



AMIEU
NEWCASTLE & NORTHERN

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2018

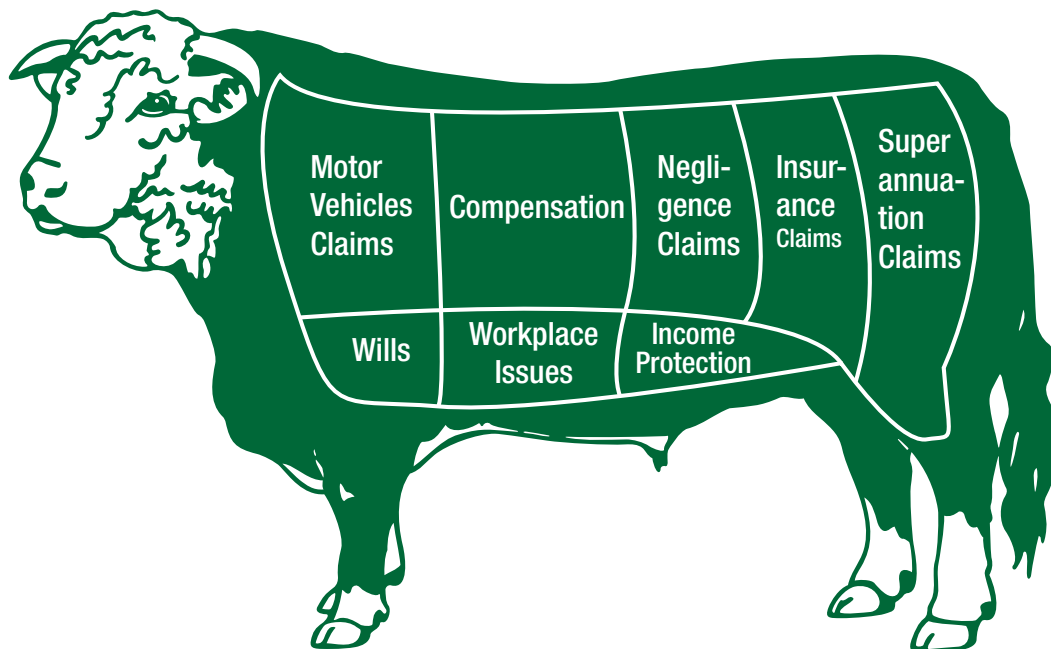


TIME FOR

ACTION!

IN THIS ISSUE:

MEAT WORKERS FIGHT BACK · NEW AGREEMENTS AT OUR BIGGEST WORK SITES · DANGER OF THE TPP



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FIND US
ON
FACEBOOK





GRANT COURTNEY
BRANCH SECRETARY

REPORT SECRETARY'S

Once again meat workers in Northern NSW are leading the way in showing what it means to stand up and fight back.

I've been a meat worker for 37 years. My family has been in this trade for three generations.

Historically, meat workers have been some of the most active, militant union members in Australia.

We've been behind some of the biggest industrial disputes, fighting hard and never giving up.

The AMIEU was the first union to fight for equal pay for women. We achieved that back in 1969 and we've fought hard to protect that as bosses keep pushing back.

I'm proud to say that the fighting spirit of meat workers continues on here in Northern NSW.

Since our last journal in July we've had no less than three massive industrial actions, with more than 500 meat workers in total walking off the job at three of our biggest meat sheds.

I salute the workers at JBS Scone, Wingham Beef and Bindaree Beef who have refused

to accept bad deals from the bosses.

These workers have had some big wins as a result of their bravery. Make sure you keep reading to learn more about their stories.

There's also another big win now for casual workers who want to move to permanent. Check that out on the opposite page.

However union members know that the fight never ends, because bosses will always be wanting bigger profits. That's why the AMIEU keeps fighting for you not only at the work site, but in government, in the community, and on the streets of your local town.

Have a safe and happy Christmas and a great New Year. The Newcastle office holiday opening hours are below, but you can ring our organisers directly on their mobiles if you have an issue during this time.

Remember to tell your mates to join the union. If they're not in the union, they've already lost the fight.



