



Publication Guide

Contents

1. **Pillar's functions**
2. **Pillar's structure**
3. **How the functions affect members of the public**
4. **Input from members of the public**
5. **The various kinds of government information held by Pillar Administration**
 - a. **Information about Pillar Administration**
 - b. **Open access information about Pillar that is not publicly available**
 - c. **Access to information held on behalf of a NSW public sector superannuation scheme**
 - d. **Access of a member to their superannuation file**
6. **Further information about the GIPA Act**

1. Pillar's functions

The Superannuation Administration Corporation trading as Pillar Administration:

- provides superannuation administration and related services in both the public and private sectors;
- is a New South Wales statutory State owned corporation established by the *Superannuation Administration Authority Corporatisation Act 1999 (NSW)*; and
- is governed by a Board of Directors that reports to Shareholding Ministers appointed under the *State Owned Corporations Act 1989 (NSW)* and to a Portfolio Minister.

The statutory objectives under the *State Owned Corporations Act 1989 (NSW)* for each such corporation are:

- to be a successful business;
- to exhibit a sense of social responsibility by having regard to the interests of the community in which it operates;
- where its activities affect the environment, to conduct its operations in compliance with principles of ecological sustainable development;
- to exhibit a sense of responsibility towards regional development and decentralisation in the way in which it operates.

The principal functions of Pillar Administration (ABN 80 976 223 967) under the *Superannuation Administration Authority Corporatisation Act 1999 (NSW)* are the development, promotion and conduct of its business of providing superannuation scheme administration and related services. Pillar can also provide administration and related services to financial service providers.

Pillar Administration (Pillar) currently provides administration services to the trustees of superannuation funds. Those funds include both defined benefit and accumulation funds for individuals who are in the workforce in either the public or private sectors and for some individuals who have retired.

The services provided include:

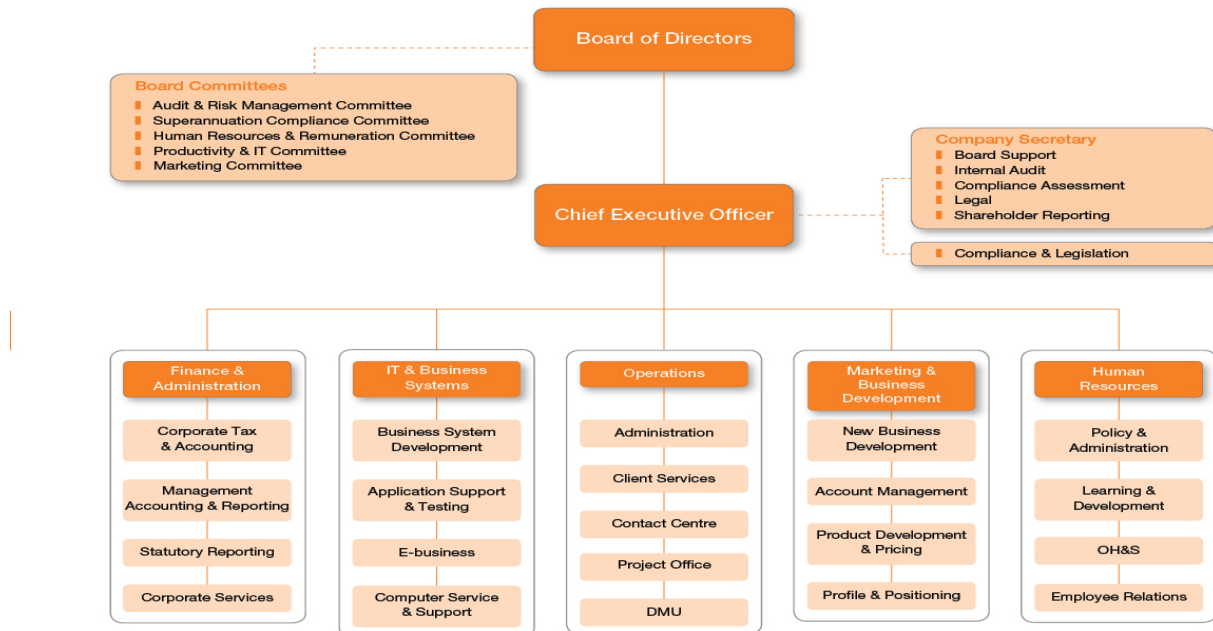
- collecting and processing member and employer contributions;
- maintaining member, accounting and other fund records;
- processing claims and paying benefits including pensions;
- processing investment elections;
- answering member and employer inquiries through a Contact Centre and a 'Member Interview' service, in accordance with contractual and Licence obligations;
- managing and developing fund websites that provide 24 hour-a-day information on member accounts;
- issuing member statements and literature;
- assisting employers;
- keeping trustees informed of details of administration activities and performance;
- interacting with custodians and other service providers;
- superannuation consultancy services for trustees; and
- where required, corporate services and fund secretariat services.

