SUPER
DIMENSIONS

40 YEARS
1985-2025

Australian FOOD SUPER

SEPTEMBER 2025

CELEBRATING 40 YEARS OF PUTTING MEMBERS FIRST





August marked a major milestone for Australian Food Super—our 40th anniversary. Since 1985, we've been proudly supporting employers and workers in the food and allied industries to build a stronger financial future.

Back then, we were known as the Australian Meat Industry Superannuation Trust, a fund designed specifically to meet the needs of people working in the meat industry. The meat industry were early adopters of super, long before it became compulsory. And we've never forgotten who we're here for.

Over four decades, a lot has changed—new technologies, evolving workplaces, and a shifting retirement landscape—but one thing has stayed the same: our focus on serving our employers and members. We've grown with the industry, expanded our services, and embraced new tools and tech to make it easier for our members to manage their super.

Today, Australian Food Super is a strong, modern fund with competitive long-term returns, trusted advice services, and a down-to-earth, personal approach you can count on.

From helping members round up lost super and choose the right investment mix, to supporting them in transitioning to retirement, along with helping employers meet the needs of their staff, we're proud of what we've achieved together. And we're looking forward to continuing to serve you for another 40 years.

In this issue...

2 **Help your staff make the most of their super with Retire-Smart hub**

2 **Encorage staff to use our App**

3 **Support your short-term visa workers with super and insurance**

REMINDER: SUPER GUARANTEE RATE INCREASED TO 12% ON 1 JULY.

This is a reminder to all employers that the Superannuation Guarantee (SG) rate increased from 11.5% to 12% effective from 1 July 2025.

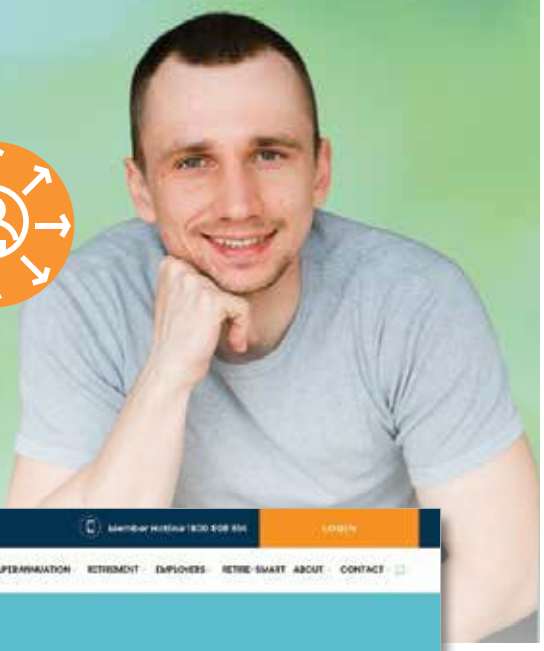
The increase is compulsory and applies to all eligible employees. It is part of the government's legislated plan to gradually raise the SG rate to improve retirement outcomes for Australian workers.

You are now required to contribute 12% of your employees' pay to their super fund.

Please make sure your payroll systems are updated to reflect the new rate. It's also important to check that

➥ continued on page 3

HELP YOUR STAFF MAKE THE MOST OF THEIR SUPER.



As an employer, you play an important role in helping your team build a better future. One of the easiest ways to do that is by encouraging them to visit the Australian Food Super Retire Smart hub.

Retire Smart is an online resource designed to help members understand their super and take simple steps to grow it. It's free, easy to use, and full of practical information.

It covers topics like how super works, making extra contributions, investment choices, insurance, and how to plan for retirement. It also explains how to read their annual statement and check if they're on track for the income they want in retirement.

By using Retire Smart, your employees can become more confident about their super and start making decisions that could improve their financial future.

We encourage you to share the Retire Smart hub with your team. You can find it on the Australian Food Super website at ausfoodsuper.com.au/retire-smart

If you'd like help promoting it in your workplace, contact your Client Service Manager



ENCOURAGE YOUR STAFF TO USE THE AUSTRALIAN FOOD SUPER APP.

Download on the App Store

GET IT ON Google Play

Looking for a simple way to help your staff stay on top of their super? Encourage them to download and register for the Australian Food Super mobile app.

The app gives members quick, secure access to their super account, anytime, anywhere. It's a handy tool that helps them stay informed and in control of their retirement savings.

