

**WESTERN  
AUSTRALIAN  
GOVERNMENT  
Gazette**

813



PERTH, WEDNESDAY, 19 MARCH 2003 No. 41 SPECIAL

PUBLISHED BY AUTHORITY JOHN A. STRIJK, GOVERNMENT PRINTER AT 3.30 PM

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STATE SUPERANNUATION ACT 2000

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**STATE SUPERANNUATION  
AMENDMENT (RETIREMENT  
INCOME SCHEME)  
REGULATIONS 2003**



State Superannuation Act 2000

**State Superannuation Amendment  
(Retirement Income Scheme)  
Regulations 2003**

Made by the Governor in Executive Council.

**Part 1 — Preliminary**

**1. Citation**

These regulations may be cited as the *State Superannuation Amendment (Retirement Income Scheme) Regulations 2003*.

**2. The regulations amended**

The amendments in these regulations are to the *State Superannuation Regulations 2001*\*.

[\* *Published in Gazette 16 February 2001, p. 921-1074.*  
*For amendments to 31 December 2002 see 2001 Index to*  
*Legislation of Western Australia, Table 4, p. 321 and Gazette*  
*28 June 2002.*]

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**Part 2 — Amendments to establish the Retirement  
Income Scheme**

**3. Regulation 3 amended**

- (1) Regulation 3 is amended by deleting the definitions of “earning rate” and “Member”.
- (2) Regulation 3 is amended by inserting the following definitions in the appropriate alphabetical positions —

“

**“earning rate”**, in respect of a Member, means the earning rate determined by the Board under regulation 69F, 188 or 216 (as the case requires) for —

- (a) if the Member has selected a personalised investment plan, the Member; or
- (b) otherwise, the investment plan selected by the Member;

**“Member”** means, except in Part 7, a Gold State Super Member, a West State Super Member, a Retirement Income Member or a Retirement Access Member;

**“Retirement Income Member”** means a Member of the Retirement Income Scheme;

**“Retirement Income Scheme”** means the superannuation scheme established by regulation 170;

”.

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**4. Part 4 inserted (s. 170 to 195)**

The following Part is inserted before Part 5 —

“

**Part 4 — Retirement Income Scheme**

**Division 1 — Establishment and preliminary**

**170. Establishment of Retirement Income Scheme**

The Retirement Income Scheme is established as a superannuation scheme under section 28 of the Act.

**171. Interpretation**

In this Part —

“**allocated pension fund**” means a superannuation fund the rules of which provide for the payment of a pension but —

- (a) do not provide for the pension to be paid throughout the lifetime of the pensioner; and
- (b) do not fix the annual amount of the pension;

“**Commonwealth maximum**” means the amount prescribed under the SIS Act as the annual maximum amount that must be imposed by the rules of an allocated pension fund in relation to an allocated pension in order for it to be taken to be a pension for the purposes of the SIS Act;

“**Commonwealth minimum**” means the amount prescribed under the SIS Act as the annual minimum amount that must be imposed by the rules of an allocated pension fund in relation to an allocated pension in order for it to be taken to be a pension for the purposes of the SIS Act;

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**“pension day”** means —

- (a) for a Member who has selected monthly pension payments — the 15<sup>th</sup> of each month;
- (b) for a Member who has selected quarterly pension payments — the 15<sup>th</sup> of January, April, July and October; and
- (c) for a Member who has selected annual pension payments — the 15<sup>th</sup> of the month selected by the Member under regulation 189(1)(b);

**“pension total”**, in relation to a Retirement Income Member, means the total amount paid to the Member from the Retirement Income Scheme during a financial year, not including any amounts paid under regulation 192;

**“retirement income account”** means an account kept under regulation 178;

**“reversionary pensioner”** means a person selected under regulation 193(1)(b) by a Retirement Income Member as the person to whom the reversionary pension payable on the death of the Member is to be paid.

**Division 2 — Membership**

**172. Members**

- (1) A Gold State Super Member or West State Super Member may apply to become a Retirement Income Member if the Member is entitled to immediate payment of a benefit from the Gold State Super Scheme or the West State Super Scheme.
- (2) A Retirement Access Member may apply to become a Retirement Income Member if, at the time the application is made, the Member also requests the

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Board to transfer a benefit from the Retirement Access Scheme under regulation 217(1)(b) to the Retirement Income Scheme.