Pillar has an Australian Financial Services Licence (AFS Licence No. 245591) and is licensed to provide financial produce advice (including limited personal financial advice) to members of the superannuation funds under its administration and to deal in superannuation products.

As at 30 June 2011 Pillar administered public sector and private sector superannuation funds that had in aggregate approximately 1.5 million members (including members receiving superannuation pensions) and total fund assets of over \$50 billion.

2. Pillar's structure

Pillar's organisation structure is set out below.



Pillar operates from the following locations:

- **Sydney** 83 Clarence Street Sydney NSW 2000
- **Illawarra** Pillar's National Service Centre - 5 Old Springhill Road Coniston NSW 2500; Pillar's Allowrie building - 5 Old Springhill Road Coniston NSW 2500; and The Corporate Centre - 20-24 Bridge Street Coniston NSW 2500.

3. How the functions affect members of the public

Pillar administers superannuation funds on behalf of the trustees of those funds and in accordance with the applicable Commonwealth and NSW legislation and the policies and rules established by the trustees of each fund. Details of those policies and rules can be obtained by contacting the particular fund. The contact details for the funds are available from the funds' websites. The website for the NSW public sector superannuation schemes of which SAS Trustee Corporation (STC) is the trustee is located at www.statesuper.nsw.gov.au.

There is a risk that Pillar's implementation of a fund's policies and rules and handling of fund data could be defective and adversely affect members of funds and the funds themselves. To safeguard against this (and other) risks Pillar has in place a structure of internal controls and these include the policies published on this website at http://www.pillar.com.au/access_to_info_policy_documents.htm.

Pillar does not have a statutory guarantee of service. It has contractual obligations to its trustee clients and provides customer services to the members of its clients' superannuation funds.

4. Input from members of the public

The arrangements for input to the policies and rules of superannuation funds that Pillar administers are a matter for the trustees of those funds and not for Pillar. The contact details for the NSW public sector funds that STC is trustee of can be obtained from the website www.statesuper.nsw.gov.au.

Input from fund members to the formulation of policies may also occur when members make complaints about matters affecting them to their superannuation fund. For all funds administered, the trustees and Pillar have in place processes to receive and deal with complaints and these processes include investigating and resolving any systemic causes of problems that are raised by fund members. Pillar's complaints policy is accessible to the public at http://www.pillar.com.au/access_to_info_policy_documents.htm.

Apart from the above-mentioned opportunities for input, members of the public may offer written views to Pillar about any matter relevant to Pillar's business. The address for any such correspondence is:

The Company Secretary
Pillar Administration
PO Box 3887
Sydney NSW 2001.