CHRISTMAS OFFICE OPENING HOURS

OFFICE **CLOSES** 4:30 PM FRIDAY DECEMBER 21

OFFICE **REOPENS** 9:00 AM WED JAN 2





AMIEU members took part in a massive rally to Change the Rules on October 30 in Newcastle.

Hundreds of union workers from dozens of different unions blocked the streets as we demanded a fair go.

Secretary Courtney spoke to the rally and warned all Labor politicians that they need to deliver on their promises or they will be held to account.



ARE YOU A DIRECTLY EMPLOYED CASUAL WHO WANTS TO BECOME PERMANENT?

**THANKS TO THE AMIEU,
YOU CAN.**

Your employer must make you from a casual into a permanent unless they can prove that...

- Making you permanent would change your work hours too much
- They believe you will not be required as a casual employee within the next 12 months
- They believe they will be significantly reducing your work hours within the next 12 months

The AMIEU has scored a massive win for casual workers with the introduction of a new casual conversion clause.

If you have been working regular hours as a directly employed casual for a least a year, you now have the power to request conversion to permanent (full-time or part-time) work.

Being a permanent employee means access to annual leave, sick pay, termination pay, and all the other benefits and conditions that casual workers simply don't get.

- They believe they will be significantly changing the days or times you work in the next 12 months, in such a way that it will not be possible for you to work them

The time to ask is now.

AMIEU members can get assistance with writing the necessary documentation and starting the process of requesting the conversion.

The cost of living keeps going up - and for many meat workers, wages simply aren't keeping pace.

In fact, many meat workers across Australia are actually falling behind.

But here in Northern NSW, meat workers are standing strong and getting good pay rises that beat the cost of living!

Why? It's simple - these meat workers are union members who stood up and took action.

Nothing good was ever won without a fight. And union members know that you have to keep fighting or you lose.

**So are you going to take
what the boss gives you?**

***Or are you going
to take action?***



ACTION WORKS.



**ALL AROUND NORTHERN NSW, MEAT WORKERS
ARE TAKING ACTION - AND GETTING RESULTS!**





ORGANISER
JASON ROE



JBS SCONE

First wage offer to workers:
8% increase over 4 years

After workers took action:
**Up to 13.5% increase
over 4 years!**

**ACTION
WORKS.**







ORGANISER
AMANDA HARVEY



WINGHAM BEEF

First wage offer to workers:
6% increase over 3 years

After workers took action:
Up to 13% increase over 4 years!

ACTION
WORKS.







ASST. SECRETARY
JUSTIN SMITH



BINDAREE BEEF

First wage offer to workers:
\$6 per week increase

After workers took action:
Proposed increases of up to \$100 over the lifetime of the agreement!*

**ACTION
WORKS.**



* Still being voted on by members at the time of printing. Not including overs penalties.



SUPPORTING OUR COMMUNITY



Left to right: Sandra Voisey, Emma Holloway, Jess Gavenlock

AMIEU members at Inghams Lisarow have raised \$1,000 for the Westpac Chopper!

Poultry workers at Inghams in Lisarow on the Central Coast are doing their part to help this vital air ambulance service, which has saved the lives of so many injured meat workers in northern NSW. Well done all!



Keiran McQuillan, Helen Stanshall



Paul Young, Jennifer Fry



Matt Frost



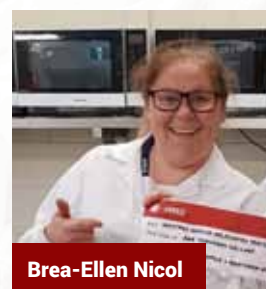
Hayden Gibbons



Ryan Yates



Greg Withers



Brea-Ellen Nicol

GUNNEDAH LEATHER PROCESSORS

WORKERS WIN WITH NEW AGREEMENT AT GLP

The AMIEU members at Gunnedah Leather have just voted up a new agreement that gives workers a big win.

At a time when many workers are facing trade-offs and concessions, the AMIEU members at Gunnedah stood strong.

They've just negotiated a new agreement which gives nothing away and simply increases wages for all workers to keep up with the cost of living.

Are you giving away too much at your worksite? Get a better deal by signing up more of your mates into the union!



