2025–2026

The Parliament of the Commonwealth of Australia

HOUSE OF REPRESENTATIVES

Presented and read a first time

Parliamentary Retirement Equality and Privilege Abolition Bill 2026

No. , 2026

(Finance)

A Bill for an Act to end preferential taxpayer-funded parliamentary retirement treatment, to apply ordinary Age Pension qualification, rate and means rules to the publicly funded excess, and for related purposes

This Bill gives effect to Equal Retirement Treatment and Parliamentary Privilege Abolition Policy ERT-P 2026/01 (v6).

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The Parliament of Australia enacts:

Part 1—Preliminary

1 Short title

This Act is the Parliamentary Retirement Equality and Privilege Abolition Act 2026.

2 Commencement

(1) Each provision of this Act specified in column 1 of the following table commences, or is taken to have commenced, in accordance with column 2 of the table.

Column 1 Provisions	Column 2 Commencement	Column 3 Date/Details
Sections 1 to 6 and anything in this Act not elsewhere covered by this table	The day this Act receives the Royal Assent.	
Part 3 (sections 9 to 10) and Schedule 1 items 31 to 33	The day this Act receives the Royal Assent.	

Parts 2, 4, 5 and 6 and Schedule 1 items 1 to 30	The first quarterly commencement day occurring at least 180 days after this Act receives the Royal Assent.	

(2) Any information in column 3 of the table is not part of this Act. Information may be inserted in this column, or information in it may be edited, in any published version of this Act.

(3) A quarterly commencement day is 1 January, 1 April, 1 July or 1 October.

(4) The Minister must announce the quarterly commencement day by notifiable instrument. A failure to announce the day does not delay commencement.

3 Objects

The objects of this Act are:

(a) to abolish preferential taxpayer-funded retirement treatment based on service in the Parliament;

(b) to subject the taxpayer-funded component of parliamentary retirement benefits to the same qualification, maximum-rate, financial, relationship, residence and overseas rules applying to Age Pension claimants and recipients;

(c) to preserve only the independently verified member-funded component, and ordinary Superannuation Guarantee contributions, from those tests;

(d) to limit future Commonwealth employer contributions for parliamentary service to the ordinary Superannuation Guarantee rate and maximum contribution base;

(e) to prevent avoidance, substitution, relabelling and discretionary exemption; and

(f) to give domestic effect to equality and social-security principles recognised by Australia under international human-rights law.

3A Human rights purpose

(1) This Act gives domestic legislative effect to the following obligations accepted by Australia:

(a) equality before the law and equal protection of the law under article 26 of the International Covenant on Civil and Political Rights;

(b) non-discriminatory enjoyment of economic, social and cultural rights under article 2 of the International Covenant on Economic, Social and Cultural Rights;

(c) the right of everyone to social security, including social insurance, under article 9 of that Covenant; and

(d) the right of everyone to an adequate standard of living and continuous improvement of living conditions under article 11 of that Covenant.

(2) The purpose in subsection (1) applies to every calculation, classification, payment, reduction, suspension, recovery, review and enforcement action under this Act.

(3) Matching another publicly funded class on a contribution rate above the ordinary Superannuation Guarantee rate is not equal treatment of ordinary persons.

3B Parliamentary findings

(1) Australia ratified the International Covenant on Economic, Social and Cultural Rights on 10 December 1975 and the International Covenant on Civil and Political Rights on 13 August 1980.

(2) After those dates, the Commonwealth continued to maintain, amend and finance statutory parliamentary retirement arrangements while maintaining materially stricter income, assets, partner, residence, overseas and qualification rules for ordinary pensioners.

(3) The resulting economic disparity created more favourable access to public retirement funding because of parliamentary status, including a Commonwealth employer contribution of 15.4 per cent under the Parliamentary Superannuation Act 2004 after the ordinary Superannuation Guarantee rate reached 12 per cent.

(4) Parliamentary service is a public privilege and responsibility. It is not a status requiring superior protection from the ordinary conditions attached to taxpayer-funded retirement support.

(5) Australia's dualist system means those Covenants are not, by themselves, a cause of action in an Australian court. This Act supplies the domestic rule.

(6) Removing the publicly funded excess and applying equal tests is necessary to implement the rights identified in section 3A.

3C Binding human rights interpretation

(1) This Act must be interpreted and administered to achieve substantive equality in publicly funded retirement treatment.

(2) If more than one interpretation is available, the interpretation that most effectively eliminates preferential parliamentary treatment and protects equal enjoyment of social security must be adopted.

