

# Annuity News

April 2021 No. 103

**G** government  
**S** superannuitants  
**A** association  
 Founded in 1920

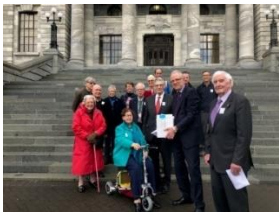


## Featuring

News about your Association and what we are up to, as well as many other useful snippets

Call the GSA free on 0800 888 472

Visit us at [www.gsa.org.nz](http://www.gsa.org.nz)



## 100% CoLA Petition – Meeting with Finance Minister, Grant Robertson

President Tony Hamilton, and other GSA representatives met with Finance Minister Grant Robinson on Monday 1 March 2021. The Minister advised that the 100% CoLA issue is in the system to be considered for inclusion in the 2021/22 government budget and further advised that the outcome of this bid will only be known once the Budget is announced in May 2021. This is an issue that the Minister

has taken a keen interest in over the years on behalf of the GSA.

## Cost of living adjustment to annuities

Over the year to 31 December 2020, the Consumer Price Index increased by 1.44%. This increase will be applied to your annuity in the next financial year commencing from the 15 April 2021 pay date.



## GSA Personal Data Books

We have converted the GSA Personal Data Book into an editable PDF document so you can download the booklet on to your own computer device, fill out the details and then make it available to family members for future use. It is available under the Members/ Publications and Documents section of our website, in the original format that you can print and then fill in, as well as this new PDF editable version (you will need your GSA password to access Publications and Documents). Contact [national@gsa.org.nz](mailto:national@gsa.org.nz) for your password, if you don't have it handy. Physical copies of this booklet (and Retirement & Your Annuity) are available from your local branch (see branch contact details on page

8) as well as from the National Office call 0800 888 472.

Year	2020	2021	2022
23 Jan	21 Jan	20 Jan	
20 Feb	18 Feb	17 Feb	
19 Mar	18 Mar	17 Mar	
18 Apr	15 Apr	14 Apr	
14 May	13 May	12 May	
11 Jun	10 Jun	9 Jun	
8 Jul	7 Jul	6 Jul	
5 Aug	4 Aug	3 Aug	
3 Sep	2 Sep	1 Sep	
1 Oct	30 Sep	29 Sep	
29 Oct	28 Oct	27 Oct	
26 Nov	25 Nov	24 Nov	
24 Dec	23 Dec	22 Dec	

## Annuities Payday Card

We have been receiving some enquiries for the Annuities Payday Card. The printing of these cards was discontinued some time ago, **however the dates are available on page 8 of this newsletter and future annuity newsletters**. The updated dates for 2021 to 2023 have been added, and they can be cut out and kept for your reference.

## Reminder – GSA subscription increase from 1 April 2021

As you may already be aware, at the Council meeting in September 2020, a subscription increase was approved, to take effect from 1 April 2021. The new subscription rates are \$2.50 per annuity pay day, or \$32.50 if you pay your subscription annually. If you are paying your subscription via your annuity, this increase will take place on the payday of 15 April 2021.



Dear members

A year ago we were facing the beginning of what turned out to be a world changing event which is not yet finished. What a resilient group our members are. Easily adapting to the 'new normal'. Smoothly accepting the postponement of the May / June AGMs, then running them as part of the traditional end of year functions. Which also doubled (or is it tripled?) as the launch of our fabulous book 'Safeguarding Super' (see page 3 on how to order).

My most heartfelt thanks to our author, Professor Emeritus Roger Openshaw, for the many, many hours of work that ended with our brilliant book. Thanks also to Roger for agreeing to attend a number of book launch events organised by the branches, around the country. I know our members in Northland were very appreciative for the opportunity to hear from him. I also extend GSA's gratitude to publisher Roger Steele for his dedicated efforts. Likewise, totally deserving of a mention, and an enormous thank you, is Jenny Barclay for the massive expertise and effort she provided throughout the whole centennial exercise.

Members may have heard that we said farewell to Jenny at the end of 2020 as she moved on to another position. We have been extremely fortunate to welcome back Karen Knobloch who, after a year away from GSA, has returned to take up the Executive Officer position. Welcome back Karen.