WAGE RISES OF UP TO 10.5% OVER 3 YEARS

IMMEDIATE PAY RISE WITH NO WAITING

ALL TERMS ROLLED OVER NO LOSS OF CONDITIONS



ORGANISER
JASON ROE



WEI YAO

YOUR NEW INTERNATIONAL LIAISON OFFICER

Wei "Chuck" Yao brings his experience in Chinese languages and business to the AMIEU to assist workers in need.

Wei travelled from China, studying in Australia at Newcastle University.

With so many visa workers now working in Australia's meat industry, the AMIEU needs people like Wei to make sure that these people aren't exploited.

"I want to use my background and my knowledge to help more people to get the correct working conditions," says Wei.

"I plan to use my language skills to explain the Australian laws, policies and regulations and help them to achieve their working rights."



"站出来，争取你失去的待遇"

CHANGING THE RULES AT CORDINA WYONG

Poultry workers at Cordina Food Co. in Wyong on the Central Coast are struggling.



The AMIEU has been visiting the site for months now and workers are keen to bargain, but Australia's broken rules mean they have to fight twice as hard as everyone else.

These workers are currently on the Poultry Processing Award, which is the minimum legal wages and conditions they are allowed to receive.

Although 70% of the workforce at Cordina Wyong signed the AMIEU's petition saying they wanted to bargain for a new agreement, the "Fair" Work Commission did not see it out way.

The Fair Work Commission said that because some of the people on the petition were actually working for a *labour hire company* and not for Cordina, they didn't count.

Even though these people work in Cordina's factory and create profit for Cordina, they aren't allowed to bargain with Cordina!

Now we have to go through the long, slow process of trying to get a postal ballot organised for the workers at Cordina who ARE allowed to bargain.

Meanwhile, Cordina is using the delay to grind the workers down and bring in more labour hire workers. **The rules are broken and they need to be changed.**



ORGANISER
AMANDA HARVEY



Australia's unions are working to change the rules.

Trade union members all around Australia have been building a campaign to change the broken rules in this country and give Australia a pay rise.

One of the rules that needs to be changed is the rule that allows labour hire workers to be used as a "get out of jail free" card for employers like Cordina when things aren't going their way.

The Change The Rules campaign is also about better jobs for locals, bringing back the right to strike, bringing back sector-wide bargaining instead of EBAs, and more rights for casuals who want to get permanent jobs.

When you see the Change The Rules logo, that's where you know Australia's union movement is fighting for you. So get involved! Tell your mates to join the AMIEU, or join their union if they're not a meat worker: changetherules.org.au

Change
THE RULES



CHANGING THE RULES AT THE FAIR WORK COMMISSION

One of the most frustrating things about bargaining for a new agreement is how long it takes for that agreement to be approved.

Every agreement has to be analysed by the Fair Work Commission before they will approve it.

This analysis is called the Better Off Overall Test, or the "BOOT".

The BOOT is meant to make sure the agreement is a decent one, and that all workers are better off than they would be on the minimum Award wage.

Sounds good, right?

The only problem is that this analysis usually takes months and months. And if any problems are found, they have to start all over again.

This means that workers are waiting for ages before getting the pay rises they need.

It's just not good enough.

That's why the AMIEU always tries to press for wage increases from the date of a positive vote, rather than from the date of Fair Work approval. This means a better deal for workers, faster.

We were able to get that outcome at Wingham Beef, Baiada Beresfield and Gunnedah Leather this year.

Unfortunately, even though JBS Scone members scored a great win with their agreement, they have to wait for the FWC to approve it before they get their pay rises. And that's frustrating.

Make no mistake: this long process has been deliberately created by a government who wants to make sure that bosses always have the upper hand.

Australian workers are right to be frustrated and disappointed with the Fair Work Commission.

Even after the long process of bargaining, our broken rules mean that workers usually have to keep waiting many more months.

Meanwhile, bills keep going up and workers can do nothing but wait and hope their agreement passes the test.

The system is broken and we need to change the rules so that we can get wage rises now!



WHY IS THE AMIEU SO CONCERNED ABOUT

STAND-DOWN

Recent victories by the AMIEU mean that the rules around stand-downs have changed.

Most meat sheds have agreements which allow the boss to stand down workers when there are no stock to process.