(3) Historical entitlement, former public office, administrative convenience, scheme closure, alignment with another public-sector contribution rate, the description superannuation or a prior expectation does not authorise departure from the Equal Retirement Treatment Standard.

(4) This section does not authorise an exemption, balancing exercise or declaration preserving more favourable parliamentary treatment.

3D Constitutional basis

(1) This Act is enacted in reliance upon every legislative power available to the Parliament, including the external affairs power in paragraph 51(xxix) of the Constitution for implementation of the Covenants identified in section 3A and the incidental power in paragraph 51(xxxix).

(2) This Act also relies upon the powers supporting Commonwealth employment, statutory benefits, appropriations, administration and recovery of Commonwealth money.

(3) Each provision has the maximum operation supported by one or more of those powers.

4 Act binds the Crown

This Act binds the Crown in each of its capacities.

5 Extraterritorial operation

This Act applies within and outside Australia and to income, assets, entities and arrangements situated within or outside Australia.

6 Definitions

In this Act:

Age Pension rules means the provisions of the Social Security Act 1991, the Social Security (Administration) Act 1999, instruments and administrative rules governing qualification, rate calculation, income, assets, relationships, residence, portability, overseas absence, disclosure, debt recovery and review for Age Pension claimants and recipients.

ordinary Superannuation Guarantee rate means the charge percentage applying under the Superannuation Guarantee (Administration) Act 1992 on the relevant day.

ordinary superannuation component means personal contributions, genuine salary-sacrifice contributions and Commonwealth employer contributions no greater than the ordinary Superannuation Guarantee rate and maximum contribution base, together with attributable investment earnings.

parliamentary beneficiary means a member, former member, spouse, partner, dependant, legal personal representative or other person entitled to a parliamentary retirement benefit.

Parliamentary Pension Component means every Commonwealth-funded retirement contribution, benefit, earning, supplement, guarantee or entitlement exceeding the amount that would have accrued if the ordinary Superannuation Guarantee rate and maximum contribution base had applied to the parliamentarian as an ordinary employee.

parliamentary retirement benefit means a pension, retiring allowance, deferred benefit, reversionary benefit, spouse benefit, lump sum or other retirement benefit arising wholly or partly from parliamentary service under the Parliamentary Contributory Superannuation Act 1948, the Parliamentary Superannuation Act 2004 or a replacement or associated arrangement.

protected member-funded amount means the amount determined under section 9.

quarterly commencement day means 1 January, 1 April, 1 July or 1 October.

Secretary means the Secretary of the Department administered by the Minister administering the Social Security Act 1991.

taxpayer-funded parliamentary component means:

(a) for a pre-2004 benefit—the amount exceeding the protected member-funded amount; and

(b) for a post-2004 benefit—the Parliamentary Pension Component.

Part 2—Equal Retirement Treatment Standard

7 Mandatory equality

(1) A parliamentary beneficiary must not receive a taxpayer-funded parliamentary component on terms more favourable than the corresponding terms applying to an Age Pension claimant or recipient in materially corresponding circumstances.

(2) Subsection (1) is a binding rate-calculation rule and not a principle requiring further review, justification or approval.

(3) No person or body has power to exempt a beneficiary or class of beneficiaries from this section.

7A Human rights equality duty

(1) Every Commonwealth authority exercising power under this Act owes a duty to administer parliamentary retirement benefits consistently with the rights identified in section 3A.

(2) The duty requires equality of qualification and maximum-rate tests, equality of financial tests, equality of residence and overseas rules, equality of disclosure obligations and equality of recovery and enforcement consequences.

(3) A failure to perform the duty is reviewable error.

7B Prohibition of economic status preference

(1) A person must not receive more favourable taxpayer-funded retirement treatment because the person is or was a parliamentarian, Minister or office-holder, or is a spouse, partner, dependant or beneficiary of such a person.

(2) A law, instrument, decision or arrangement producing that result is inoperative to the extent of the inconsistency with this Act.

(3) Subsection (1) does not reduce protected personal contributions or ordinary superannuation calculated under this Act.

(4) Alignment with an Australian Public Service or MOP(S) Act contribution rate above the ordinary Superannuation Guarantee rate is not a defence to subsection (1).

8 Existing and future beneficiaries

(1) This Act applies to benefits accrued, preserved, deferred or payable before, on or after commencement.

(2) This Act applies to a person who entered Parliament before 9 October 2004 and to a person already receiving a benefit on commencement.