I now turn my attention to our future. I ask members, particularly the more recently retired, to get involved. All committees continually need renewal and recent difficulties in different parts of the country have shown that we need to constantly keep our minds on this. What follows addresses one question we frequently hear:

### **Why is the GSA needed?**

The main purpose is to protect the annuities we receive because of our financial contributions during our public service. Whereas, right now, there is no threat to the annuity, GSA needs to be a vibrant, alert, and prepared organisation ready to step up and take concerted action should any danger present itself. Everything that we do revolves around achieving that aim. We exist, as someone recently told me, as an 'insurance'. We also provide assistance to members with any issues that arise in relation to their individual contribution and / or annuity.

With this year's AGMs upon us, please consider volunteering. Our Branch committees:

- Ideally need committee members who use email, have some computer skills, maybe use zoom / skype (if currently not knowledgeable in the latter, help is available).
- Have a number of 'physical' meetings (the number of meetings decided by individual committees).
- Have a secretary/treasurer (not always just one person) to undertake day to day admin work, support the committee and member database management.

I have found that being a committee member is not an onerous task, but it is an essential one and it can be extremely rewarding.

The Board also needs continual regeneration: if you are a committee member with a possible interest in helping in the Board room please make contact with me or another Board member.

### **CoLA for pre 1985 annuitants:**

Work continues on this and we have been advised by our Minister to wait for the budget.

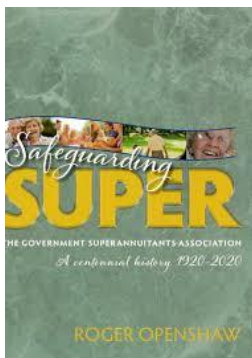
With my visits to a number of Branch AGMs cancelled last year due to Covid, I now have a similar plan in place for the forthcoming May and June. Air NZ, weather and lockdowns permitting, I look forward to seeing many of you at your local meetings.

In my opinion the GSA is in good heart. We will always face challenges, however, with perseverance, skill and goodwill these will be faced up to and we will keep moving forward.

Regards



Tony Hamilton, President



### **A note from our Historian, Roger Openshaw**

During the last two months of 2020 I visited GSA Branches around the country to promote sales of the book; Safeguarding Super, the GSA centennial history, published by Steele Roberts in September 2020. This book was written as part of planned celebrations to mark the Association's 100th year of successful operations.

I was invited to visit GSA branches around the country, to help promote the book in a series of luncheon functions. I was pleased to be hosted by the Horowhenua-Kapiti, Northland, Canterbury Westland, Wanganui, Tauranga and Napier branches in November/December of 2020.

Unfortunately, due to unforeseen weather conditions forcing the cancellation of flights I was unable to visit the New Plymouth Branch to speak at their luncheon. Also due to clashes in dates, there were other branches I was unable to visit, and I apologise to them.

I want to thank all those involved for their generosity and kindness in hosting me as well as providing transportation to and from events. Everywhere I went, people at branch level gave freely of their time. This greatly helped to make these luncheon engagements both enjoyable and informative.

**Want a copy?** You can purchase your own copy of this absorbing account of the work the GSA has done over the past 100 years to protect the government annuities of its members. The cost is \$40 per book plus postage. Please email [national@gsa.org.nz](mailto:national@gsa.org.nz) or phone 04 472 7006, an invoice will be sent to you and the book posted upon payment. We are already on a third printing of the book, it is proving very popular.



### **Get involved with the GSA!**

We reiterate our call from the October 2020 Annuity News (and this issue's President's message on page 2) for members to get involved with their local branch. Our branch committees need new members in order to keep providing local services and events to GSA members and they are very keen to welcome new people. Branches are the heart of the GSA and an important link between members and National Office.

We know that our members are busy with their everyday lives, but branch committee duties are not onerous or time-consuming, and are a great way to network with fellow members, showcase your own skills and experience, and learn some new skills along the way.

To register your interest, please phone your local branch (0800 888 472) or email them (branch email addresses are on page 8 of this newsletter).

