



**AMIEU**  
NEWCASTLE & NORTHERN

ISSUE  
**78** | **JUN**  
**2018**



# BARGAINING *with the* BOSSES!



BAIADA BERESFIELD



BINDAREE BEEF



TEYS TAMWORTH



WINGHAM BEEF



JBS SCONE

# LIVE EXPORT

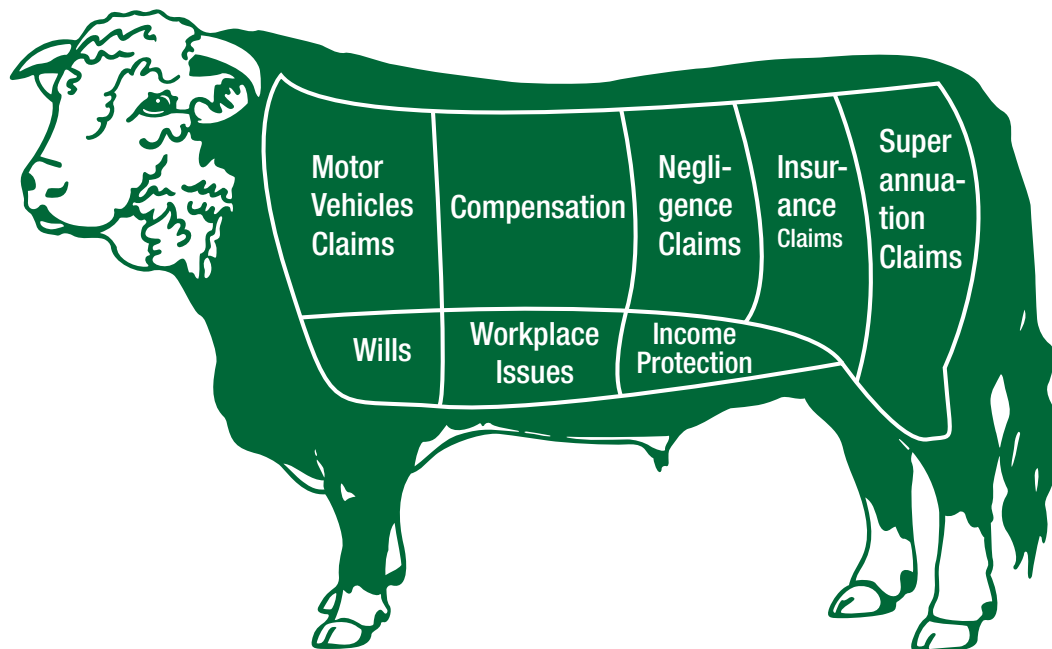
LABOR PROMISES A PHASE-OUT

MASSIVE PROFITS!  
LOW WAGE OFFERS!  
NOT GOOD ENOUGH!

## DELEGATES TRAINING 2018

TRAINING FOR A STRONGER UNION





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Tamworth is Australia's largest multi-species meat processing hub, and the AMIEU is determined to look after vulnerable workers in that area.







**GRANT COURTNEY**  
BRANCH SECRETARY

# SECRETARYS REPORT

**Greetings comrades,  
and welcome to  
another edition of our  
journal.**

It is a very exciting time to be a union member and a meat worker in Northern NSW right now!

We have major bargaining in progress at five of our biggest sites across the area, including both beef and chicken plants.

Once again we are seeing massive companies, with massive profits, turning to their workers and saying "you can have the scraps."

Even though workers are the only reason they have those massive profits in the first place!

It's simply not good enough and our members aren't going to take it.

Make sure you read all of the bargaining updates on starting page 4 to find out what's happening and stay informed.

Even if you're not bargaining right now, knowing what other workers are doing gives you a better idea of what you can achieve at your worksite.

There have also been some major developments on the

live export front which we are pleased to bring you more details of this issue.

As you know, live export is a direct threat to our jobs and our livelihoods. That's why the AMIEU has spent many years campaigning against it.

Read more about that on page 10.

The last few months have seen great growth for our AMIEU branch and this has only made all of you stronger and more powerful.

More workers in the union means more strength in the workplace. Bosses can push one worker around, but they can't push the entire workforce around. That's why it's so important to stand up for yourself by joining the union.

I'm proud of all that we've done together, and I look forward to sharing the results of this massive round of bargaining with you very shortly.

Remember to tell your mates to join the union! By standing together, you can get the wages and conditions you deserve.



## MEMBER PROFILE

# BRIAN OLIVE

**A 50-year veteran of the boning room at the Northern Cooperative Meatworks in Casino, Brian Olive has seen it all.**

Brian started at the meat works as a 16 year-old boy, after receiving a telegram from the local employment office notifying him of his new job!