(3) No grandfathering rule, legitimate expectation, administrative practice or prior statutory promise prevents application of this Act to an instalment payable after commencement.

Part 3—Protected member-funded amount

9 Independent determination

(1) The Finance Minister must appoint an independent actuary through an open competitive process to determine the protected member-funded amount for each parliamentary beneficiary.

(2) The actuary must not have been employed or engaged by a parliamentary department, political party, parliamentarian or Parliamentary Contributory Superannuation Scheme beneficiary during the preceding 5 years.

(3) The determination may include only:

(a) verified member contributions actually paid;

(b) net investment return reasonably attributable to those contributions;

(c) an ordinary employer-funded amount that had vested and was comparable with the employment superannuation standard applying during the relevant service; and

(d) adjustments preventing double recovery.

(4) The determination must exclude the value attributable to an unfunded Commonwealth guarantee, parliamentary or ministerial salary indexation, office-holder enhancement, longevity subsidy or actuarial shortfall met from Commonwealth revenue.

(5) Lump sums, commutations, refunds and pension payments already attributable to amounts in subsection (3) must be deducted.

(6) Before making a provisional determination, the actuary must publish the valuation methodology, assumptions, investment return method, treatment of missing records and method for deducting benefits already received.

(7) A determination must give the beneficiary a comprehensible calculation showing each included and excluded amount, without disclosing another person's protected information.

(8) The Auditor-General must audit the methodology and a representative sample of determinations within 12 months after commencement of this section.

9A Post-2004 ordinary superannuation limit

(1) For a person covered by the Parliamentary Superannuation Act 2004, the protected ordinary superannuation component is limited to:

(a) personal contributions actually made by the person;

(b) genuine salary-sacrifice contributions taken from the person's salary;

(c) Commonwealth employer contributions calculated at no more than the ordinary Superannuation Guarantee rate and only up to the ordinary maximum contribution base; and

(d) investment earnings attributable to paragraphs (a), (b) and (c).

(2) A special statutory ability to salary sacrifice does not permit contributions exceeding generally applicable taxation and contribution limits.

9B Classification of excess as pension

(1) Every Commonwealth employer contribution exceeding the amount permitted by paragraph 9A(1)(c) is a Parliamentary Pension Component.

(2) Earnings, gains, supplements, guarantees and replacement benefits attributable to that excess form part of the Parliamentary Pension Component.

(3) The classification applies whether the amount is described as superannuation, employer contribution, allowance, loading, supplement, pension, lump sum, office-holder benefit or otherwise.

9C Separate statutory account

(1) A Parliamentary Pension Component must not be paid into a privately controlled superannuation fund.

(2) The Commonwealth must credit the amount to a separate statutory Parliamentary Pension Account maintained for the beneficiary.

(3) The account must separately record principal, earnings, adjustments and payments.

(4) Credit to the account does not create an unconditional or vested right to payment.

(5) The Secretary of the Department of Finance is responsible for maintaining the Parliamentary Pension Account and must keep a separate ledger for each beneficiary.

(6) The account must be credited with investment earnings at the rate and by the method prescribed by regulations, but the prescribed method must not produce a return more favourable than the benchmark applying to the Commonwealth public-sector accumulation arrangement specified by the regulations.

(7) Reasonable administration costs and investment losses may be debited proportionately. No cost unique to parliamentary administration may be charged to the protected ordinary superannuation component.

(8) The administrator must give an annual statement showing opening balance, credits, earnings, costs, adjustments, payments, recoveries and closing balance.

(9) The Auditor-General must audit the Account annually.

(10) On death, family-law splitting, incapacity or an unclaimed-money event, the balance remains subject to this Act and must not be released on terms more favourable than those applying to the corresponding Age Pension or ordinary public-benefit position.

(11) An interest in the Account cannot be assigned, charged, used as security or released early except as expressly authorised by this Act.

9D Payment only after ordinary pension tests

(1) A Parliamentary Pension Component becomes payable only after Services Australia applies Parts 4 and 5 at the time payment is sought and at every later reassessment.

(2) Only the amount remaining after every required reduction, suspension or cancellation, including the maximum-rate cap under section 55A of the Social Security Act 1991, may be paid.

(3) Payment as a lump sum, income stream, rollover, commutation or substituted benefit does not avoid this section.

10 Provisional determination and review

(1) A provisional determination must be issued within 180 days after Royal Assent.

(2) A beneficiary may seek merits review only in relation to factual or actuarial error in calculating the protected member-funded amount.

