



General Manager  
Superannuation, Retirement and Savings Division  
The Treasury  
Langton Crescent  
PARKES ACT 2600  
Submitted via email to: [simplersuper@treasury.gov.au](mailto:simplersuper@treasury.gov.au)

FECCA submission to the Superannuation Inquiry 2006

To Whom It May Concern: ,

The Federation of Ethnic Communities' Councils of Australia (FECCA) welcomes this opportunity to make written comments on the Australian Government's plans for streamlining and simplifying the taxation treatment of Superannuation.

FECCA is the national peak body representing Australians from diverse cultural and linguistic backgrounds. Our role is to advocate, lobby and promote issues on behalf of our constituency to government, business and the broader community. Our charter includes promoting full access and equity, advocating community harmony and the celebration of diversity, championing human rights and arguing that Multiculturalism is central to the social, economic and cultural health of Australia.

FECCA's mission is to enrich and enhance Australian society through the fullest participation and involvement of its constituency. FECCA supports initiatives of governments, business, community and civil society organisations which pursue the development of stable and effective community relationships for the common good. It does so in the framework of the right to equal treatment under the law, protection against any incitement to discrimination, and to amend, rescind or nullify any laws or regulations which have the effect of creating or perpetuating racial discrimination and requires that the right to equal treatment is not reduced on the basis of particular nationality between citizens and non citizens.

FECCA endorses the intention of providing a fair and equitable provision for people in their retirement which underlines the current proposals.

FECCA would like to draw particular attention to the preamble to Chapter 8 Untaxed Schemes.

This chapter deals with untaxed superannuation schemes; in particular benefit payments in untaxed schemes that arise from an untaxed source. These schemes generally apply only to public servants.<sup>1</sup> (p59).

With almost a quarter of Australia's population born overseas<sup>2</sup>, a significant number of people reaching retirement age receive income from overseas pensions. The population of immigrants is slightly younger than the overall Australian population. However a significant number of Australia's overseas born population is at retirement age.

FECCA is aware that many of these retired people receiving income from overseas in a form of overseas pension were not public servants. FECCA is concerned that their retirement incomes be treated equitably and with due regard to their circumstances. FECCA affiliates regard senior citizens as important members of the community whose achievements need to be celebrated and whose interests need to be understood and properly protected.

We therefore hope that the preamble to the Chapter could be adapted to more accurately reflect the circumstances of older overseas born Australians. FECCA looks forward to the revised Superannuation scheme providing a secure and sustainable basis for all seniors to enjoy their retirement in Australia in comfort and security.

If you would like to discuss any of the issues we raise, please do not hesitate to contact me on 02 6282 5755

Yours sincerely,



Sharon Ride  
Director  
FECCA House  
PO Box 344, Curtin ACT 2605  
Phone 02 6282 5755 Fax 02 6282 5734  
Email [admin@fecca.org.au](mailto:admin@fecca.org.au)  
Website: [www.fecca.org.au](http://www.fecca.org.au)

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<sup>1</sup> A Plan to Simplify and Streamline Superannuation Detailed Outline  
May 2006 Chapter 8 p59

<sup>2</sup> Australian Bureau of Statistics Migration Australia Catalogue number 3412.0 2004-5 p 6