"The meat works was a place young fellas tried to get into back in those days, because it was good money," recalls Brian. "It was the best place to be. It was a good paying job."

"The manager took me down to the boning room, and he said 'I'll give you three months probation. I'll be back after three months to check on you.' I waited, and I waited... and before I knew what was happening they were giving me my 25 year watch!"

The meat industry has changed a lot in Brian's time, with two or three generations of young people passing through the meat works under him. For Brian, he says the

biggest changes are the safety and the hygiene.

"Back in the early days, and there was just no safety," says Brian. "I watched so many fellas injure themselves. I've been stabbed, cut, everywhere. We used to see some really bad stuff."

*"All it took was one phone call and we'd be out there, on the grass"*

"The industry has changed so much, it's so much more strict."

"The hygiene part has changed so much, there's so much more quality control now. But the quality of the meat is so much

better now than it was 40, 50 years ago."

When it comes to joining the union, Brian - a member all of his working life - says it can't be beat.

"I think it's a good thing for the young ones to join a union with how things have panned out today. They all get put on as casuals, and if something goes wrong, and they get blamed... you gotta have the union at your back."

Brian says that back in the day, it was common for NCMC Casino workers to go on strike in support of other striking workers across the area, including down in Newcastle.

"All it took was one phone call," he says, "and we'd put down tools and be out there on the grass in support of those striking workers."

Then NCMC management would be on the phone down to Newcastle, saying 'sort this out! we need our workers back! We've got orders to fill!'



# BARGAINING *with the* BOSSSES

## NEGOTIATIONS IN PROGRESS ALL OVER NORTHERN NSW

We're in the middle of a massive bargaining period all across the Newcastle and Northern NSW areas right now!

Some of the biggest meat plants in Australia are right now bargaining for better wages and conditions.

This is one of the most exciting times for workers because it gives them a real chance to stand up for themselves and improve their lives.

By joining the AMIEU in large numbers, meat workers gain power to have a real say in the

negotiations and make a real difference in their lives.

Even if your work site isn't bargaining now, it's important to know what other sites are doing! The boss won't tell you this information, so make sure you read up.



## BAIADA BERESFIELD

**AGREEMENT ENDS:** OCTOBER 7 2018 · **BARGAINING STATUS:** AHEAD OF SCHEDULE

### What do the workers want?

- 6% wage increase
- Casual conversion to permanent, and an end to labour hire
- Union picnic day for members only

### What does the company want?

- 1.5% wage increase
- Saturdays at normal rates
- Extend ordinary hours to reduce overtime costs

### What does this mean?

- Baiada came to the AMIEU well ahead of the EBA expiry wanting to negotiate because of strong union membership at the factory! Statistics show that strong union membership means better outcomes.



## BINDAREE BEEF

**AGREEMENT ENDS:** JULY 10 2018 · **BARGAINING STATUS:** ON SCHEDULE

### What do the workers want?

- 6% wage increase
- Average earnings for paid leave for tally workers
- Butchers Picnic Day

### What does the company want?

- A "cost-neutral" outcome (any wage increases to be offset by cuts to conditions)

### What does this mean?

- Workers at Bindaree are angry and do not want to wait months for their next wage increase.
- They took action last round of negotiations and achieved great results by doing so!



## JBS SCONE

**AGREEMENT ENDED:** APRIL 16 2018 · **BARGAINING STATUS:** DELAYED

### What do the workers want?

- 5% wage increase
- No cuts to penalty rates and no extension of ordinary hours
- End to labor hire arrangements

### What does the company want?

- To extend ordinary working hours to include Saturdays
- Reduction in overtime rates

### What does this mean?

- JBS Scone workers are ready to vote on Protected Action and are keen to stand up for a better deal!



## WINGHAM BEEF EXPORTS

**AGREEMENT ENDS:** JUNE 24 2018 · **BARGAINING STATUS:** ON SCHEDULE

### What do the workers want?

- 6% wage increase
- No changes to conditions
- Correct seniority protection

### What does the company want?

- More evidence for sick leave
- Gut seniority system
- Introduce new boning and slicing grades that will reduce pay levels

### What does this mean?

- Wingham Beef workers are outraged that their company pays no tax and are ready to take action to secure a better outcome!



## TEYS CARGILL TAMWORTH

**AGREEMENT ENDED:** NOVEMBER 3 2017 · **BARGAINING STATUS:** EXTREMELY DELAYED

### What do the workers want?

- \$50 a week pay rise
- Leave loading for everyone, not just some workers
- An end to compulsory Saturday work

### What does the company want?

- No commitment to a pay rise
- No changes to terms and conditions
- To delay EBA negotiations as long as possible

### What does this mean?

- Tey's Tamworth workers need to join the AMIEU in large amounts
- This will give them the strength they need to succeed!