(3) Review must not create an exemption from the Equal Retirement Treatment Standard or enlarge the categories in subsection 9(3).

Part 4—Application of ordinary pension rules

11 Income, assets and partner tests

(1) Services Australia must apply to the taxpayer-funded parliamentary component the corresponding Age Pension rules concerning:

(a) personal and partner income;

(b) personal and partner assets;

(c) deemed income and financial investments;

(d) trusts, companies, beneficial interests and controlled entities;

(e) overseas income and overseas assets;

(f) gifts, deprivation and asset transfers; and

(g) relationship status and household circumstances.

(2) If application of a corresponding rule would reduce, suspend or cancel an Age Pension payment, Services Australia must make the corresponding reduction, suspension or cancellation to the taxpayer-funded parliamentary component.

12 Residence and overseas absence

(1) The corresponding Age Pension residence, portability, overseas-absence and permanent-departure rules apply to the taxpayer-funded parliamentary component.

(2) A time limit applying to an Age Pension payment or supplement applies for the identical period to the taxpayer-funded parliamentary component.

(3) A temporary return to Australia, nominal address or artificial arrangement does not interrupt an absence unless it would interrupt the absence under the corresponding Age Pension rule.

13 Indexation

(1) A taxpayer-funded parliamentary component must not be indexed by reference to parliamentary allowance, parliamentary base salary, ministerial salary or office-holder salary.

(2) Indexation must not exceed the corresponding indexation applied to the Age Pension.

14 Disclosure and reporting

(1) A parliamentary beneficiary must provide every statement, document and notification that an Age Pension recipient in corresponding circumstances would be required to provide.

(2) Failure to comply has the same consequences for payment suspension, cancellation, debt recovery, civil penalty and prosecution as the corresponding failure under social-security law.

14A Data matching and verification

(1) For administering this Act, the Secretary may match information held under this Act with information lawfully held by the Australian Taxation Office, the Department of Home Affairs, Services Australia, the Australian Securities and Investments Commission, the Australian Business Register, land-title authorities, superannuation providers and other prescribed Commonwealth or State authorities.

(2) Matching may be used to verify income, assets, corporate and trust interests, superannuation, property ownership, residence, international movements, overseas interests, transfers and beneficial ownership.

(3) Information may be collected, used and disclosed only for administration, audit, review, recovery or enforcement under this Act and remains subject to applicable privacy and secrecy protections.

(4) The Secretary must publish an annual de-identified data-matching report stating the datasets used, matching purpose, number of records examined, discrepancies identified and enforcement outcomes.

Part 5—Anti-avoidance, recovery and enforcement

15 Substance over form

In determining the taxpayer-funded parliamentary component and applying this Act, regard must be had to the economic substance of an arrangement rather than its name, legal form or payment pathway.

16 Anti-avoidance

(1) A scheme has no effect to the extent its dominant purpose or effect is to avoid, reduce or defer application of this Act.

(2) Scheme includes a transfer to a spouse, trust, company or associate; conversion to a lump sum; relabelling as an allowance or office-holder benefit; substituted benefits; artificial residence; and fragmentation across multiple arrangements.

17 Debts and recovery

(1) An amount paid in excess of the amount permitted by this Act is a debt due to the Commonwealth.

(2) Interest accrues, and recovery, garnishee, set-off and estate-recovery powers apply, on terms no less effective than those applying to an equivalent social-security debt.

(3) Knowingly false or misleading information must be referred for investigation where the corresponding conduct by an Age Pension recipient would be referred.

18 No administrative waiver

A debt or reduction must not be waived, written off, deferred or compromised on terms more favourable than those available to an ordinary social-security debtor in corresponding circumstances.

18A Covenant compliance is mandatory

(1) A decision-maker must record how a decision gives effect to articles 26, 2, 9 and 11 identified in section 3A.

(2) A decision is not compliant merely because it applies the same procedure if its legal or economic effect preserves a preferential taxpayer-funded parliamentary benefit.

(3) No subordinate instrument may weaken, postpone or create an exception to the equality duties in this Act.

Part 6—Administration, accountability and constitutional operation

19 Administration

(1) Services Australia administers Parts 4 and 5.

(2) The Commonwealth Superannuation Corporation may calculate the gross parliamentary benefit but must give effect to every reduction notified by Services Australia.

(3) A parliamentary department, Minister or parliamentarian must not direct either body in an individual case.

20 Annual public report

(1) The Auditor-General must publish annual de-identified totals for gross benefits, protected member-funded amounts, taxpayer-funded components, reductions, suspensions, overseas cases, debts, recoveries, compliance action and verified Commonwealth savings.