It is as important now, as it has ever been, to maintain our branch structure so that GSA members are represented nationally.



### **New Executive Officer for the GSA – Karen Knobloch**

I was very pleased to accept the role of Executive Officer of the Government Superannuitants Association. As the former Office Manager, I was happy to return and to continue the good work of the previous Executive Officer, Jenny Barclay.

This is an exciting time for the organisation with changes and challenges up ahead, however we continue to hold our members as central to our operations and continue to look after the interests of them and their annuities.

With New Zealand still grappling with intermittent Covid restrictions and lockdowns, this continues to challenge us in our day to day operations at National and Branch level, but due to the level 4 lockdown last year, we know that we can still operate the organisation effectively from home if needed.

I would like to thank the GSA Board, Office Manager Pamela Arul, and the Branches, for their continuing support of me in this role.



### GSA membership numbers - March 2021

As at mid March 2021 GSA membership totaled 24,490, comprising 519 pre-annuitants, 419 pre-annuitant spouses, 12,907 annuitants, 6697 annuitant spouses, and 3,948 surviving spouses.

We continue to focus on attracting as many of the remaining pre-annuitants as we possibly can. We believe there are a large number of these people working in the education sector and we are liaising with representative groups in education to encourage these people to join.



### Protect Your Spouse/Partner Annuity Rights

We strongly encourage you to ensure your spouse/partner also becomes a member of the GSA, by being listed as a spouse/partner member on your membership. This is at no extra cost so you can both enjoy the benefits of GSA membership!

Having your spouse/partner listed under your membership, will assist them in the event that you pre-decease them. The GSA provides vital information to them regarding your GSF/NPF annuity and in dealing with Datacom. This assistance helps make a difficult time in their life less stressful and guides them in what they need to do. However, if we don't know you have a spouse or partner, we are unable to help. If you haven't already done so, please call 04 472 7006 or email [national@gsa.org.nz](mailto:national@gsa.org.nz).



### Membership Data from the Government Superannuation Fund Authority (GSFA)

The following GSF membership information was gained from the 2020 Annual Report from the GSFA as at 30 June 2020. You can find this Annual Report on the GSFA website [www.gsfa.govt.nz](http://www.gsfa.govt.nz). The most current fund membership figures have been added to the table below. As you will see, there is only 1 current parliamentarian in the scheme and this has a bearing on parliamentary understanding of the scheme and some of the issues like the CoLA petition that we raise with government.

	Annuitants	Pre-annuitants
2011	46,839	13,433
2012	46,638	12,453
2013	46,568	11,464
2014	46,359	10,580
2015	45,967	9,767
2016	45,635	9,060
2017	45,279	8,356
2018	44,834	7,743
2019	44,417	7,136
2020	43,894	4,512

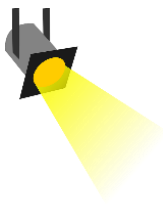
Breakdown of pre-annuitants				
	2016	2018	2019	2020
General scheme	9,298	7,376	6,801	4,275
Armed forces	133	123	122	55
Police	280	213	188	161
Prisons service	46	29	24	20
Judges & Solicitor General	5	1	0	0
Parliamentary	5	1	1	1

## GSF Appeals Board members

The Minister of Finance Grant Robertson has advised the GSA of the reappointment of two Appeals Board members, Toni Izzard and Brian McCulloch. The GSA has advised the Minister that these reappointments are agreeable to the GSA. These appointments are for another 3 years each. GSA Board member and ex-Executive Officer, Alan Peck, is also a member of the GSF Appeals Board.

## What is the GSF Appeals Board?

The Government Superannuation Appeals Board was established under the Government Superannuation Fund Amendment Act 1995. The function of the Board is to hear and determine appeals arising from decisions made by the Government Superannuation Fund Authority. Its members are appointed by the Minister of Finance and represent contributors, beneficiaries and employers. The GSA can support GSA members in their appeals if it is considered that the case is worth pursuing and it is practicable to do so.



### Spotlight on the National Provident Fund Defined Benefit Plan (NPF)

As of March 2021, the Association had 1436 National Provident Fund continuing contributors and annuitants (including spouses and surviving spouses), of this number 853 are annuitants.