# *How* **TEYS** *was* **FORCED** *to* **BARGAIN**

**UNION  
VICTORY**



**In October 2017, Teys Tamworth workers got a letter in the mail that made them see red.**

The letter was from their bosses, warning that there was no money for a pay rise this year... even though the company was "in great shape" with "no debt"!

Can you believe it?

Even though the cost of living went up last year, with electricity bills shooting up, fuel costs rising, and everything getting more expensive, Teys figured their workers needed a wage freeze.

Even though the Teys brothers are some of Australia's richest millionaires, all with massive property portfolios, Teys figured their workers needed a wage freeze.

There was no attempt to speak to the workers, or ask them about their situation. There was

no chance for Teys workers to provide feedback or have their voice heard.

They were simply told that there would be no wage rise, and that Teys would not be discussing the matter further.

*By standing together, Teys workers forced the company to eat their words*

Teys workers couldn't believe it. They called the AMIEU immediately and asked what they could do about it.

Within days the AMIEU had launched a petition at the

Tamworth site which would force Teys managers to bargain.

More than 290 workers at the Teys Tamworth site signed the petition, and the AMIEU took it straight to the Fair Work Commission.

Of course, Teys challenged the petition!

They hired fancy lawyers (despite having no money) who told the Fair Work Commission that the petition was invalid and that workers were actually very happy to have a wage freeze.

Fortunately the Fair Work Commission saw through these tactics and ordered Teys management to begin bargaining.

By standing together, Teys workers have already forced Teys to eat their words and come to the bargaining table.

This is the power of workers standing together!



# DELEGATE TRAINING

MAY 3-4 2018  
NEWCASTLE TOWN HALL



**Michael Cormick** from **NCMC Casino** receives the annual **Julie Graham Delegates Award**.



Delegates from all across northern NSW undertook two intense days of training.

Topics covered included **industrial rights, organising, workers comp law, and more.**







Delegates putting the boss on notice - **we're ready to change the rules!**



**Senator Doug Cameron**  
Australian Labor Party



**Steve Murphy**  
AMWU NSW



**Graham Cook**  
NZ Meat Workers Union





# LIVE EXPORT

THE LATEST NEWS ON THIS CRUEL INDUSTRY

## LABOR COMMITS TO PHASING OUT LIVE SHEEP EXPORTS

**The Australian Labor party has pledged to phase out live sheep exports if it wins Government at the next election.**

The move is intended to be part of an ongoing program to eventually phase out *all* live exports.

Although the AMIEU would like to see a full phase-out of all live exports immediately, we are pleased to see the Labor party take steps in the right direction after so many years of ignoring Australian meat workers.

The AMIEU would like to thank Dr. Lynn Simpson, a live export veterinarian who blew the whistle on the outrageous and inhumane treatment of livestock

during their voyages overseas. She has been scorned by the MLA and Australian Live Export Council for simply telling the truth about what this horrific trade inflicts on the animals.

If it was not for Dr. Simpson's work, this campaign would not be where it is at the moment.

### **Meanwhile, The Greens have moved for live exports to be banned altogether.**

The Greens, along with independent senator Derryn Hinch, have put forward a bill in May of this year which would see a total ban on all live exports.

The AMIEU strongly supports this move as it would mean more jobs for locals. We welcome all politicians from any party who are looking to do the right thing by our industry.



Secretart Courtney appears with Senators Rhiannon, Bartlett and Hinch to support ending live exports.

**The National and Liberal parties have continued to pour your taxpayer money into live exports.**

It should come as no surprise to any meat workers that the Turnbull Government continues to be a strong supporter of live exports.

Everyone knows that Barnaby Joyce was a big fan of live export.

After all, he was flown around Australia for free by one of the biggest live export suppliers, and received massive campaign donations from Gina Rinehart, who makes millions out of live exports.

But we thought perhaps with Barnaby resigning over personal matters that policy would change.

Unfortunately it looks like it did not.

In April 2018, the new Agriculture Minister David Littleproud MP announced an enormous package of taxpayer funded support for overseas meat worker training.

Media outlets initially reported the figure as an incredible \$146 million!

The AMIEU's condemnation of this spending reached more than 660,000 people, after which the Agriculture Department contacted the AMIEU to say that the actual figure was less than that.

The AMIEU has repeatedly asked for a breakdown of these training costs, and for a meeting with the minister to discuss this outrageous expense.