(2) The first report must be tabled within 12 months after the quarterly commencement day specified for Parts 2, 4, 5 and 6. Each later report must be tabled within 3 months after the end of the financial year to which it relates.

20A Human rights and economic equality report

The annual report under section 20 must separately state:

(a) the distribution of protected ordinary superannuation and Parliamentary Pension Components;

(b) the effect of qualification, maximum-rate, income, assets, partner, residence and overseas tests;

(c) whether any parliamentary beneficiary received treatment unavailable to an ordinary pensioner in corresponding circumstances;

(d) action taken to correct any disparity; and

(e) compliance with each right identified in section 3A.

21 No compensation for loss of preference

(1) No compensation is payable merely because this Act reduces, suspends, caps, re-indexes or cancels a future taxpayer-funded parliamentary component.

(2) If the operation of this Act would result in an acquisition of property otherwise than on just terms within section 51(xxxi) of the Constitution, the Commonwealth is liable only for the reasonable compensation constitutionally required for that acquisition.

(3) Subsection (2) does not create compensation for disappointment, loss of expectation, altered financial planning or removal of preferential statutory treatment.

(4) This Act does not concede that prospective regulation of a taxpayer-funded statutory payment is an acquisition of property.

22 Severability and reading down

This Act is to be read and applied to the maximum extent supported by the legislative powers of the Commonwealth. Invalidity in one application does not affect valid application to another person, benefit, payment or period.

23 Supremacy over inconsistent benefit provisions

This Act applies despite any inconsistent provision of the Parliamentary Contributory Superannuation Act 1948, the Parliamentary Superannuation Act 2004, any instrument, determination, trust arrangement, administrative practice or entitlement governing a parliamentary retirement benefit.

23A Express override required

(1) A later Act does not authorise taxpayer-funded parliamentary retirement treatment more favourable than treatment under this Act unless the later Act expressly states that it repeals or overrides this section and identifies the precise preference created.

(2) A statement of compatibility, explanatory memorandum, appropriation, general words or an implication is insufficient to displace this Act.

(3) A legislative instrument cannot displace this Act.

24 Covenant implementation review

(1) The Australian Human Rights Commission and the Auditor-General must jointly review operation of this Act after 2 years.

(2) The review must determine whether economic disparity has been eliminated in practice and whether the Act effectively implements article 26 of the International Covenant on Civil and Political Rights and articles 2, 9 and 11 of the International Covenant on Economic, Social and Cultural Rights.

(3) The review must not recommend restoration of preferential parliamentary treatment.

(4) The report must be tabled in each House within 15 sitting days after completion.

25 Regulations

(1) The Governor-General may make regulations prescribing matters required or permitted by this Act to be prescribed, or necessary or convenient to be prescribed for carrying out or giving effect to this Act.

(2) Regulations must not exempt a person or class, preserve a preferential payment rate, enlarge the protected member-funded amount, delay equality beyond a commencement day or authorise compensation for loss of preferential treatment.

Schedule 1—Consequential amendments

Part 1—Parliamentary Contributory Superannuation Act 1948

1 Section 4

Insert:

Equality Act means the Parliamentary Retirement Equality and Privilege Abolition Act 2026.

protected member-funded amount has the same meaning as in the Equality Act.

taxpayer-funded parliamentary component has the same meaning as in the Equality Act.

2 After section 14A

Insert:

14AA Benefits divided into protected and taxpayer-funded components

(1) Every benefit payable under this Act must be divided into:

(a) the protected member-funded amount determined under section 9 of the Equality Act; and

(b) the taxpayer-funded parliamentary component determined under that Act.

(2) The Commonwealth must continue to pay the protected member-funded amount in accordance with this Act.

(3) Despite any other provision of this Act, the Commonwealth must not pay any part of the taxpayer-funded parliamentary component except in accordance with a payment determination made under the Equality Act.

(4) Before payment, the taxpayer-funded parliamentary component must be credited to the Parliamentary Pension Account established under section 9C of the Equality Act.

(5) This section applies to a retiring allowance, additional retiring allowance, annuity, associate annuity, deferred benefit, invalidity benefit, spouse benefit, orphan benefit, lump sum, commutation amount and every substituted or reversionary benefit under this Act.

(6) A description of an amount as superannuation, an allowance, an annuity, a lump sum or an accrued entitlement does not prevent this section from applying.

