# SUPER DIMENSIONS

OCTOBER 2026

Australian FOOD SUPER



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# SUPER THAT SUPPORTS YOUR PEOPLE – AND YOUR BUSINESS

**For more than 40 years, Australian Food Super has supported hardworking Australians across the food industry.**

While we're proud of our heritage as a super fund dedicated to Australia's meat industry, today our members work right across the food supply chain.

Many people who start their careers in food production stay with Australian Food Super even when they move into new roles and sectors.

Why? Because they value being part of a fund that understands their industry and puts members first.

For employers, choosing Australian Food Super as your default super fund means partnering with a fund that understands the food sector and the people who work in it every day[1].

For more information go to www.ausfoodsuper.com.au/why-australian-food-super.

1. Subject to choice of fund and stapled fund rules.

# A NEW MEMBER ONLINE EXPERIENCE IS COMING

### MANAGING SUPER ONLINE IS ABOUT TO BECOME EASIER.

We're about to launch an updated MemberAccess online experience, designed to help members find what they need more quickly and manage their account with confidence. The new platform is simpler to use, more secure and works seamlessly across a computer, tablet, or smartphone.

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# BINDING NOMINATIONS NOW AVAILABLE AT AUSTRALIAN FOOD SUPER.



**Members can now make a binding nomination with Australian Food Super. This allows a member to nominate one or more of their dependants and/or their legal personal representative (for example, the executor of their estate) to receive their super death benefit.**

There are a few important things to know:

1. The nomination lasts for three years. Binding nominations are lapsing, which means we'll contact members every three years to check that the nomination still reflects their wishes.
2. The Trustee must follow the law and the Trust Deed. The Trustee is required to pay a death benefit in accordance with applicable Federal Government legislation and the Fund's Trust Deed.
3. If one of your employees asks you about making a binding nomination, make sure you recommend that they consider getting advice. Family law and estate planning can be complex. We recommend seeking appropriate legal or financial advice before making or changing a binding nomination.

If your staff ask about making a binding nomination, they can contact our team at **service@ausfoodsuper.com.au** to request a form or visit www.ausfoodsuper.com.au/forms-members/

# LOOKING AFTER YOUR MUSCLES, JOINTS, AND BONES.



**A SORE BACK. STIFF KNEES. A PAINFUL SHOULDER THAT JUST WON'T GET BETTER.**

Many of us in the food industries experience aches and pains from time to time, especially if our work involves lifting, standing for long periods or repetitive movements. But if pain or stiffness doesn't go away, it could be a sign of a musculoskeletal condition.

Musculoskeletal conditions affect your muscles, bones, joints, tendons, and ligaments. They are one of the most common long-term health conditions in Australia, affecting almost one in three people. In fact, according to Australian Food Super's insurance partner, TAL, musculoskeletal conditions are the fourth most common insurance claim[1], even though these conditions are often largely preventable.

1. 1 July 2025 to 30 June 2026 (FY 2026)

## DON'T IGNORE ONGOING PAIN.

It's easy to think that aches and pains will eventually disappear on their own. However, getting help early can often prevent a small problem from becoming a bigger one.

If you have pain, stiffness or reduced movement that lasts for more than a few weeks, it's a good idea to talk to your GP or another qualified health professional. This is general information only and not medical advice.

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## FIND US ON SOCIALS

Australian Food Super is on Facebook and Instagram. We make regular posts about super and lots of other interesting things. So why not "like" us and "share" us amongst your workmates. And don't forget to make a comment. We're always interested in your views.



INVESTMENT UPDATE

# A STRONGER FOUNDATION FOR OUR MEMBERS' SUPER SAVINGS.

## Australian Food Super has made a number of changes to further strengthen the way members' super savings are invested.

We have:

1. **Created** a new investment option: Conservative Balanced
2. **Introduced** a fee cap for member accounts with a balance over $250,000
3. **Updated** the strategic asset allocation of several investment options

These changes reflect the Fund's ongoing approach of regularly reviewing its investment strategy to help deliver positive long-term outcomes while carefully managing risk.