We continue to wait for a reply to both these questions.



**COALITION SPENDS MILLIONS ON LIVE EXPORT SUPPORT**





# ARE YOU ON THE AWARD WAGE ?

**Are you on the  
Meat Processing  
Award, the Poultry  
Processing Award, or  
another Award?**

**Your pay will  
increase by 3.5% on  
July 1 2018.**

Every year, the Fair Work Commission meets to decide whether Award wages should be changed.

The union movement fights every year for wages to go up, while bosses fight for them to go stay the same... or even go down!

This year bosses wanted Award wages to stay the same! They wanted NO increase, even though the cost of living went up 2.1% last year.

Fortunately Australia's Unions were successful and the Award wages will be increased by 3.5%.

This will not affect you if your worksite has an EBA, because EBA's have to be better than the Award already by law.

Sick of working on the Award rate and want to do even better than 3.5%? You need to join the AMIEU and start bargaining for an EBA!

Only by standing together can workers fight back against greedy bosses.

If you have any questions or concerns about your pay, AMIEU members can call the Newcastle office any time on (02) 4929 5496 and we will take a look at your situation.



**AMIEU**  
NEWCASTLE & NORTHERN





**TERRENCE CAIRNEY**  
BAIADA BERESFIELD  
25 YEARS SERVICE



**JANINE CAMERON**  
BAIADA BERESFIELD  
25 YEARS SERVICE



**KIM HODGE**  
BAIADA BERESFIELD  
25 YEARS SERVICE



**KYLIE VANZANDEN**  
BAIADA BERESFIELD  
25 YEARS SERVICE

## MEMBER RECOGNITION



THANK YOU  
FOR YOUR  
SERVICE



**PHILLIP PRIOR**  
BAIADA BERESFIELD  
25 YEARS SERVICE



**SHANE COOPER**  
BAIADA BERESFIELD  
35 YEARS SERVICE



**DONNA BRASINGTON**  
BAIADA BERESFIELD  
35 YEARS SERVICE



**PATRICIA YARNOLD**  
BAIADA BERESFIELD  
45 YEARS SERVICE



**DAVID LUXFORD**  
**BINDAREE BEEF**  
 25 YEARS SERVICE



**WAYNE BALE**  
**COLES**  
 45 YEARS SERVICE



**JEFFREY ROWE**  
**NESTLE SMITHTOWN**  
 35 YEARS SERVICE



**MICHAEL ELLIOT**  
**NORCO LISMORE**  
 25 YEARS SERVICE



**GRANT SAYWELL**  
**NORCO LISMORE**  
 25 YEARS SERVICE



**MURRAY ROSE**  
**PFD LISMORE**  
 25 YEARS SERVICE



**GARY GREEN**  
**WINGHAM BEEF**  
 35 YEARS SERVICE



**BRIAN SMOOTHY**  
**WINGHAM BEEF**  
 45 YEARS SERVICE



**STEPHEN CAMPTON-JONES**  
**NCMC CASINO**  
 25 YEARS SERVICE





**SHANE CLARKE**  
NCMC CASINO  
25 YEARS SERVICE



**ROGER MUNRO**  
NCMC CASINO  
25 YEARS SERVICE



**JUSTIN NORTHFIELD**  
NCMC CASINO  
25 YEARS SERVICE



**MARK COOKE**  
NCMC CASINO  
35 YEARS SERVICE



**LEON GILBERT**  
NCMC CASINO  
35 YEARS SERVICE



**CRAIG GRIFFITHS**  
NCMC CASINO  
35 YEARS SERVICE



**CYRIL CAMPBELL**  
NCMC CASINO  
45 YEARS SERVICE



**GEOFFREY HARRIS**  
NCMC CASINO  
45 YEARS SERVICE



**TERRY McQUIRE**  
NCMC CASINO  
45 YEARS SERVICE



# WHO PAYS MORE TAX?

## WHO IS REALLY HELPING TO BUILD A BETTER AUSTRALIA?



### MEAT WORKERS LIKE YOU

Average salary:  
**\$40 - \$60,000 pa**

Average tax:  
**\$5 - 10,000**

OR



### THE COMPANY YOU WORK FOR

Average income:  
**\$1.5 billion pa**

Average tax:  
**\$0**

### Many of Australia's biggest meat companies *simply don't pay tax.*

Taxes pay for our schools, our roads, our hospitals, and everything else that makes our country great.

When you pay your taxes, you're doing your part to build a better Australia.

So why isn't your boss doing their part?

Corporate profits are growing year after year, but these massive companies simply aren't paying their taxes to help us all out.

Tax loopholes allow these big businesses to avoid paying their fair share when it comes to tax time.