14AB Parliamentary salary links disapplied to taxpayer-funded component

(1) A provision of this Act that calculates, adjusts or indexes a benefit by reference to parliamentary allowance, parliamentary base salary, ministerial salary or office-holder salary does not apply to the taxpayer-funded parliamentary component.

(2) The taxpayer-funded parliamentary component may be adjusted only in accordance with sections 11 to 13 of the Equality Act and cannot exceed the amount determined under section 55A of the Social Security Act 1991.

(3) This section applies despite any formula, percentage, multiple, accrued-rate provision or determination elsewhere in this Act.

3 After section 21B

Insert:

21C Age Pension conditions prevail

(1) A reduction under section 21B is additional to, and does not displace, a reduction, suspension, cancellation or non-payment required by the Equality Act.

(2) If both section 21B and the Equality Act apply, each must be applied and the lower resulting amount is payable.

4 After section 24B

Insert:

24BA Payment direction required for taxpayer-funded component

(1) The Commonwealth must not pay an instalment of a taxpayer-funded parliamentary component unless the Secretary of the Department administering the Social Security Act 1991 has issued a written payment determination for the instalment under the Equality Act.

(2) The payment determination must state the gross component, the protected member-funded amount, every reduction applied, the amount payable and the period to which the determination relates.

(3) A payment made without a determination, or in excess of the determined amount, is recoverable under section 17 of the Equality Act.

5 Section 27

At the end of the section, add:

(2) The appropriation in subsection (1) does not authorise payment of an amount prohibited, suspended, cancelled or reduced by the Equality Act.

6 Application of amendments

The amendments made by this Part apply to each benefit instalment, lump sum, commutation amount or other payment that becomes payable on or after commencement, whether the parliamentary service,

contribution, entitlement, retirement, death, election or other event giving rise to the benefit occurred before, on or after commencement.

Part 2—Parliamentary Superannuation Act 2004

7 Section 3

Insert:

Equality Act means the Parliamentary Retirement Equality and Privilege Abolition Act 2026.

ordinary employer superannuation amount has the meaning given by subsection 8(2D).

Parliamentary Pension Account means the statutory account maintained under section 9C of the Equality Act.

Parliamentary Pension Component has the same meaning as in the Equality Act.

total parliamentary contribution amount has the meaning given by subsection 8(2).

8 Subsection 8(1)

Repeal the subsection, substitute:

(1) If this Division applies to the member in respect of a fortnight, the Commonwealth must:

(a) calculate the total parliamentary contribution amount under subsection (2);

(b) pay only the ordinary employer superannuation amount to the member's basic contributions fund; and

(c) credit the balance to the member's Parliamentary Pension Account as a Parliamentary Pension Component.

(1A) An amount credited under paragraph (1)(c) is not a contribution to the member's chosen or default fund and does not become an unconditional or vested entitlement merely because it is credited.

9 Subsection 8(2)

Omit "the amount of the contribution", substitute "the total parliamentary contribution amount".

10 After subsection 8(2C)

Insert:

(2D) The ordinary employer superannuation amount for a fortnight is the lesser of:

(a) the total parliamentary contribution amount for the fortnight; and

(b) the minimum employer contribution that would be required for the Commonwealth to have no individual base superannuation guarantee shortfall for the member for each QE day relating to the fortnight, applying the generally applicable rate, qualifying-earnings limit and maximum contribution base under the Superannuation Guarantee (Administration) Act 1992.

(2E) The Parliamentary Pension Component for a fortnight is the amount by which the total parliamentary contribution amount exceeds the ordinary employer superannuation amount.

(2F) Salary of a Minister of State, office-holder salary and any substituted, additional or later-described salary amount are included in the calculation under subsection (2), but do not increase the ordinary employer superannuation amount beyond the limit in paragraph (2D)(b).

11 Subsection 8(5)

Repeal the subsection, substitute:

(5) If the Commonwealth pays the ordinary employer superannuation amount required by paragraph (1)(b), any individual base superannuation guarantee shortfall that would otherwise arise for the member and a QE day relating to the fortnight is taken to be nil, but only to the extent permitted by the Superannuation Guarantee (Administration) Act 1992.

12 Section 18

Repeal the section, substitute:

18 Appropriation

The Consolidated Revenue Fund is appropriated for:

(a) paying ordinary employer superannuation amounts under paragraph 8(1)(b); and

(b) crediting Parliamentary Pension Components under paragraph 8(1)(c), subject to the payment restrictions in the Equality Act.

13 Application of amendments

The amendments made by this Part apply to contributions attributable to a QE day occurring on or after commencement, including contributions for a person whose new scheme entry time occurred before commencement.