However, those same agreements **also** allow the boss to stand down workers if the cost of purchasing the stock goes too high.

This meant that bosses could put you out of work simply because they didn't like the idea of paying higher prices.

The AMIEU's federal office, particularly secretary Graham Smith, fought very hard to convince the Fair Work

Commission that this was unfair and that bosses shouldn't be allowed to play with people's jobs like this.

We won that decision earlier this year and now the Fair Work Commission has ruled that agreements which allow bosses to do this will no longer be approved.

Despite this, bosses continue to say that they want agreements which give them this power.

We have told bosses again and again that these agreements will not pass the BOOT (see previous page).

However they do not listen to us, and say they don't believe our legal advice applies to them.

Thomas Foods in Tamworth is one example of an employer

RULES?

which is ignoring these new rules - even though it was Thomas Foods in South Australia which actually lost one of the cases against the AMIEU, setting these new rules in the first place.

This means a massive waste of money for the company and a waste of time for the workers, further delaying any wage increase for workers while the company spends (tax deductible) money on lawyers.

Bosses need to learn what the new rules are. We'll keep fighting until all the rules are changed!

AMIEU MEMBER CHECKLIST

HAVE YOU...

☐

Updated your mobile number?

This is the fastest and easiest way to contact you with any news or questions.

☐

Updated your email address?

Documents regularly get lost in the post. Email makes it easier.

☐

Followed us on social media?

We're on Facebook, Instagram and Twitter as @amieunewcastle.

☐

Found out who your delegate is?

Delegates are elected to represent you. If you don't have one, become one!

☐

Signed up a mate to the union?

The union needs to keep growing until EVERY worker is a member.

STRONG MEMBERS - STRONG UNION

NEW DEAL



AT BAIADA



Another good deal has been signed off at Baiada Poultry in Beresfield.

Baiada tried to push for more Saturday work, saying that they wanted Saturdays to be “ordinary hours” which meant they wouldn’t have to pay overtime.

Union members pushed back and said no! Because there are strong union members on site, Baiada was forced to back down.

You may remember from our July issue of the journal that the company had actually asked to start negotiations much earlier than normal, rather than leaving it until the last minute as some bosses do.

This is because Baiada knows that when you have that many union members on site, you have to listen to the workers and take their concerns seriously.

The workers have now voted for pay rises of \$80 per week over the lifetime of the agreement, which have kicked in immediately and do not need to wait for the Fair Work Commission.

The deal also includes a roll over of all conditions with no trade-offs.

Are you getting a good deal at your worksite? **The only way to get the boss to listen is by joining the union.**

Sign up a mate today!



ORGANISER
JASON ROE

COLES UPDATE



Graham Smith
Federal Secretary

We are now into negotiations for a new agreement with Coles to cover all workers in meat units across the country under the one agreement.

Our negotiating committee includes representatives from all states of Australia as well as several store-based AMIEU delegates.

Of key concern is wages of course, having gone for a while without increases, but we are also focussing on rosters and flexibility to make sure that rostering arrangements remain as family friendly as possible.

Some key battlegrounds are now emerging, other than wages, and these are largely the following:

- Non-working days and public holidays
- Rates for work on public holidays
- Butchers picnic day
- Domestic violence leave
- Junior rates
- Sunday penalty rates
- Annual leave loading

There are other differences between us and Coles, but it is likely that these will be resolved soon or if not, we will flag them in further newsletters.

We are only three weeks into negotiations at this date and so once we get a little further over the next few weeks we will provide a more comprehensive guide to members as to how the agreement is looking.

A key point of negotiations is to preserve wherever possible what our members already have in their state based agreements. That being said, there are areas where compromise will be needed for consistency across all states (as an example some states have a 3 hour

minimum engagement for part time workers and some have a 4 hour minimum.....the agreement will have one or the other) but again we will try and protect existing workers wherever possible.

At the end of the negotiations we will ensure that members get a proper and balanced briefing of the agreement that doesn't just focus on the good things achieved.

Our organisers are all up to speed on the state of discussions with Coles and will be more than happy to give further details or clarification to members as they visit your stores. As always, the branch offices are also happy to take your calls.

We will provide a further update in a few weeks' time when we should be able to point out exactly what is holding up the reaching of agreement and get the views of members on the outstanding issues.