- (3) A person who is in receipt of, or is entitled to receive, a pension (other than a reversionary pension) under the Pension Scheme may apply to become a Retirement Income Member if, at the time the application is made, he or she also elects to commute all or part of that pension to a lump sum.
- (4) The Board is to accept an application under this regulation unless the Board considers that the applicant, if accepted as a Retirement Income Member, will not comply with regulation 175.

**173. Additional or replacement pensions**

- (1) A Retirement Income Member may apply to the Board —
  - (a) to start an additional pension; or
  - (b) to cancel an existing pension and start a replacement pension.
- (2) A person applying for membership under regulation 172 may, simultaneously, make an application under subregulation (1)(a) as if he or she were a Retirement Income Member.
- (3) The Board is to accept an application under this regulation unless the Board considers that if the application is accepted the Member will not comply with regulation 176 or 177 (as the case requires).
- (4) When the Board accepts a Member's application under this regulation, Divisions 4, 5 and 6 apply as if the Member were, in respect of each pension, a separate person.

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**174. Cessation of membership**

A person ceases to be a Retirement Income Member when the balance in all of the Member's retirement income accounts is reduced to zero.

**Division 3 — Contributions**

**175. Compulsory transfer for new Retirement Income Member**

- (1) When a person becomes a Retirement Income Member he or she must transfer to the Retirement Income Scheme all or part of —
  - (a) the benefit referred to in regulation 172(1) or (2); or
  - (b) the lump sum referred to in regulation 172(3).
- (2) A Retirement Income Member may transfer to the Retirement Income Scheme all or part of —
  - (a) a benefit that is immediately payable to the person from another scheme or another superannuation fund; or
  - (b) any other eligible termination payment immediately payable to the person.
- (3) A transfer under subregulation (1) or (2) must be made before the person's first pension day.
- (4) The total amount transferred under subregulations (1) and (2) must not be less than \$30 000 unless the Board agrees to accept a lesser amount.
- (5) The amount transferred under subregulation (1) must be transferred directly from the other scheme to the Retirement Income Scheme.

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**176. Contribution for an additional pension**

- (1) When the Board accepts a Member's application under regulation 173(1)(a) the Member must transfer to the Retirement Income Scheme all or part of —
  - (a) a benefit that is immediately payable to the Member from another scheme or another superannuation fund; or
  - (b) any other eligible termination payment that is immediately payable to the Member.
- (2) The transfer under subregulation (1) must be made before the Member's first pension day after the Board accepts the Member's application.
- (3) The total amount transferred under subregulation (1) must not be less than \$10 000 unless the Board agrees to accept a lesser amount.

**177. Contribution and transfer for replacement pension**

- (1) When the Board accepts a Member's application under regulation 173(1)(b) —
  - (a) the Board is to transfer the balance of the Member's retirement income account to the new retirement income account established for the Member in respect of the replacement pension; and
  - (b) the Member may transfer to the Retirement Income Scheme all or part of —
    - (i) a benefit that is immediately payable to the Member from another scheme or another superannuation fund; or
    - (ii) any other eligible termination payment that is immediately payable to the Member.

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- (2) A transfer under subregulation (1)(b) must be made before the Member's first pension day after the Board accepts the Member's application.
- (3) The total amount transferred under subregulation (1) must not be less than \$30 000 unless the Board agrees to accept a lesser amount.

**Division 4 — Retirement income accounts**

**178. Retirement income accounts**

- (1) The Board is to establish and maintain in the Fund a retirement income account for each Retirement Income Member.
- (2) The Board may divide a retirement income account into 2 or more sub-accounts.

**179. Member may divide account into sub-accounts**

- (1) A Retirement Income Member may request the Board to divide the Member's retirement income account into a cash sub-account and an investment sub-account.
- (2) The Member must set out in a request under subregulation (1) —
  - (a) the amount that is to be allocated to each sub-account (the sum of which must be equal to the balance of the Member's account); or
  - (b) the proportion of the balance of the account that is to be allocated to each sub-account.
- (3) A Member whose retirement income account has been divided into sub-accounts under this regulation may request the Board to —
  - (a) transfer a specified amount from one sub-account to the other;

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- (b) change the proportion of the balance of the Member's account that is held in each sub-account; or
  - (c) combine the sub-accounts into a single account.
- (4) The Board is to comply with a request under subregulation (1) or (3) but the Board is not otherwise required to ensure that balances of the sub-accounts remains in accordance with the requested amounts or proportions.

**180. Amounts to be credited to retirement income accounts**

The Board is to credit to a Retirement Income Member's retirement income account —

- (a) the amounts transferred to the Retirement Income Scheme under regulation 175, 176 or 177(1)(b);
- (b) any amount required under regulation 177(1)(a) to be transferred to the account; and
- (c) earnings in accordance with regulation 182.