Part 3—Social Security Act 1991

14 Subsection 23(1)

Insert:

Equality Act means the Parliamentary Retirement Equality and Privilege Abolition Act 2026.

parliamentary beneficiary has the same meaning as in the Equality Act.

taxpayer-funded parliamentary component has the same meaning as in the Equality Act.

15 After section 55

Insert:

55A Notional Age Pension amount for parliamentary component

(1) This section applies when the Secretary is required to determine an amount payable from a taxpayer-funded parliamentary component under the Equality Act.

(2) The Secretary must determine the rate of Age Pension that would be payable to the parliamentary beneficiary for the relevant period if:

(a) the beneficiary had made an effective claim for Age Pension;

(b) sections 43, 44 and 55, Pension Rate Calculator A in section 1064 and every other provision affecting qualification, payability or rate applied to the beneficiary; and

(c) the beneficiary's actual personal and partner income, assets, relationship status, residence, overseas absence and other relevant circumstances were used.

(3) The taxpayer-funded parliamentary component payable for the period is the lesser of:

(a) the gross taxpayer-funded parliamentary component otherwise payable for the period; and

(b) the notional Age Pension amount determined under subsection (2).

(4) If the beneficiary would not be qualified for Age Pension, the Age Pension would not be payable, or its rate would be nil, the taxpayer-funded parliamentary component payable for the period is nil.

(5) Pension supplement, energy supplement, rent assistance or another supplementary amount is not added unless the beneficiary independently qualifies for that amount under this Act.

(6) This section applies separately at each reassessment and whenever a relevant circumstance changes.

16 Subsection 1222(1)

After paragraph (ba), insert:

(bb) debts due to the Commonwealth under section 17 of the Equality Act; and

17 Subsection 1222(2) (recovery methods table)

After item 2, insert:

Item	Debt	Methods	Provisions
2A	section 17 of the	deductions, legal proceedings,	sections 1231, 1232, 1233

Item	Debt	Methods	Provisions
	Equality Act	garnishee notice, repayment by instalments and set-off	and 1234 and section 17 of the Equality Act

18 After section 1223ABM

Insert:

1223AC Debt arising from excess parliamentary retirement payment

An amount paid from a taxpayer-funded parliamentary component in excess of the amount permitted by the Equality Act is a debt due to the Commonwealth from the person who obtained the benefit of the payment.

19 Section 1236

At the end of the section, add:

(4) A debt arising under section 17 of the Equality Act must not be written off on terms more favourable than those that would apply to an Age Pension debt arising in corresponding circumstances.

20 Section 1237

At the end of the section, add:

(3) A debt arising under section 17 of the Equality Act must not be waived on terms more favourable than those that would apply to an Age Pension debt arising in corresponding circumstances.

Part 4—Social Security (Administration) Act 1999

21 Section 3

Insert:

Equality Act means the Parliamentary Retirement Equality and Privilege Abolition Act 2026.

parliamentary beneficiary has the same meaning as in the Equality Act.

taxpayer-funded parliamentary component has the same meaning as in the Equality Act.

22 After section 8

Insert:

8A Administration of taxpayer-funded parliamentary components

(1) The Secretary has the general administration of Parts 4 and 5 of the Equality Act.

(2) For administering those Parts:

(a) a parliamentary beneficiary is taken to be a claimant for, or recipient of, Age Pension as the context requires;

(b) a taxpayer-funded parliamentary component is taken to be a social security payment; and

(c) a determination affecting that component is taken to be a determination under the social security law.

(3) Subject to the Equality Act, the following provisions apply with necessary modifications:

(a) Divisions 4, 6, 7 and 8 of Part 3, concerning payment, information from recipients, rate determinations, suspension and cancellation;

(b) Part 4, concerning internal and Administrative Review Tribunal review;

(c) Part 5, concerning information gathering, confidentiality and protected information;

(d) Part 6, concerning false statements, obtaining payments and repayment; and

(e) sections 234 to 240, concerning delegation, review officers, written decisions, notice and evidence.

(4) A modification under subsection (3) may change a reference to Age Pension, a social security payment, a claimant, a recipient, an instalment or the social security law only so far as necessary to administer the Equality Act.

(5) This section does not import a discretion capable of creating an exemption from the Equal Retirement Treatment Standard.

23 After section 11

Insert:

11A Claim for payment from Parliamentary Pension Account

A taxpayer-funded parliamentary component is not payable unless the parliamentary beneficiary has made a claim in the form approved by the Secretary and supplied all information required to determine the notional Age Pension amount under section 55A of the Social Security Act 1991.