Remember that whatever is discussed at these negotiations always comes back to the membership to vote on. Our members always get the final say.

OBITUARIES

PAYING RESPECT TO OUR DEPARTED MEMBERS

2554	Patricia Mitchell	97236	Christopher Phillips
3307	George Williamson	97859	Joanne Schalk
5757	Leslie Tisdell	98089	Ken McAuliffe
6839	Keith Daly	121883	David Aubrey
6956	Nancy Lawrence	123696	Lachlan Maas
6967	Hedley Lewsam		

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ORGANISER
JASON ROE



THE FIGHT CONTINUES AT TEYS TAMWORTH

Teys mega-rich bosses continue to stall as workers bills continue to rise.

Teys meat workers at Tamworth are working under an expired agreement and haven't had a pay rise since November 2017.

The company refused to negotiate, but the Teys workers signed a petition and the Fair Work Commission ordered Teys to the bargaining table.

However, since then, Teys have refused to make a single offer - and can't even be bothered to attend meetings!

Teys knows that the rules are broken and that means they have all the power.

All they need to do is wait until Teys workers give up and stop fighting. That's their plan.

However, as we have seen from

sites like JBS Scone, Wingham Beef and Bindaree Beef, when workers take action, that's when they win!

Teys workers now have a choice: will they take action and stand up for better pay, or will they let the company wait them out?

In the meantime, Teys is trying on some new tactics - taking the AMIEU to the Fair Work Commission and trying to stop us from talking to workers about pay rises!

Teys thinks the AMIEU should be allowed to speak for 10 minutes only or they will have security guards throw us out. And on top of that, they want us to only talk about safety and nothing else!

Naturally we have refused to comply with such an unreasonable request and will continue to talk to workers about everything that is important to them.



The Teys brothers are some of the richest people in Australia.

They are so rich that they actually wrote to the government in 2015 to ask that they be allowed to keep their wealth secret.

The Teys family reckon that if they were forced to reveal how much money they earned and how little tax they paid, they could be targeted by kidnappers or criminals!

They are so wealthy that they are worried people might try to kidnap them. **And yet they refuse to give their workers a cost of living pay rise. It's shameful.**

WHAT IS THE TRANS-PACIFIC PARTNERSHIP?

Australia's unions are deeply worried about a new international trade deal that will seriously hurt workers rights.



Australia is set to sign on to a massive new free trade agreement, called the Trans-Pacific Partnership (TPP).

This huge new agreement has been negotiated in secret by governments and big business without anyone in the community being allowed to have a look inside.

Unions all across Australia are very worried about what the TPP will mean for working people, who weren't allowed to have their say when the agreement was negotiated.

That's why we think it's so important that you understand what the TPP is and how it will affect you.

All around the world, protests have been launched against the TPP, with millions of people hitting the streets to say NO.

Read on to learn more about what the TPP means for you and what you can do in the future.

Who wrote the TPP?

The rules of the TPP were written by the governments who signed into the agreement. They invited massive multinational corporations who control global oil, energy, medicine and other

businesses to have their say on what they wanted. No workers or trade unions were consulted.

The text of the TPP was totally secret until it was exposed by whistleblowers.

Why is the TPP bad for Australian workers?

The TPP allows any of the countries who sign the agreement to bring workers into Australia without checking first to see if locals need those jobs.

For example, workers from countries like Canada, Japan, Chile and Mexico would be allowed to come into high unemployment areas and perform work while locals are ignored.

Companies have a very bad record with visa workers, who are underpaid, injured, chewed up and spat out.

Meanwhile, local Australians will continue to go without the jobs they desperately need.

Big meat companies like to pretend that they "just can't find any locals who want to work". But we spent just three hours on the streets of Tamworth this year and in that time we found more than 100 kids who wanted jobs.

We believe that local jobs should go to local workers, especially in regional Australia. It's that simple.

The TPP allows big businesses to SUE the Australian Government in secret courts

When the TPP comes in, big business will be able to take the government to court if they're not making enough money.

That's right - they can actually SUE the government if they don't like the way things are going for their business.

But this isn't a regular court where members of the public and journalists are allowed to observe and report.