This fund was originally set up as a private scheme in 1911, and from 1914, the NPF became the main superannuation scheme for employees of local authorities (including city, borough and county councils, and harbour, road, electric-power boards). In 1926, the nurses and clerical staff at the hospital boards were also included. Other sub-schemes were set up later for others including the Fire Service and Air New Zealand.

The NPF Defined Benefit Plan is one of 10 schemes operated by the NPF Trustees governed by the National Provident Fund Restructuring Act 1990. The NPF Defined Benefit Plan, a 'defined benefit' superannuation scheme similar to the GSF schemes, was set up to provide an annuity for local government employees, including those in the health service. The scheme has been closed to new contributors since 1991.

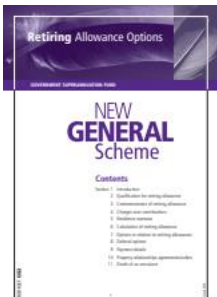
The NPF schemes are governed by the NPF Trustees and annuities are government guaranteed. The NPF Trustees currently contract the administration of the scheme to Datacom Employer Services Ltd. For further information go to: [www.npf.co.nz](http://www.npf.co.nz), email [npfenquiries@datacom.co.nz](mailto:npfenquiries@datacom.co.nz) or phone 0800 628 776 or 04 381 0650.

### NPF scheme questions and answers (source – [www.npf.co.nz](http://www.npf.co.nz))

1. **Do I have to pay tax on my scheme?** - No. Contributions are made to NPF from tax paid income. The fund's investment earnings are taxed before they are applied to your scheme.
2. **Do I need to declare my pension for tax purposes?** - As from 1 April 1990 all NPF pensions became free of tax, therefore you no longer need to declare your allowance to the Department of Inland Revenue.
3. **Can I get access to my funds?** - This will depend on the type of scheme you are in. Please call the Scheme Administrator, Datacom, on 0800 628 776 to clarify.
4. **When is my pension paid?** - Your pension is paid in advance every 28 days, and is paid tax free. It is paid by direct credit into your bank account.
5. **I have left or I am about to leave my current employer, what are my options?** - If you are in an employer-based scheme you will need to notify the Scheme Administrator, Datacom, so they can get official cessation/retirement advice from your employer. Datacom will then inform you of your options.
6. **I'm going on 'leave without pay' or on 'ACC' - can I stop my contributions?** - If you are a member of the DBP Contributors Scheme you may temporarily suspend contributions, but there will be a penalty. For other NPF schemes you can stop your contributions but it may affect any employer subsidy you may be receiving.
7. **Does my pension have a cost of living adjustment?** - Pensions paid from the DBP Annuitants Scheme are adjusted annually in April for any positive movement in the Consumer Price Index (CPI) greater than 0.5% in the year ended the previous December. If the CPI rate is less than 0.5%, it is carried forward to the next year. Also note that if you have been retired for less than 6 months, the first increase will not apply until the following April. Pensions paid from the other NPF schemes do not have a cost of living adjustment. Pensions may be increased at the discretion of the Board if the solvency position of the scheme can support an increase.

8. [When I go on to my pension, am I able to take a portion as a lump sum?](#) - Pension options can include taking up to 25% of your entitlement as a lump sum, with the remaining amount being converted to a pension.
9. [Can I assign a portion of my NPF annuity?](#) – an assignment option is not available.
10. [If I move overseas can I still receive my pension?](#) - Yes, if you move overseas you will continue to receive your pension from NPF. Your pension will be paid to your bank account by direct credit.  
If you live overseas, your NPF pension may be subject to tax in the country in which you live or are resident. You should obtain specialist taxation advice on this matter.

For any other questions about your scheme: Please telephone 0800 628 776 or email [NPFenquiries@datacom.co.nz](mailto:NPFenquiries@datacom.co.nz).