24 After section 80

Insert:

80A Reduction, suspension or cancellation of parliamentary component

The Secretary must reduce, suspend or cancel a taxpayer-funded parliamentary component whenever the corresponding facts would require reduction, suspension or cancellation of Age Pension. The Secretary has no discretion to preserve a higher amount because of parliamentary service or a prior statutory expectation.

25 After section 192

Insert:

192A Information relevant to parliamentary retirement equality

The Secretary may require a parliamentary beneficiary, Commonwealth entity, superannuation provider, trustee, company, partnership or other person to give information or produce a document relevant to administering the Equality Act, including information about income, assets, partners, controlled entities, overseas property, residence, travel, transfers and beneficial interests.

192B Data matching for parliamentary retirement equality

(1) The Secretary may conduct data matching authorised by section 14A of the Equality Act and may require a prescribed authority to provide information necessary for that matching.

(2) Information obtained under this section is protected information and may be used only for administration, audit, review, recovery or enforcement under the Equality Act.

26 Application of amendments

The amendments made by this Part apply to a claim, determination, payment period, information requirement, review or enforcement action arising on or after commencement, including where the underlying parliamentary service or entitlement arose earlier.

Part 5—Human Rights (Parliamentary Scrutiny) Act 2011

27 After subsection 8(3)

Insert:

(3A) If a Bill affects a parliamentary retirement benefit or taxpayer-funded retirement treatment of a current or former parliamentarian, the assessment must separately state:

(a) whether the Bill provides any financial, residence, overseas, disclosure, recovery or enforcement treatment unavailable to an Age Pension recipient in corresponding circumstances;

(b) the economic value and distributional effect of each difference; and

(c) whether the Bill complies with article 26 of the International Covenant on Civil and Political Rights and articles 2, 9 and 11 of the International Covenant on Economic, Social and Cultural Rights.

(3B) Parliamentary service, former public office, historical expectation, scheme closure, alignment with another public-sector contribution rate or use of the description superannuation is not, by itself, a sufficient basis for stating that preferential taxpayer-funded treatment is compatible with human rights.

28 After subsection 9(2)

Insert:

(2A) If a legislative instrument affects a parliamentary retirement benefit or taxpayer-funded retirement treatment of a current or former parliamentarian, the statement must include the matters required by subsections 8(3A) and (3B).

Part 6—Application, preservation and information transfer

29 Existing instruments and determinations

An instrument, choice notice, benefit determination, pension classification, commutation election or payment direction in force immediately before commencement continues only to the extent that it is consistent with the Equality Act and the Acts amended by this Schedule.

30 No preservation of preferential payment rate

No saving, grandfathering, accrued-rights or transitional provision preserves a right to receive, after commencement, a taxpayer-funded parliamentary component greater than the amount permitted by the Equality Act.

31 Transfer and preservation of records

(1) Within 60 days after Royal Assent, the Department of Finance, each parliamentary department, the Commonwealth Superannuation Corporation, the Parliamentary Retiring Allowances Trust and each Commonwealth entity holding relevant records must preserve and provide those records to the independent actuary and the Secretary.

(2) Relevant records include contribution histories, benefit calculations, salary and office-holder histories, actuarial valuations, commutations, family-law splits, spouse and dependant entitlements, overseas payment information and prior recoveries.

(3) A secrecy provision does not prevent disclosure required by this item, but the recipient remains bound by every applicable privacy and secrecy obligation governing use and further disclosure.

32 First determinations and notices

(1) The independent actuary must give each affected beneficiary a provisional component determination within 180 days after Royal Assent.

(2) Within 90 days after Royal Assent, the Secretary must give each affected beneficiary notice of the information required, the applicable tests, the proposed payment outcome, the claim process and review rights.

(3) Before the first reduced or suspended payment, the Secretary must give a further notice stating the final determination, commencement date, payment outcome and review rights.

(4) Failure to give notice does not authorise payment above the statutory amount, but postpones recovery of an administrative overpayment caused solely by that failure until notice is given.

33 Transitional regulations

(1) The Governor-General may make regulations dealing with a transitional matter arising from this Schedule.

(2) Regulations must not exempt a person or class, preserve a preferential payment rate, enlarge the protected member-funded amount, delay equality beyond the commencement day or authorise compensation for loss of preferential treatment.

(3) Regulations under this item are subject to disallowance and sunset 24 months after commencement.