With the app, members can:

- Check their super balance
- View recent transactions and contributions
- See their investment and insurance details
- Download their annual statement
- Update their personal information
- Change their beneficiaries

It's easy to use and free to download from the Apple App Store or Google Play. Members simply need to register first using their Member ID (found on any statement), then log in with the details they create.

Encouraging your team to use the app can help them feel more connected to their super and more confident about their financial future. The more they understand and engage with their super, the better their retirement outcomes are likely to be.

If your workplace would like posters or resources to help promote the app, our Client Services team is happy to assist. Contact your Client Service Manager.



SUPPORTING YOUR SHORT-TERM VISA WORKERS WITH SUPER AND INSURANCE.



Many employers in the food and allied industries have workers on short-term visas who may only be in Australia for a few years. It's important to remember that these employees often don't know what superannuation is, what it provides, or how to access their money when they leave the country.

If your short-term visa employees are members of Australian Food Super, they won't automatically receive insurance cover through their membership until they have a balance of $6,000 in their super account and are age 25 or older. Under Australian law, this applies to any worker. They can opt in to insurance anytime by going online: www.ausfoodsuper.com.au and clicking on the "***I want insurance***" button on the home page.



If they are age 25 or older and reach a balance of $6,000 or more, then they will most likely be automatically covered by our insurance offering. This may include death cover, total and permanent disablement (TPD) insurance, and income protection.

Please encourage these members to be aware of any insurance cover. Helping them understand their cover can give them peace of mind while they are living and working in Australia, and make sure they can access the support they're entitled to if something goes wrong.

It's also important they know how to claim their super when they leave. Once they permanently depart Australia, they can apply to reclaim their super using the ATO's Departing Australia Superannuation Payment (DASP) system. This is a government-run process that allows former visa holders to withdraw any super contributions made while they were working here, less any applicable tax.

Further DASP information is available on our website at https://www.ausfoodsuper.com.au/departing-australia-superannuation-payment/

You can help these workers by:

- Encouraging them to read their member statements and visit the Retire Smart hub on our website for clear information about insurance and super
- Encouraging them to visit the DASP information page on our website
- Sharing a link to the ATO's DASP portal: www.ato.gov.au/departaustralia for more detailed explanation
- Letting them know they can call us for help on **1800 808 614**

If you'd like help explaining super or insurance to your workers, our Client Services team is here to assist with workplace resources or in-person visits. Contact your Client Service Manager to book a site visit.

YOUR 2026 WALL PLANNER IS ENCLOSED.



Keep your team organised for the year ahead with the 2026 Australian Food Super wall planner, included with this edition of Super Dimensions.

It's A1 size, easy to read, and perfect for tracking important dates, holidays, and super payment deadlines.

Pop it up in your staff room, office or break area so everyone can stay in the know.

If you'd like extra copies for your workplace, just give us a call on **1800 808 614**.

➥ continued from page 1

SUPER GUARANTEE NOW 12%.

contributions are being calculated correctly and paid by the due dates. If you haven't already done so, you may wish to let your employees know about the increase, so they are aware their super is growing.

If you have any questions about your obligations or need help with the contribution process, you can contact your Client Service Manager.

Australian FOOD SUPER

CLIENT SERVICES

Meet our team of service professionals.



Glen Pearson
0418 285 649
glenp@ausfoodsuper.com.au
for VIC, SA, WA & TAS.



Justine Hayes
0409 907 408
justineh@ausfoodsuper.com.au
for NSW.



Rob Wickham
0407 919 796
rob.wickham@ausfoodsuper.com.au
for QLD and NT.



Robert Wilson
0460 960 636
robert.wilson@ausfoodsuper.com.au
Senior Business Development Manager.

Member Hotline 1800 808 614

ausfoodsuper.com.au

service@ausfoodsuper.com.au

Locked Bag 5390 Parramatta NSW 2124

OUT AND ABOUT WITH THE CLIENT SERVICES TEAM

Following our very successful sponsorship of Casino Beef week in May, it was back to normal business for our Client Services team.



Above: Robert Wilson (left) and Glen Pearson were judges at the AMIC Sausage King contest in WA

Below: Rob Wickham, Queensland Client Service Manager, and Rob Wilson, Senior Business Development Manager at the MINTRAC HR Leaders' Forum in Brisbane.



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The governing rules of the Fund are contained in the Trust Deed, which is available online at ausfoodsuper.com.au. From time to time the Trustee may alter the provisions of the Trust Deed.

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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