### WHAT'S CHANGING?

**1. A new investment option: Conservative Balanced**

The Conservative Balanced option is designed for members who want some growth potential but with more stability than our standard Balanced option. It holds a higher proportion of defensive assets, such as cash and fixed interest, aiming to smooth out returns over time. It may suit members who are closer to retirement or who prefer a more cautious approach to investing their super. Please refer to the Investment Guide at www.ausfoodsuper.com.au for more details.

Our team can arrange simple financial advice at no additional cost for any employees asking about what investment option they should choose. Members can contact the team on **1800 808 614.**

**2. Fee cap**

A cap is now in place on the percentage-based component of the Fund's administration fee. This means members will no longer pay the variable 0.07% p.a. fee on any portion of their balance above $250,000.

This is good news for members who have worked hard over the years to build their super balance.

The fixed fee of $1.70 per week continues unchanged for all members.

**3. Strategic asset allocation changes**

One of the other changes is the introduction of Infrastructure as a separate asset class within the diversified investment options, including Capital Stable, the new Conservative Balanced, MySuper, Balanced and Growth.

Infrastructure investments include assets such as toll roads, airports, ports, utilities, and renewable energy projects. These types of investments can provide stable, long-term returns and often perform differently from share markets, helping diversify the portfolio.

To make room for this new allocation, the Fund has reduced its exposure to some other asset classes, including Property and Alternatives, while making some smaller adjustments to Australian and international shares and currency exposure.

Recognising Infrastructure as its own asset class gives members greater transparency about where their money is invested and reflects the increasing importance of infrastructure assets in long-term investment portfolios.

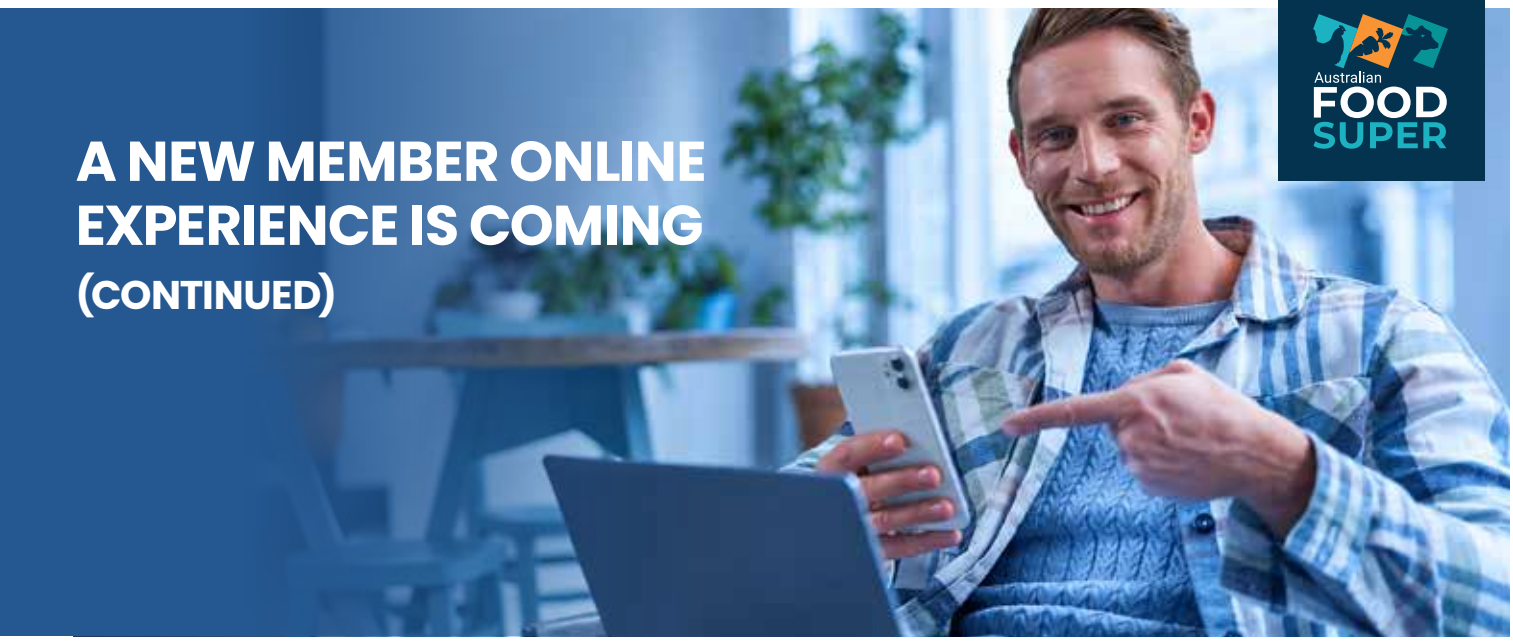
Regularly reviewing the Fund's strategic asset allocation also helps ensure members' retirement savings remain invested in a diversified portfolio that balances growth opportunities with risk management.