**181. Amounts to be debited to retirement income accounts**

- (1) The Board is to debit to a Retirement Income Member's retirement income account —
- (a) any amount required under regulation 177(1) to be transferred from the account;
  - (b) any amounts paid as benefits to, or in respect of, the Member; and
  - (c) any amounts transferred to other schemes or to other superannuation funds in satisfaction of a Member's entitlement to a benefit from the Retirement Income Scheme.

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- (2) The Board may debit to a Retirement Income Member's retirement income account —
  - (a) administrative costs to the extent that they have not been taken into account in the determination of earning rates under regulation 188; and
  - (b) any tax or other amounts required by a written law or a law of the Commonwealth to be paid by the Board in respect of the Member.
- (3) The Board may only debit an amount to a retirement income account under subregulation (2)(a) if an actuary has advised that it is appropriate for that amount to be debited to that account.
- (4) If a Member's retirement income account has been divided into sub-accounts under regulation 179, then to the extent that the balance of the relevant sub-account is sufficient to allow it to do so, the Board is to debit —
  - (a) pension payments made under regulation 191 to the Member's cash sub-account; and
  - (b) any other amount that is to be, or may be, debited to the Member's retirement income account, to the Member's investment sub-account,

unless the Member requests that the amount be debited to the Member's other sub-account.

**182. Earnings**

- (1) The Board is to credit earnings to each Member's retirement income account at a rate equal to the Member's earning rate on the balance of the account —
  - (a) at least once every year; and

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- (b) when a lump sum benefit is to be paid, or an amount transferred, from the Member's retirement income account under Division 6.
- (2) The Board is to decide whether the earning rate is to be applied to daily balances, average balances or on some other basis.
- (3) If a Member's retirement income account has been divided into sub-accounts under regulation 179 the Board is to credit earnings to each sub-account as if it were a separate retirement income account.

**Division 5 — Member investment choice**

**183. Interpretation**

In this Division —

“**default plan**” means the readymade investment plan selected by the Board under regulation 185 as the default plan for Retirement Income Members;

“**personalised investment plan**” means an investment plan established under regulation 184(4);

“**readymade investment plan**” means an investment plan established under regulation 184(1).

**184. Board to establish investment plans**

- (1) The Board is to establish one or more investment plans for retirement income Members with asset allocations determined by the Board.
- (2) One of the investment plans established under subregulation (1) must provide for investment in cash only.
- (3) Subject to subregulation (2), the Board may alter the asset allocation for a readymade investment plan whenever the Board considers it appropriate to do so.

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- (4) The Board may establish an investment plan under which a Retirement Income Member who selects that plan may select the Member's own asset allocation subject to any conditions determined by the Board.
- (5) The Board must notify all Retirement Income Members of —
  - (a) the establishment of a new investment plan for Retirement Income Members including, in the case of a readymade investment plan, the asset allocation for that plan;
  - (b) any material change in the asset allocation of a readymade investment plan; and
  - (c) any material change in the conditions applying to a personalised investment plan,before, or as soon as practicable after, the establishment or change occurs.

**185. Default plan**

- (1) The Board is to select one of the readymade investment plans as the default plan for Retirement Income Members.
- (2) The Board may change the plan selected as the default plan whenever the Board considers it appropriate to do so.

**186. Member to select investment plan**

- (1) A Retirement Income Member is to select an investment plan to be used in determining the Member's earning rate and give notice of that selection to the Board.

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- (2) If a Member selects a personalised investment plan the Member must also select the asset allocation to be applied to the Member's assets and give notice of that selection to the Board.
- (3) A Member may change his or her selection under subregulation (1) or (2) at any time by giving notice to the Board, and the Board must give effect to the notice as soon as practicable.
- (4) Until a Retirement Income Member selects otherwise the Member is taken to have selected the plan that was the default plan at the time the person became a Retirement Income Member.

**187. Board to invest assets to reflect Member's choice**

- (1) For each Retirement Income Member who selects a readymade investment plan the Board must, as far as is practicable —
  - (a) invest the Member's assets in accordance with the asset allocation determined under regulation 184 for that investment plan; and
  - (b) ensure that the investment of the Member's assets remains in accordance with that asset allocation until the Member selects a different investment plan.
- (2) For a Retirement Income Member who selects a personalised investment plan the Board must invest —
  - (a) the Member's assets as at the time the selection was made ("**selection day**"); and
  - (b) contributions made, and any benefits or other eligible termination payments transferred to the Fund, by or in respect of the Member after the selection day,

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in accordance with the asset allocation selected by the Member, but the Board is not required to ensure that the investment of the Member's assets remains in accordance with that asset allocation.