That's why Australia's Unions are teaming up to **Change the Rules** so that big business can't keep getting away with it!

Next time you're bargaining with the boss and they say they "can't afford" to give you a pay rise, make sure you ask how much tax the company pays!

It's not fair that you're doing more to support Australia than your company is.

Don't let them tell you otherwise!

### THE BIGGEST OFFENDERS

#### **Teys Cargill**

- Total income: \$2.44 b
- Tax paid: \$0

#### **NH Foods (Wingham Beef)**

- Total income: \$1.04 b
- Tax paid: \$0

#### **JBS**

- Total income: \$640 m
- Tax paid: \$0

*Data taken from Australian Tax Office Tax Transparency Report 2015-16.*



# HELPING OUR MATES

**When Coles butcher and 30-year AMIEU member David Sidebottom was diagnosed with a life-threatening illness, he thought he would have to pay all of his bills on his own.**

But David's union co-workers at Coles and across the AMIEU decided that they could do more to help. Together, they agreed to donate \$500 towards David's recovery.

David is now undergoing treatment and we wish him all the best.

*Pictured: AMIEU Newcastle & Northern NSW Treasurer Leonie Gibson presents David with his cheque.*



# MARCHING FOR MAY DAY

**AMIEU staff and delegates join 10,000 other unionists in Sydney to show their support for workers rights in the annual May Day event.**