## Assigning your GSF annuity to another person

One area of the GSF scheme that is often misunderstood is the subject of assignment. Section 91B of the Superannuation Act allows for you, the superannuitant, to “surrender” up to half of your retiring allowance to another person. This person is referred to in the Act as the “assignee”. The Act makes no distinction as to who the assignee may be or whether any relationship must exist between you and the assignee. In other words, you may surrender up to half of your retiring allowance to anybody.

### Here’s how it works.

The amount that is received by the assignee is actuarially calculated based on the life expectancy of the assignee. If the assignee is younger than you, a child for example, the amount payable will be less than half of what you are currently receiving in current dollar terms. If the assignee is older than you, the payments may be more. These calculations are done to ensure that the total payments made over your lifetime and the life of the assignee do not see the Government Superannuation Fund out of pocket.

An assignment does not take effect until the first payday after the election to surrender a portion of your pension is signed and received by Datacom. To put it bluntly, should you die between signing an assignment and the next payday, the assignment will not take effect. In other words, if you are in a situation where you might be contemplating assignment, don’t leave it until the last minute.

**An assignment is irrevocable.** Once that first payment is made you cannot change your mind. It is important that you remember this.

The provisions relating to death are simple, but often misunderstood. Should you die before the assignee, the usual provisions apply, in that 50% of your retiring allowance will be paid to your surviving spouse or partner. Any assigned portion is not included in this calculation. Of course, if the assignee is your spouse or partner they will continue to receive their assignment and in addition, on your death, they will also receive an additional 50% of the retiring allowance you were receiving before you died. However, if the assignee dies before you do, the assignment payments cease completely, and your retiring allowance is not increased.

**Let’s look at a couple of examples.** For simplicity, both examples assume that the assignee is your spouse or partner.

You may decide to assign half of your retiring allowance. Should they die before you do, their half ceases to be paid. You are left with your half of the total retiring allowance. Should you die first, they will continue to receive the half previously assigned and they will also receive 50% of the half of the retiring allowance that you were receiving. In other words they will end up with around three quarters of the total allowance (actuarially calculated) until they die.

You may decide to assign one third of your retiring allowance, leaving you with two thirds. Should they die before you do, their one third ceases to be paid. You are left with your two thirds of the retiring allowance. Should you die first, they will continue to receive the one third previously assigned and they will also receive

50% of the two thirds of the retiring allowance that you were receiving. In other words they will end up with around two thirds of your original total allowance (actuarially calculated) until they die. This option is in favour with some members as, regardless of whoever dies first, the survivor will receive roughly two thirds of the original retiring allowance.

Those are just two examples that involve assignment to your spouse or partner. Because you can assign any amount up to half to anybody, the possibilities are numerous and the outcomes will vary accordingly.

Please note that some confusion occasionally arises when we compare assignments with other arrangements made, such as agreements under the relationship/matrimonial property legislation. These alternative arrangements can be very different from the provisions of the Superannuation Act, but in themselves they do not affect the provisions of the Act.

As a last word, it has always been the GSA position that we do not provide individual advice on assignment. We encourage any member contemplating such action to seek independent advice. This is because everyone lives in unique circumstances, and any decision made under the assignment provisions cannot be reversed – ever. **For more information contact [gsf@datacom.co.nz](mailto:gsf@datacom.co.nz).**



### **“Zooming” in on Changes to the Constitution**

The President mentions in his letter the impact on our organisation of the COVID 19 restrictions. We had cancelled meetings, postponed AGMs, and at our 2020 Council two branches were unable to attend because of concerns about the pandemic. Many of us had to suddenly get used to working from home and conducting meetings electronically.

The Board has reflected on how the restrictions affected the way we went about our business, and considers that the current Constitution does not adequately cover situations where it is not possible for people to attend meetings in person.

The Board is proposing some amendments to the Constitution to make it clear that the use of electronic means (such as Zoom, or Skype, or telephone conference) can legitimately meet the Constitutional requirements of being “personally present” at meetings. This proposed change covers all levels of meeting including branch committee, Board, and Council. The proposed amendments leave the use of such means at the discretion of whoever is chairing the meeting.