These are secret courts called "Investor-State Dispute Settlements" (ISDS). Nobody is allowed to see what happens in these courts, and the judge isn't even an elected judge - it's a paid private lawyer.

Big companies have already used secret ISDS courts to force governments to hand over millions of dollars.

Egypt signed a free trade agreement with France in 2000. In 2012, French multinational giant Veolia actually tried to SUE the Egyptian Government for a loss of profits because the Egyptian Government had just raised the minimum wage.

That's right - this big company actually wanted to be compensated because it would now be forced to pay its workers in Egypt more money.

This could happen in Australia.

So what are Australia's unions doing about it?

Australia's union movement, particularly the AMIEU in Newcastle, the AMWU, and the MUA, have been very strongly opposed to the TPP from the beginning.

This year in October, when the Labor Party announced that they would vote for the TPP, we immediately condemned the decision and told the Labor Party that we would be withdrawing all of our support.

We told the Labor Party is no uncertain terms that it was simply not good enough to be throwing workers under the bus like this.

After we threatened to protest outside the Labor Party's own fundraising gala, the ALP backed down and said they would pass laws that removed the worst parts of the TPP, like the lack of local labor market testing and ISDS components.

We are still not happy with this decision and will be holding the ALP accountable every day until they deliver on their promises.

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

MIESF returns all of its profits to members Higher returns – Lower costs		
Earnings Allocated – MIESF MySuper	2017/18	10.4% p.a. (11.5% p.a. for Retired Pensioners section) (10.4% p.a. for Transition to Retirement Pensioners)
Historical – MIESF MySuper	5 year average 10 year average 20 year average 35 year average	8.7% p.a. (9.6% p.a. for Retired Pensioners section) 6.2% p.a. (6.9% p.a. for Retired Pensioners section) 7.1% p.a. (7.9% p.a. for Retired Pensioners section) 8.6% p.a. (Pension section started in 1995)
High Growth Option (started 31 January 2009)	2017/18 5 year average 9 year average	11.5% p.a. 10.8% p.a. 10.4% p.a.
Size of Fund as at 30 June 2018	Net Assets Membership Registered “active” employers	\$831 million 23,200 2,350
Management and Investment Costs	Administration \$78 p.a. (\$1.50 per week) is deducted from each account 0.50% p.a. of your account balance when it is invested in MIESF MySuper or 0.35% 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.	
Death, Terminal Illness and Total and Permanent Disablement (TPD) Insurance Cover	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.	
93% of MIESF members are insured	\$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 30 September 2018 online at miesf.com.au/pds . The various cover restrictions are explained on pages 3 and 4 of the Insurance Booklet.	
Pension Section	Members aged 57 or over can start a MIESF Pension with the same low “Management and Investment Costs” as set out above.	
Voluntary Contributions	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. 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.	
Your Industry Fund	MIESF was established over 35 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 2018. There is also a PDS for the Pension section members dated 30 September 2018.

You can view these PDSs online at 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**

Another year of strong and very competitive investment returns from MIESF

Investment Returns

The returns (net of investment costs and tax) allocated to the accounts of members for the year ended **30 June 2018** were:

10.4% for Accumulation Members invested in MIESF MySuper

11.5% for Accumulation Members invested in the High Growth Option

11.5% for retired Pension Members

10.4% for Transition to Retirement Pensioners

The 2017/18 financial year was a very good period for investors. Spectacular returns were achieved on Australian and International shares and property. Returns on cash and fixed interest investments were very low.

The 10.4% return allocated to members invested in MIESF MySuper is a strong and very competitive return. 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, 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 will 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 next 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 appointed 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 have remained the same.

More details on the insurance cover are available in the Fund's Insurance Booklet dated 30 September 2018 which can be seen online at 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 or on the website of the Australian Tax Office:

<https://www.ato.gov.au/Individuals/Super/In-detail/Super-changes---FAQs/>

How to Contact Us

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

Telephone: 1800 252 099 or
(03) 9662 3861 (For callers from mobile phones)

Fax: (03) 9662 2430

Email: fundadmin@miesf.com.au

Website: www.miesf.com.au



**UNITED WE BARGAIN. DIVIDED YOU BEG.
JOIN THE UNION TODAY.**