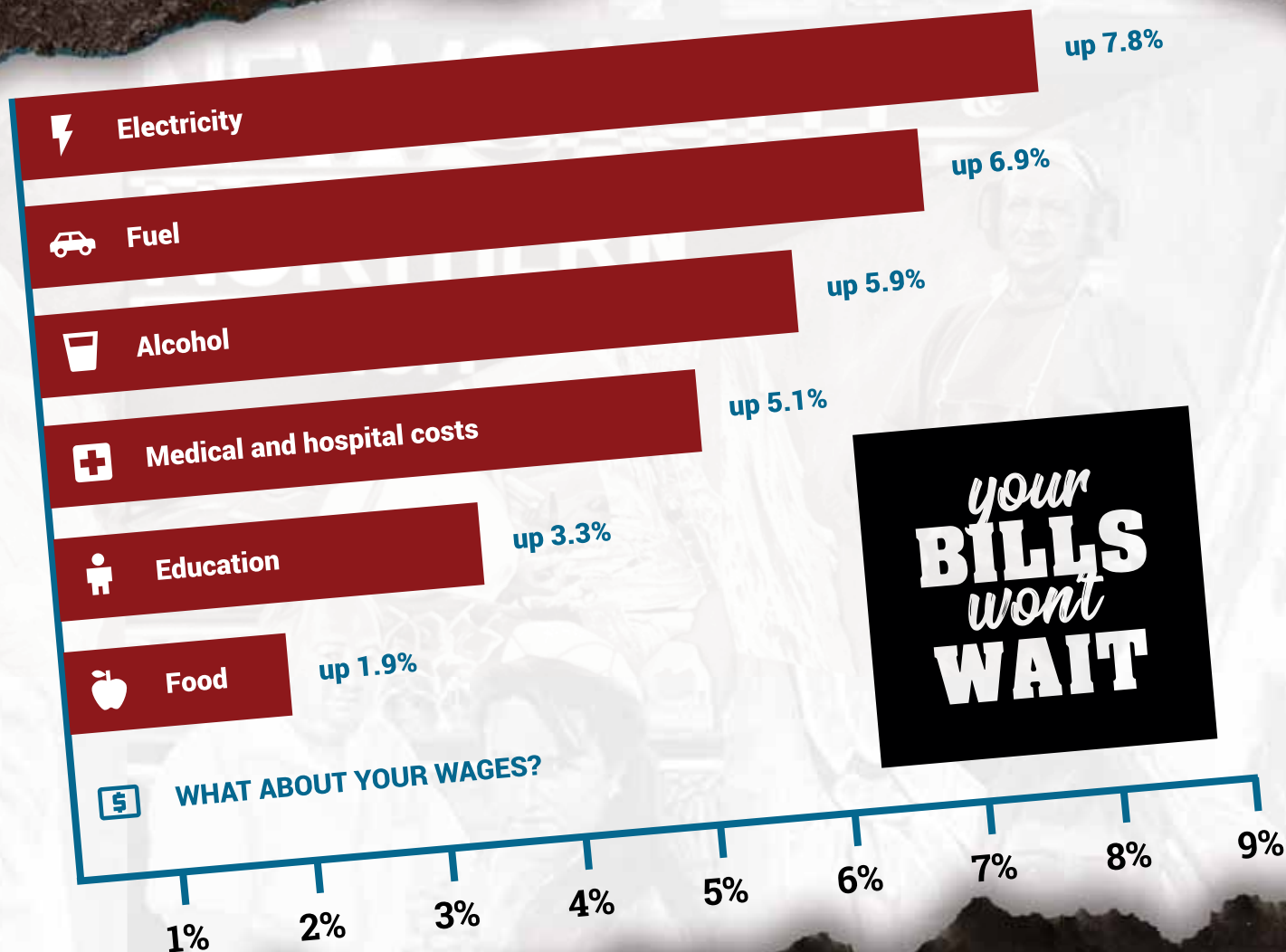


# THE COST OF LIVING

## ARE YOUR WAGES KEEPING UP?

**You work hard. Your life should get better every year.** But how can that happen if the cost of living is rising faster than your wages are? It's time to start asking some questions.

DATA SOURCE: AUSTRALIAN BUREAU OF STATISTICS CPI CALCULATIONS, 26 JULY 2017



**Wouldn't it be nice if you could tell the power company that you want to pay *last year's* prices?**

And wouldn't it be great if you could pay last year's prices on beer and fuel as well?

Unfortunately, the cost of living keeps going up.

Your bills won't wait for a wage rise - they're going to go up anyway, no matter what happens.

That's why you need to join the AMIEU so that together you can stand up and demand a fair deal.

Corporate profits are up. CEO wages are up. So why isn't your wage going up as well?

It's not fair. You deserve better. **Join the union and get your mates to join as well! Together, you can succeed.**



# UNION ACTION IN TAMWORTH

AUSTRALIA'S LARGEST MULTI-SPECIES MEAT PROCESSING HUB



## JOBS FOR LOCALS

**Tamworth has one of the highest youth unemployment rates anywhere in Australia.** Big businesses like Thomas Foods are always saying that local kids "just don't want to work." So we took to the streets of Tamworth to find out!

**In just three hours, we collected more than 100 signatures** from Tamworth kids who wanted a job in the meat industry. Makes you wonder if maybe Thomas Foods wasn't telling the truth?



## BAIADA GIVES THE KIDS A START

After presenting our findings to local companies, **Baiada agreed that they would give these local kids a start.**

The AMIEU provided the details of these kids to the company, who inducted them and put them through basic training.



## TAMWORTH COUNCIL TO CRACK DOWN

The AMIEU has taken our findings about local employment and the black market network of underground labour in Tamworth to the mayor, who has promised to work closely with us on solving the problem and promoting local employment.

## AMIEU MEMBERSHIP APPLICATION

*The Australasian Meat Industry Employees' Union is an employee association and organisation registered under the Fair Work (Registered Organisations) Act 2009 as amended from time to time.*

### PERSONAL INFORMATION:

*You must fill out ALL of the fields below.*

Title (Mr/Ms/etc): \_\_\_\_\_ Gender: \_\_\_\_\_

Surname: \_\_\_\_\_

Given Names: \_\_\_\_\_

Known Name: \_\_\_\_\_ Language: \_\_\_\_\_

Address: \_\_\_\_\_

Suburb: \_\_\_\_\_ Postcode: \_\_\_\_\_

Home Ph: \_\_\_\_\_ Mobile: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Email: \_\_\_\_\_

Membership Type: ☐ Standard ☐ Low Income

*Low Income membership is only available to workers earning less than \$30,000 per year. Talk to your organiser for more information.*

### EMPLOYMENT INFORMATION:

Employer: \_\_\_\_\_

Location: \_\_\_\_\_

Section: \_\_\_\_\_

Delegate: \_\_\_\_\_

Shift: ☐ Day shift ☐ Afternoon shift ☐ Night shift

## CHOOSE A PAYMENT OPTION (ONE ONLY, **NOT** BOTH)

### DIRECT DEBIT PAYMENTS

When would you like your account debited? (*tick one only*)

- ☐ Weekly (Mondays) ☐ Monthly (1st of month)  
☐ Weekly (Wednesdays) ☐ Six Monthly  
☐ Weekly (Fridays) (2nd Jan / 1st July)

*If the direct debit day lands on a weekend or public holiday, it will occur on the next business day.*

Bank Name: \_\_\_\_\_ Branch: \_\_\_\_\_

Name(s) on Account: \_\_\_\_\_

BSB Number: \_\_\_\_\_ Account Number: \_\_\_\_\_

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature of Account Holder: \_\_\_\_\_

Signature of Second  
Account Holder (if joint): \_\_\_\_\_

## OR

### CREDIT CARD PAYMENTS

When would you like your card billed? (*tick one only*)

- ☐ Monthly (1st of month) ☐ Six Monthly (2nd Jan / 1st July)

*If the scheduled day lands on a weekend or public holiday, it will occur on the next business day.*

Credit Card Number: \_\_\_\_\_

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Expiry Date (MM/YY): \_\_\_\_\_ CVV: 

--	--	--

Name on Card: \_\_\_\_\_

Signature of Cardholder: \_\_\_\_\_

## DECLARATION AND SIGNATURE

I, the undersigned, hereby make this application for membership of the Australasian Meat Industry Employees' Union, and pledge myself to loyally abide by its rules and any amendments that may be made hereafter.

