingly, could I please add an item 6, to my list of **Proposals** for consideration by the Committee?

6. Under terms of reference (f),

Consider the fairness or otherwise, of the fully taxable nature of the CSS pension income, compared with other pensions like allocated pensions; together with the fairness of the treatment of a CSS pension under the Centre-link Asset and Income tests.

Sincerely,

  
Graham Bailey