The proposed amendments also introduce the concept of voting by proxy at Council meetings. In 2020, the two branches that were unable to attend the Council meeting were effectively disenfranchised because, by not being “personally present”, they could not vote. While the proposed changes introduce the idea of attending meetings by electronic means, the Board recognises that for Council meetings this may not be a practical alternative. Accordingly, if the proposed amendment is accepted, branches unable to attend Council meetings in person, will be able to formally designate another branch, as its proxy, to vote on its behalf.

These proposals do not significantly alter the shape of the organisation, but they will make it easier for business to be conducted in times when personal attendance at meetings is either not practical or not desirable.

#### **Useful websites for GSA members**

Work and Income: <https://www.workandincome.govt.nz/eligibility/seniors/index.html>  
Age Concern: [https://www.ageconcern.org.nz/ACNZ\\_Public/Residential\\_Care\\_Common\\_Questions.aspx](https://www.ageconcern.org.nz/ACNZ_Public/Residential_Care_Common_Questions.aspx)  
Super Seniors: <https://www.superseniors.msdc.govt.nz/>

## GSA Branch activities

For more information about meetings and social functions, see your branch newsletter, check out your branch web page ([www.gsa.org.nz](http://www.gsa.org.nz), click branches on the top menu), or **phone your branch secretary on 0800 888 472**. We encourage you to get involved.

*Age is something that doesn't matter... unless you are a cheese!" - Billie Burke*

## GSA website [www.gsa.org.nz](http://www.gsa.org.nz)

The Association website provides an outline of the Government Superannuation Fund and National Provident Fund annuity schemes and the organisation

If you have suggestions about website content you would find useful, please email the Executive Officer [gensec@gsa.org.nz](mailto:gensec@gsa.org.nz).

The Association directory and national calendar and are available on the website.

## Annuity Paydays

2021	2022	2023
21 Jan	20 Jan	19 Jan
18 Feb	17 Feb	16 Feb
18 Mar	17 Mar	16 Mar
15 Apr	14 Apr	13 Apr
13 May	12 May	11 May
10 Jun	9 Jun	8 Jun
8 Jul	7 Jul	6 Jul
5 Aug	4 Aug	3 Aug
2 Sep	1 Sep	31 Aug
30 Sep	29 Sep	28 Sep
28 Oct	27 Oct	26 Oct
25 Nov	24 Nov	23 Nov
23 Dec	22 Dec	21 Dec

## Impact of Postage Increases



With postage increases in 2020 and more increases expected this year, these have had budget consequences for us all, including GSA. If you would now like to receive Annuity News and your Branch newsletter by email rather than post let Pamela Arul, our Office Manager know by emailing her at [national@gsa.org.nz](mailto:national@gsa.org.nz), and she will arrange this for you.

## Branch Secretary

Auckland	<b>Andrea Beechey</b>	<a href="mailto:auckland@gsa.org.nz">auckland@gsa.org.nz</a>
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Canterbury Westland	<b>Janine Lynn</b>	<a href="mailto:cantywest@gsa.org.nz">cantywest@gsa.org.nz</a>
Gisborne	<b>Des Omundsen</b>	<a href="mailto:gisborne@gsa.org.nz">gisborne@gsa.org.nz</a>
Hawkes Bay	<b>Desmond Sullivan</b>	<a href="mailto:hawbay@gsa.org.nz">hawbay@gsa.org.nz</a>
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## Useful Contacts

### GSA freephone

0800 888 472

### Annuity administration:

**Datacom (GSF):** phone 0800 654731, or email [gsgf@datacom.co.nz](mailto:gsgf@datacom.co.nz)

**Datacom (NPF):** phone 0800 628776 or email [npfenquiries@datacom.co.nz](mailto:npfenquiries@datacom.co.nz)

### Do we have your correct details?

We do not know that your details have changed unless you tell us. Pick up the phone (0800 888 472) or drop us an email. Or go to the members' section of our web site at [www.gsa.org.nz](http://www.gsa.org.nz). log in and fill out your details. You will need your GSA password to access the members' section. Contact [national@gsa.org.nz](mailto:national@gsa.org.nz) for your password, if you don't have it handy.

**Remember to tell Datacom!**

**Annuity News** is published by The Government Superannuitants Association of New Zealand Inc.  
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