I/We hereby authorise and request that you, **until further notice in writing**, to debit my/our account/credit card, any amounts which the Australasian Meat Industry Employees Union may debit or charge me/us through their banking system.

### I/We understand and acknowledge that:

1. The financial institution may, in its absolute discretion, determine the order and priority of payment by it of any monies pursuant to this request or any authority or mandate;
2. The financial institution may, in its absolute discretion, at any time by notice of writing to me/us terminate this request as to future debits;
3. The user may, by prior arrangement and advice to me/us, vary the amounts or frequency of future debits.

SIGNATURE: \_\_\_\_\_

Date: \_\_\_\_\_

**All done?** Place completed forms into an envelope and mail to: **PO Box 2263, DANGAR NSW 2309**





# Summary of benefits & costs

<b>MIESF returns all of its profits to members Higher returns – Lower costs</b>		
<b>Earnings Allocated – MIESF MySuper</b>	2016/17	9.4% p.a. (10.3% p.a. for Pension section)
<b>Historical – MIESF MySuper</b>	5 year average 10 year average 20 year average 34 year average	9.4% p.a. (10.3% p.a. for Pension section) 4.8% p.a. (5.4% p.a. for Pension section) 6.9% p.a. (7.7% p.a. for Pension section) 8.5% p.a. (Pension section started in 1995)
<b>High Growth Option (started 31 January 2009)</b>	2016/17 5 year average 8 year average	10.8% p.a. 12.7% p.a. 10.3% p.a.
<b>Size of Fund as at 30 June 2017</b>	Net Assets Membership Registered "active" employers	\$770 million 24,050 2,250
<b>Management Fees</b>	Administration \$78 p.a. deducted from each account 0.56% p.a. of your account balance when it is invested in MIESF MySuper or 0.45% p.a. of your account balance when it is invested in the High Growth Option. These are the Fund's investment related costs. There are no entry fees, however a withdrawal fee of \$35 applies for each withdrawal from the Fund.	
<b>Death, Terminal Illness and Total and Permanent Disablement (TPD) Insurance Cover</b>  <b>93% of MIESF members are insured</b>	Eligible members under age 65 have \$200,000 of death and Terminal Illness insurance cover. Eligible members aged 65 to 69 inclusive have \$35,000 of death insurance cover. Eligible members aged 65 to 68 inclusive have \$35,000 of Terminal Illness insurance cover. Eligible members under age 39 have \$200,000 of TPD insurance cover. The level of cover reduces rapidly from age 39 to age 64 and is \$0 from age 65. \$6.47 per week is deducted from each eligible member's account to cover the cost. You can view the Fund's Insurance Booklet dated 1 July 2018 online at <a href="http://miesf.com.au/pds">miesf.com.au/pds</a> . The various cover restrictions are explained on pages 3 and 4 of the Insurance Booklet.	
<b>Pension Section</b>	Members aged 57 or over can start a MIESF Pension with the same low "Management Fees" as set out above.	
<b>Voluntary Contributions</b>	Voluntary member contributions can be made at no extra cost and may qualify for government co-contributions. You may also be entitled to claim a tax deduction on your voluntary member contributions made to MIESF from your after-tax income from 1 July 2017. Please note that if you are aged 65 or over, you will need to be employed on at least a part-time basis to make voluntary member contributions. If you are aged 75 or over, you cannot make these contributions into superannuation.	
<b>Your Industry Fund</b>	MIESF was established over 30 years ago. It operates Australia-wide as a multi employer fund providing superannuation for people working in the meat industry.	

The above is only a summary. Please note that past investment performance is not a reliable indicator of future performance.

Details of the Fund's benefits, costs and operations can be seen in our latest Product Disclosure Statement (PDS) dated 30 September 2017. There is also a PDS for the Pension section members dated 30 September 2017.

You can view these PDSs online at [miesf.com.au/pds](http://miesf.com.au/pds) or, if you would like a printed copy, please call 1800 252 099. You should consider the Fund's Product Disclosure Statements before making a decision to acquire or continue to hold interests in the Fund.