Members of the public wishing to offer views about Pillar (as distinct from views related to the funds administered) might bear in mind that there are constraints on Pillar's capacity to make changes to its governance and procedural arrangements because it is subject to the *State Owned Corporations Act 1989 (NSW)*, the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*, and to other legislation including relevant financial services provisions of the *Corporations Act 2001 (Cth)*, along with the rules of the various funds administered and the various contractual arrangements with the trustees of those funds.

As well, members of the public might bear in mind that Pillar operates in a highly competitive commercial environment and much information is commercially sensitive.

5. The various kinds of government information held by Pillar Administration

Pillar holds information about:

- itself as a corporation - such as information relating to its business operations, financial situation and dealings, staff and structure and property and equipment;
- the superannuation funds and schemes that it administers on behalf of the trustees of those funds – such as employer and employee membership details; and as part of this, detailed information about the members of each of the superannuation funds, including their name, date of birth, employer, address, tax file number, contributions and entitlements.

5 (a) Access to information about Pillar Administration

Information about Pillar that is on its website www.pillar.com.au includes how to access information, Pillar's Annual Reports, services provided and job vacancy information. The contents of the website are listed in the following table:

Website Section	Contents of section
Home	<ul style="list-style-type: none"> • Links to contents of site; • Pillar's ABN and Australian Financial Service License (AFSL) number
About Us	<ul style="list-style-type: none"> • <i>About Us</i> brochure; • Annual Reports; • Information about Pillar's quality certification
Services	<ul style="list-style-type: none"> • Detailed lists of Pillar's services
News & Events	<ul style="list-style-type: none"> • News page; • Information about Pillar in the community; • Pillar advertisements
Access to information held by Pillar	<ul style="list-style-type: none"> • Publication Guide • Links to 'open access' information additional to that contained elsewhere on the site, such as certain policies and information tabled in Parliament. • Application forms and other forms used for formal applications for information under the <i>Government Information (Public Access) Act</i>
Pillar careers	<ul style="list-style-type: none"> • Job vacancy information
Contact us	<ul style="list-style-type: none"> • Detailed contact information
Links	<ul style="list-style-type: none"> • Links to the websites of the superannuation funds that Pillar administers • Links to a range of other websites relevant to superannuation

Pillar's 'Open Access Information' can be obtained by downloading it from the website or access can be requested by telephoning a Pillar Information Access Officer on 1800 779 068 or by writing to: Information Access Co-ordinator, Pillar Administration, PO Box 1229, Wollongong NSW 2500.

Access to other information about Pillar may require that a formal application be made under the *Government Information (Public Access) Act 2009* (the GIPA Act). Typically such information may be of the type that is costly to make available or where the decision about access may have to be formally made because of the nature of the information sought.

Formal applications should be made on the form *Application under the Government Information (Public Access) Act 2009 for access to government information*. That form is available on the Pillar website www.pillar.com.au (in the section titled 'Access to Information') or by contacting Pillar at the above telephone number or address. An application fee of \$30 must be paid and processing fees of \$30 an hour may apply. Reductions of the processing fees are available for pensioners and full-time students and for those in financial hardship.

Pillar has reviewed, at June 2011, the type of information that it makes publicly available via its website and it believes that it has made publicly available all of the government information that should in the public interest be publicly available and that can be made publicly available without posing unreasonable costs on Pillar or adversely affecting its commercial interests.

5 (b) Open access information about Pillar that is not publicly available

Under the section 14 of the GIPA Act there is a public interest consideration against disclosure of information if disclosure of the information could reasonably be expected to have one or more of the following effects:

- a. undermine competitive neutrality in connection with any functions of an agency in respect of which it competes with any person or otherwise place an agency at a competitive advantage or disadvantage in any market;
- b. reveal commercial-in-confidence provisions of a government contract;
- c. diminish the competitive commercial value of any information to any person;
- d. prejudice any person's legitimate business, commercial, professional or financial interests.

Pillar operates in a highly competitive commercial environment and consistent with the provisions in section 14 above, Pillar will not disclose any information that could adversely affect its commercial interests unless Pillar is obliged to release the information by law.