The adjustments to overseas investments and currency exposure are also designed to improve diversification while helping reduce the impact that movements in foreign exchange rates can have on investment returns. Please refer to the Investment Guide at www.ausfoodsuper.com.au for more details.

### WE WILL CONTINUE TO REVIEW OUR STRATEGY

As always, Australian Food Super will continue to review its investment strategy to help position members for the long-term retirement success a lifetime of work should provide, while managing investment risk through a well-diversified portfolio.

# A NEW MEMBER ONLINE EXPERIENCE IS COMING (CONTINUED)



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## WHAT'S NEW?

**A simpler design.**
The updated MemberAccess has a cleaner look and improved navigation, making it easier to check account balances, update details and complete transactions with fewer clicks.

**Access account info anywhere.**
Whether at home, at work or on the go, MemberAccess automatically adjusts to the device being used.

**Improved security.**
The new platform uses modern technology with enhanced security features to help protect member accounts and provide a more reliable online experience.

**Ready for the future.**
The new system also allows us to introduce improvements and new features more quickly.

## COMING SOON

We will write to members about the MemberAccess upgrade soon. In the meantime, if any of your employees ask about how to manage their super online, you can point them to our fact sheet "*How to get started with managing your super online and on your phone*" in the Retire-Smart section of our website. That will walk them through all the steps necessary to register for MemberAccess.

# CONGRATULATIONS TO AUSTRALIAN FOOD SUPER DIRECTOR AMANDA CARTER.




**We're proud to congratulate Australian Food Super Director Amanda Carter, who has been named Woman of the Year in the 2026 Meat Business Women Awards.**

The annual awards celebrate women making a positive and lasting impact across Australia's meat and food supply chain.

Amanda is a Member Representative Director on the Australian Food Super Board and Program Manager – People & Culture at the Australian Meat Processor Corporation (AMPC).

With more than 25 years' experience in the Australian meat industry, Amanda was recognised for her outstanding leadership in developing people, strengthening workforce capability and creating opportunities that will benefit the industry for years to come.

Australian Food Super has strong roots in Australia's meat industry, so we're especially pleased to see one of our Directors recognised for her contribution.

Congratulations Amanda on this well-deserved achievement!

# OUT AND ABOUT WITH THE CLIENT SERVICES TEAM

Member Hotline
1800 808 614



Australian Food Super team at Casino Beef Week 2026




Glen Pearson at the AMIC SA Sausage King judging



Marty Hiki from New Zealand at ButcherWars Sydney




MeatStock Sydney 2026



Brett Laws at ButcherWars Sydney




Robert Wilson at the Baking Industry Trade Show



MeatStock Toowoomba 2026

# CLIENT SERVICES

## Meet our team of service professionals.



**Glen Pearson**
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# LOOKING AFTER YOUR MUSCLES, JOINTS, AND BONES.




### SMALL CHANGES CAN MAKE A BIG DIFFERENCE.

Looking after your muscles and joints doesn't have to be difficult. Simple everyday habits can help keep you moving well and reduce your risk of injury.

You can help protect your musculoskeletal health by:

- staying active with regular exercise or walking.
- taking regular breaks if you sit or stand for long periods.
- using good posture when sitting, standing, and lifting.
- maintaining a healthy weight.
- following your health professional's advice if you're recovering from an injury.

### KEEP MOVING FOR A HEALTHIER FUTURE.

Good musculoskeletal health helps you stay active at work, enjoy everyday activities, and maintain your quality of life as you get older.

Acting early and making a few healthy lifestyle changes today can help keep your body moving well for years to come.

If you're concerned about ongoing pain or stiffness, speak to your GP or healthcare professional. Early treatment may help you recover sooner and reduce the risk of long-term problems.

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