The Trustee of the Fund is Meat Industry Employees' Superannuation Fund Pty Ltd  
(ABN 58 005 793 199) (AFSL 239953) (RSE L0001434) MySuper Authorised 17317520544110



**MEAT INDUSTRY EMPLOYEES'  
SUPERANNUATION FUND**

# More strong investment returns from MIESF - despite political and economic uncertainty

## Investment Returns

The returns (net of investment costs and tax) allocated to the accounts of members for the year ended **30 June 2017** are:

**9.4% for Accumulation Members invested in MIESF MySuper**

**10.8% for Accumulation Members invested in the High Growth Option**

**10.3% for Pension Members**

The 2016/17 financial year was a very good period for investors. Spectacular returns were achieved on Australian and International shares. Returns on cash and fixed interest investments were very low.

The 9.4% return allocated to members invested in MIESF MySuper is a strong return, however the return for many MySuper accounts in Australian superannuation funds was even higher. MIESF MySuper generally has a lower exposure to share investments than most other MySuper accounts. Whilst this may produce a lower return in some years, such as in 2016/17, it is intended to produce a smoother pattern of returns for members over time and to have a lower chance of losing money in any given year.

Members can see the impact of these investment returns on their superannuation account by checking their Annual Benefit Statement.

If you did not receive your Benefit Statement, please contact the Fund.

Please take a few minutes to review the "Summary of benefits & costs" for MIESF shown on the previous page.

## Superannuation Guarantee Contributions

Compulsory Superannuation Guarantee contributions made by your employer should be 9.5% of your ordinary earnings.

## MIESF is Your Industry Fund

MIESF was created in 1981 by the AMIEU. The Fund continues to be supported by the Union. The Trustee company that controls the Fund has an independent chairperson and half of the other directors are nominated by the Union on behalf of members.

The Fund's objective is to offer meat workers a low cost, simple and efficient superannuation fund. The aim of MIESF MySuper is to ensure the security of your retirement money and to provide a reasonable rate of return above bank rates of interest over the medium and long-term without taking undue financial risk. Members who can tolerate a higher degree of risk may invest part or all of their account in the High Growth Option.

We thank you for being a member of MIESF and remind you that you can contact us with any queries.

## MIESF is MySuper Authorised

The Trustee of MIESF has been authorised by the Australian Prudential Regulation Authority to provide MIESF MySuper for its members.

## MIESF has Low Fees

All MySuper products are supposed to have low fees, a simple investment option and death and total and permanent disablement insurance cover. MIESF MySuper has these characteristics. Over time you should be able to compare MySuper products and you will see that MIESF is one of the lowest cost superannuation funds in Australia.

## Insurance Arrangements

Death, Total and Permanent Disablement (TPD) and Terminal Illness insurance cover is provided to all eligible members.

\$200,000 Death insurance cover is provided for eligible members under age 65. This benefit is also payable "early" upon Terminal Illness.

Eligible members aged 65 to 69 inclusive have \$35,000 of Death insurance cover. Eligible members aged 65 to 68 inclusive also have \$35,000 of Terminal Illness insurance cover.

Eligible members under age 39 have \$200,000 of TPD insurance cover. The level of TPD cover reduces rapidly from age 39 to age 64 and is \$0 from age 65.

From 1 July 2013 until 30 June 2018, a period of 5 years, the deduction from each eligible member's account remained at \$5.60 per week for the insurance cover. The deduction increased to \$6.47 per week as from 1 July 2018. The insurance benefits and cover restrictions will however remain the same.

More details on the insurance cover are available in the Fund's Insurance Booklet dated 1 July 2018 which can be seen online at [miesf.com.au/pds](http://miesf.com.au/pds). The various cover restrictions are explained on pages 3 and 4 of the Insurance Booklet.

## How Super Changed from 1 July 2017

The Federal Government legislated a range of changes to the superannuation (super) system from 1 July 2017. It is important that you review these changes and consider whether any of them affect your super. You can see details of the changes on our website at [www.miesf.com.au](http://www.miesf.com.au) or on the website of the Australian Tax Office:

[www.ato.gov.au/Individuals/Super/Super-changes](http://www.ato.gov.au/Individuals/Super/Super-changes).

## How to Contact Us

Administration Officer  
Meat Industry Employees' Superannuation Fund  
2nd floor, 62 Lygon Street  
CARLTON SOUTH VIC 3053

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Fax: (03) 9662 2430

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Website: [www.miesf.com.au](http://www.miesf.com.au)



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JOIN THE UNION TODAY.**