- (3) If a Member's retirement income account is divided into sub-accounts under regulation 179, the Board is to invest the Member's assets in accordance with this regulation as if —
- (a) each of the sub-accounts were a retirement income account maintained for a separate person;
  - (b) the person for whom the investment sub-account is maintained had selected, under regulation 186, the investment plan selected by the Member under that regulation; and
  - (c) the person for whom the cash sub-account is maintained had selected, under regulation 186, the investment plan referred to in regulation 184(2).
- (4) In this regulation —
- “Member's assets”** means the assets of the Fund that represent the retirement income account of a Retirement Income Member.

**188. Determination of earning rates**

- (1) At the end of each financial year and at any other time when the Board considers it desirable to do so, an earning rate is to be determined for —
- (a) each readymade investment plan; and
  - (b) each Retirement Income Member who has selected a personalised investment plan.

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- (2) The earning rates are to be determined —
    - (a) by the Board; or
    - (b) on behalf of the Board in accordance with procedures or formulae determined by the Board.
  - (3) In determining an earning rate, or the procedures or formulae to be used to determine an earning rate, the Board must have regard to —
    - (a) the nett rate of return achieved by the investment of the assets of the Fund that represent the retirement income accounts of the Members to whom the earning rate will apply;
    - (b) administrative costs; and
    - (c) the desirability of averaging returns in order to reduce fluctuations in earning rates.
  - (4) An earning rate may be positive or negative.

**Division 6 — Pension and other benefits**

**189. Selection of payment frequency**

- (1) A Retirement Income Member is to select —
  - (a) whether the Member's pension is to be paid monthly, quarterly or annually; and
  - (b) if the Member selects annual payments, the month in which the Member's pension is to be paid,and give notice of those selections to the Board.
- (2) A Member may change his or her selection under subregulation (1) at any time by giving notice to the Board.

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- (3) Until a Retirement Income Member selects otherwise the Member is taken to have selected monthly pension payments.

**190. Selection of pension amount**

- (1) A Retirement Income Member is to select an amount that is —
- (a) not less than the Commonwealth minimum; and
  - (b) not more than the Commonwealth maximum,
- as the annual amount of the Member's pension and give notice of those selections to the Board.
- (2) A Member may change his or her selection under subregulation (1) at any time by giving notice to the Board.
- (3) If a Member does not make a selection under subregulation (1), or the amount selected by a Member does not comply with subregulation (1), the Board may make a selection for the Member of an amount the Board considers to be reasonable, and if it does so, the Board must give notice of the selection to the Member.

**191. Payment of pension**

- (1) Subject to this regulation, on each pension day the Board is to pay to a Retirement Income Member an amount equal to the annual amount selected by the Member under regulation 190(1) divided by —
- (a) if the Member has selected monthly pension payments, 12;
  - (b) if the Member has selected quarterly pension payments, 4; or
  - (c) if the Member has selected annual pension payments, 1.

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- (2) If, on a pension day, the balance of a Member's Retirement Income Account is less than the amount to be paid under subregulation (1), the amount to be paid is reduced to an amount equal to that balance.
- (3) If, in any financial year, a Retirement Income Member's pension total is less than the Commonwealth minimum, the Board is to pay to the Member, before the end of the year, an amount equal to the difference between the pension total and the Commonwealth minimum.
- (4) If payment to a Retirement Income Member of the amount to be paid under subregulation (1) on a pension day would result in the Member's pension total for a financial year exceeding the Commonwealth maximum, the amount to be paid on that day is reduced by the amount by which that maximum would otherwise be exceeded.
- (5) If, in any financial year, a Retirement Income Member's pension total reaches the Commonwealth maximum the Board is to make no further payments under subsection (1) to the Member during that year.

**192. Withdrawal of lump sum**

- (1) A Retirement Income Member may request the Board to —
  - (a) pay to the Member; or
  - (b) transfer to another scheme or to another superannuation fund,

a lump sum benefit of an amount equal to all or part of the balance of the Member's retirement income account.