Hence, other than information published in annual reports and other places as a matter of the normal processes of public transparency that apply to Pillar as a NSW State owned corporation, any commercially sensitive information of any kind will not be released on the grounds that there is an overriding public interest against disclosure.

5 (c) Access to information held by Pillar on behalf of a NSW public sector superannuation scheme

Generally requests to Pillar for information are about the superannuation schemes that Pillar administers or the members of those schemes.

NSW public sector schemes come within the ambit of the GIPA Act and Pillar holds information about the following NSW public sector superannuation schemes on behalf of the trustees of the schemes:

- *State Superannuation Scheme (SSS)*
- *State Authorities Superannuation Scheme (SASS)*
- *State Authorities Non-Contributory Superannuation Scheme (SANCS)*
- *Police Superannuation Scheme (PSS)*
- *Parliamentary Contributory Superannuation Fund*
- *First State Super, but only records prior to May 2006 (First State Super records ceased to be 'government' in May 2006.)*

Access to general information about those schemes is readily available free of charge and can be accessed:

- via the State Super website www.statesuper.nsw.gov.au (for SSS, SASS, SANCS and PSS);
- via the First State Super website www.firststatesuper.com.au (for FSS members); or
- by writing to the following address: Pillar Administration, PO Box 1229, Wollongong 2500.

A member has a right of access to information about their superannuation account and the personal details that are held; such as name, date of birth, employer, and address via their own member statements that are issued at least annually and via the member logon facility of the applicable scheme's website.

If a member of a NSW public sector superannuation scheme encounters difficulty accessing information about their superannuation account via the scheme's website they can telephone the Customer Service number for their particular scheme and ask for the information or for assistance in accessing the information. Please note that our procedures in relation to answering phone enquiries, emails and letters from scheme members require us to perform identity checks before we disclose any personal information to a member or their authorised representative.

5 (d) Access of a member to their superannuation file

A member of a NSW public sector superannuation scheme can apply for access to part or all of the information in the superannuation file that Pillar maintains in relation to their scheme membership. In such a case Pillar requires that the application be formally made under the GIPA Act.

In order for a public sector superannuation fund member to make a formal application for access to information in the superannuation file Pillar holds about their membership, we request that the member complete the form *Application under the Government Information (Public Access) Act 2009 for access to the file of a member of a NSW public sector superannuation scheme* and pay the \$30 application fee.

An application for access to a superannuation file does not incur processing charges for the first 20 hours of processing, which is usually sufficient to process an application.

The application form is available on the website of Pillar Administration – www.pillar.com.au – or can be obtained by telephoning a Pillar Information Access Officer on 1800 779 068 or by writing to:

The Information Access Co-ordinator
Pillar Administration
PO Box 1229
Wollongong NSW 2500.

A fund member may be denied access to information where there is a legitimate need for confidentiality or where another person's privacy may be invaded or where the legal professional privilege exception applies. A member will have a right of appeal and the rights in this respect will be outlined to the member at the time Pillar notifies them of the result of the access application.

Please note that if a member applies for access to part or all of the information in their superannuation file, before we can release it to the member we will require the member to provide an identity document. We require this as part of our procedures aimed at protecting the privacy of superannuation fund members and the confidentiality of the personal information we hold about those members. Pillar complies with the provisions of the *Privacy Act 1988 (Cth)*, the *Privacy and Personal Information Protection Act 1998 (NSW)* and other applicable privacy legislation and requirements.

6. Further information about the GIPA Act

Further information about the GIPA Act is available from the Office of the NSW Information Commissioner, either:

- on the website www.oic.nsw.gov.au;
- by email to oinfo@oic.nsw.gov.au;
- by mail to GPO Box 7011, Sydney NSW 2001; or
- by telephoning **1800 INFOCOM (1800 463 626)** between 9am to 5pm, Monday to Friday (excluding public holidays).