



**Association of Independent Retirees (A.I.R.) Limited**  
*Working for Australians in Retirement*  
ACN 102 164 385

New South Wales Division  
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**A.I.R. 2015 NSW Government Pre-Election Statement:**  
*Issues of concern to self-funded retirees in the lead up to the NSW Government Election  
scheduled for Saturday 28 March 2015*

Australia's population is ageing and this will accelerate as baby boomers move into retirement age and retire. The ABS states that in the 12 months July 2013 to June 2014 the population of Australians 65 years and over grew by 3.6%. This poses significant challenges within NSW regarding social and economic systems to meet the needs of all retirees and capitalising on the opportunities for the future.

The challenges are for ALL of those in NSW who are retired and especially those who fully or partially self fund their retirement not just for the disadvantaged and for those receiving the Aged Pension. Both State and Federal Governments have committed to encourage and support those who self fund their retirement, yet, in the eyes of many, there has been little evidence to support this philosophy. In fact the Government policy position of encouraging self funding of retirement has in practice consistently failed to fully support this group in the post retirement phase by restricting or taking benefits away.

One of our concerns is about acceptance by the community and all parliamentary parties that self funded retirees are a significant part of the community and is a very diverse group of ordinary Australians who have worked hard to provide for their independent life in retirement. Self funded retirees are generally not high wealth individuals as many seem to infer and many are under financial pressure resulting from rapidly increasing utility charges and local and state government rates and taxes. These regulatory financial burdens are quickly eroding the ability of many self-funded retirees to maintain their independence and ability to provide for their retirement needs. It is agreed there are high wealth retirees who don't need support but these are an extremely small percentage of those retirees in Australia who self fund their retirement.

The ability of self funded retirees to continue to contribute to the economy and to maintain their retirement income stream depends on a vibrant NSW and Australian economy that provides a real interest rate return to investors and embraces a strong, confident business sector with reliable returns. This for self funded retirees is a significant issue of concern when considering, for whom to vote for, at the forthcoming NSW election.

Likewise we have a issue of concern with the provision in NSW of health care and aged care where income and assets tests are now being introduced based on income stream generating assets with the stated intent to have those who can afford to contribute to their health care and aged care costs to do so. In principle this may be valid but it seems that many self funded retirees who are generally not high wealth individuals and are under financial pressure will be financially disadvantaged and this may ultimately result in their not being able to maintain their independence from government support in the latter years of their retirement.

The ABS state that in June 2014 there were 1.14 million persons in NSW aged 65 years and older and of these over 50% partly or fully self fund their retirement.

The Association of Independent Retirees (A.I.R.) Ltd is a member driven national not for profit, non-political organisation who work to advance and protect the interests and independent lifestyle of Australians in retirement. We work to secure recognition and equity for Australians who, through their diligence and careful management, fully or partly self-fund their own retirement needs.

A.I.R. members across NSW have identified a number of issues of concern listed as follows:

**Emergency and Fire Services Levy:** The NSW Government committed to changes to the Emergency and Fire Services Levy (ESL) to provide consistency across states and a more equitable, fairer and efficient method of charging for the funding of the NSW emergency services. Little is known of the actual implementation plan of these changes which we would like to see detailed and this change introduced as a matter of priority.

**Concessions for NSW Seniors:** A.I.R. strongly supports the Government maintaining the current level of public travel and other concessions for NSW Seniors.

**Caravan and Trailer registration Fees in NSW:** In NSW the Caravan and Trailer registration fees need to be reduced to have consistency across all States. This is especially so for retirees within NSW border towns. NSW annual fees range from \$300-\$400 whilst in other States they range from \$45 in Western Australia (small caravan) to \$170 in Queensland.

**The Local Government Act:** A.I.R. is concerned that the NSW Local Government Act 1993 does not include CSHC holders under the definition of 'Pensioners' within the Act for rebates and concessions. We would like to see this act amended accordingly and follow the precedent set by the federal government of providing financial concessions for pensioners / CSHC holders.

**Driving Test Requirements for >84 Year Drivers:** Consideration needs to be given to scrapping the now unnecessary driving test requirements for >84 year old drivers in NSW for consistency with other States.

**Road Toll Charges in NSW for Seniors:** We believe financial relief for all road toll charges in NSW for seniors would be appropriate.. It is agreed the emphasis is that public transport be supported by concession and this change would encourage seniors to use toll roads, where appropriate. Using of toll roads plus newer safer vehicles is considered safer for seniors.

Further it should be noted that A.I.R. members are encouraged to discuss these and local issues of concern, which could include train and bus services, health care concerns, especially in country NSW, with their local election candidate.

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