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- (2) The amount requested must not be —
- (a) less than \$1 000; or
  - (b) an amount the payment or transfer of which will reduce the balance in the Member's retirement income account to less than \$1 000,
- unless the amount requested is the whole of the balance in the account or the Board otherwise agrees.
- (3) On receipt of a request under subregulation (1) the Board is to pay or transfer the benefit as requested.

**193. Death benefit options**

- (1) When a person becomes a Retirement Income Member he or she is to select —
- (a) whether the benefit to be paid on the Member's death (if he or she dies while still a Retirement Income Member) is to be —
    - (i) a lump sum benefit under regulation 194; or
    - (ii) a reversionary pension under regulation 195;
- and
- (b) if the Member selects a reversionary pension, the person to whom that pension is to be paid,
- and give notice of those selections to the Board.
- (2) The person selected under subregulation (1)(b) must be a spouse, de facto partner or a dependant of the Member.
- (3) If a Retirement Income Member has not given notice of the Member's selection to the Board before the Member's first pension day, or the Member's selection under subregulation (1)(b) does not comply with subregulation (2), the Member is taken to have selected a lump sum death benefit.

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**194. Lump sum death benefit**

If a Retirement Income Member who selected a lump sum death benefit dies while there is still an amount in the Member's retirement income account, the Board is to pay a benefit of an amount equal to the balance of the account to the executor or administrator of the Member's estate.

**195. Reversionary pension**

On and after the death of a Retirement Income Member who selected a reversionary pension (the "**primary Member**") —

- (a) the pension that would have been payable to the primary Member had he or she not died is to be paid to the reversionary pensioner; and
- (b) for the purposes of these regulations, the reversionary pensioner is to be taken to be the primary Member.

”

**5. Regulation 202 amended**

- (1) The following subregulation is inserted after regulation 202(2) —

“

- (2a) A Retirement Income Member may apply to become a Retirement Access Member if —
- (a) the Member —
    - (i) at the time the application is made, also requests the Board to transfer a benefit from the Retirement Income Scheme under regulation 192(1)(b) to the Retirement Access Scheme; or

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(ii) is entitled to immediate payment of a benefit from another superannuation fund or any other eligible termination payment;

and

(b) the Member has not reached the compulsory payment age.

”

(2) Regulation 202(3) is amended by deleting “be able to”.

**6. Regulation 204 amended**

Regulation 204 is amended by deleting “of —”, paragraphs (a) and (b) and the “or” between those paragraphs and inserting instead —

“

of the benefit, lump sum or eligible termination payment (as the case requires) referred to in regulation 202.

”

**7. Regulation 225 amended**

Regulation 225 is amended by deleting the definition of “Member” and inserting the following definition instead —

“

**“Member”** means —

- (a) a Member as defined in regulation 3;
- (b) a Provident Scheme Member or Pension Scheme Member;
- (c) a person who is in receipt of a pension under the Pension Scheme, other than a reversionary pension; or

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- (d) a person who is entitled to a benefit under the Pension Scheme or the Provident Scheme that is not yet payable.

”.

**8. Regulation 244 amended**

Regulation 244(3) is amended by inserting after “relation to,” —

“ a Retirement Income Member, Partner Member or ”.

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**Part 3** Miscellaneous amendments

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**Part 3 — Miscellaneous amendments**

**9. Regulation 3 amended**

Regulation 3 is amended by inserting the following definitions in their appropriate alphabetical positions —

“

“**accumulation account**” means —

- (a) a benefit account under Part 3;
- (b) a retirement income account under Part 4; or
- (c) a retirement access account under Part 5;

“**accumulation Member**” means —

- (a) a West State Super Member;
- (b) a Retirement Income Member; or
- (c) a Retirement Access Member;

”.

**10. Regulation 31 amended**

Regulation 31(1) is amended by inserting after “State” —

“ Super ”.

**11. Regulation 67 amended**

Regulation 67(1)(c) is amended by inserting after “59” —

“ in respect of the Member ”.

**12. Regulation 68 replaced**

Regulation 68 is repealed and the following regulation is inserted instead —

“

**68. Amounts to be debited to benefit accounts**

- (1) The Board is to debit to a West State Super Member’s benefit account —
  - (a) any amounts withheld under regulation 81A(2);

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- (b) any amounts paid as benefits to, or in respect of, the Member; and
  - (c) any amounts transferred to other schemes or to other superannuation funds in satisfaction of the Member's entitlement to a benefit from the West State Super Scheme.
- (2) The Board may debit to a West State Super Member's benefit account —
- (a) the cost of any insurance taken out or provided by the Board in respect of the Member, unless the Member is an uninsured Member;
  - (b) administrative costs to the extent that they have not been taken into account in the determination of earning rates under regulation 69F; and
  - (c) any tax or other amounts required by a written law or a law of the Commonwealth to be paid by the Board in respect of the Member.
- (3) The Board may only debit an amount to a benefit account under subregulation (2)(a) or (b) if an actuary has advised that it is appropriate for that amount to be debited to that account.

”.

**13. Regulation 69 amended**

Regulation 69(1)(b) is amended by inserting after “payment” —  
“ of ”.

**14. Regulation 69D amended**

- (1) Regulation 69D(1) is amended by inserting after “rate” —  
“ and give notice of that selection to the Board ”.

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- (2) After regulation 69D(1) the following subregulation is inserted —

“

- (1a) If a Member selects a personalised investment plan the Member must also select the asset allocation to be applied to the Member's assets and give notice of that selection to the Board.

”.

- (3) Regulation 69D(2) is amended by inserting after “her selection” —

“ under subregulation (1) or (1a) ”.

**15. Regulation 69F amended**

Regulation 69F(3) is amended after paragraph (a) by deleting “and” and inserting instead —

“

- (aa) administrative costs; and

”.

**16. Regulation 74 amended**

Regulation 74(2) is amended as follows:

- (a) by deleting “the Member is entitled to”;
- (b) in paragraph (a) by inserting after “55 —” —  
“ the Member is entitled to ”;
- (c) in paragraph (b) by inserting after “otherwise,” —  
“ the Board is to pay the Member ”.

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**17. Regulation 76 amended**

Regulation 76(4) is amended by inserting after “pay the benefit” —

“ plus interest under regulation 78 ”.

**18. Regulation 80 amended**

Regulation 80(4) is amended in the definition of “death benefit”, in paragraph (a), by deleting “under regulation 70;” and inserting instead —

“ because the Member has died; ”.

**19. Regulation 208 amended**

Regulation 208(1)(a) and (c) are amended by deleting “Fund” and inserting instead —

“ Retirement Access Scheme ”.

**20. Regulation 209 replaced**

Regulation 209 is repealed and the following regulation is inserted instead —

“

**209. Amounts to be debited to retirement access accounts**

(1) The Board is to debit to a Retirement Access Member’s retirement access account —

- (a) any amounts paid as benefits to, or in respect of, the Member; and
- (b) any amounts transferred to other schemes or to other superannuation funds in satisfaction of a Member’s entitlement to a benefit from the Retirement Access Scheme.

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- (2) The Board may debit to a Retirement Access Member's retirement access account —
- (a) administrative costs to the extent that they have not been taken into account in the determination of earning rates under regulation 216; and
  - (b) any tax or other amounts required by a written law or a law of the Commonwealth to be paid by the Board in respect of the Member.
- (3) The Board may only debit an amount to a retirement access account under subregulation (2)(a) if an actuary has advised that it is appropriate for that amount to be debited to that account.

”.

**21. Regulation 210 amended**

Regulation 210(1)(b) is deleted and the following paragraph is inserted instead —

“

- (b) when a benefit is to be paid, or an amount transferred, from the Member's retirement access account under Division 6.

”.

**22. Regulation 214 amended**

- (1) Regulation 214(1) is amended by inserting after “rate” —
- “ and give notice of that selection to the Board ”.

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- (2) After regulation 214(1) the following subregulation is inserted —

“

- (1a) If a Member selects a personalised investment plan the Member must also select the asset allocation to be applied to the Member’s assets and give notice of that selection to the Board.

”.

- (3) Regulation 214(2) is amended by inserting after “her selection” —

“ under subregulation (1) or (1a) ”.

**23. Regulation 216 amended**

Regulation 216(3) is amended after paragraph (a) by deleting “and” and inserting instead —

“

- (aa) administrative costs; and

”.

**24. Regulation 243 amended**

Regulation 243 is amended as follows:

- (a) by deleting “the Board is to pay interest on the amount of the benefit calculated” and inserting instead —

“ interest accrues on the benefit ”;

- (b) in paragraph (a)(i) by deleting “a West State Super Member or a Retirement Access Member” and inserting instead —

“ an accumulation Member ”.

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Certified under section 38(4)(b) of the Act —

DERMOT BALSON	31/12/02
Actuary appointed by the Board	Date

Approved under section 38(5) of the Act —

ERIC RIPPER	14/1/03
Treasurer	Date

By Command of the Governor,

M. C. WAUCHOPE, Clerk of the Executive Council.

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