



SUPER

BUZZ

30 YEARS  
Solid. Strong. Yours.

AMIST Super Hotline **1800 808 614**

## MemberAccess competition winners

Our MemberAccess promotion was a huge success, with thousands of members registering online, for a chance of winning one of two \$5,000 travel vouchers.

And our lucky winners were **Vanessa Fenwick** from Thomas Foods, Lobethal Plant in South Australia and **Juliana Custodio Guimaraes** from Australian Country Choice in Queensland.

Juliana has already booked her European getaway and Vanessa is planning to take her son to the Gold Coast theme parks before he starts high school.



*Vanessa being presented with her travel voucher by AMIST Super Client Services Manager, Royston Bennett.*



*Juliana being presented with her travel voucher by AMIST Super Trustee, Geoff Yarham, and AMIST Super Client Services Manager, Leisa Sheffield.*

- check your investments and switch options
- edit your contact details
- find your BPAY information
- update your beneficiaries.

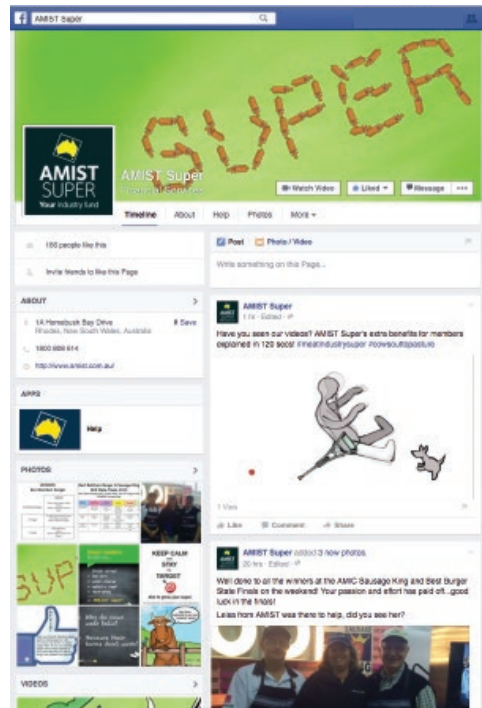
And if you haven't registered for this free service already, here's how to do it. Using your phone's web browser, go to [www.amist.com.au](http://www.amist.com.au) and click on the red MemberAccess button. The site will recognise that you're using a smartphone and will prompt you on how to bookmark it to your home screen. When this is done, you'll see the AMIST Super logo icon on your screen.

➔ *continued on page 2*

### AMIST Super is now on Facebook.

We'll be making 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.



**Congratulations winners**

→ continued from page 1

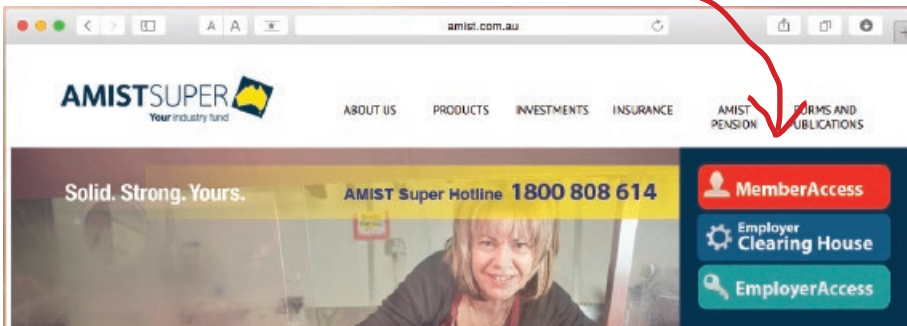
# MemberAccess

Tap on it to launch MemberAccess. Scroll down the page, press the "register" button and follow the registration instructions. It's that easy!

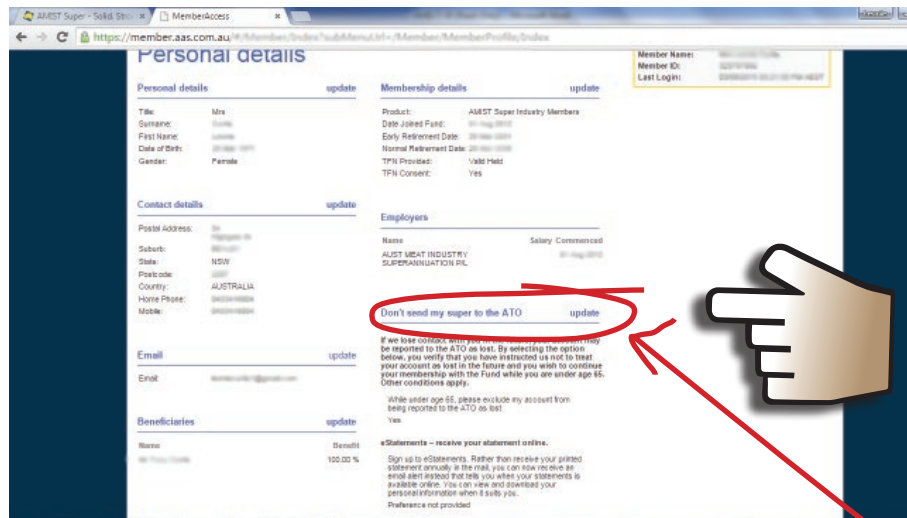
You can also register on your computer if you prefer. Don't forget to make a note of your password, so you can come back and check your super again and again.

## Now you can get your statements online too.

AMIST Super is just about to introduce eStatements. That means you can opt to receive your half-yearly and annual statement online, rather than in the mail. With eStatements, your statements will all be in the one place, making it easier than ever to keep track of your super. To opt into eStatements, simply log onto your MemberAccess account and click on 'Personal details' within the MEMBER menu.



At the bottom of the 'Personal details' page you will see the following. Click **update** and you can select the eStatements option.



## Never lose your super again.

If you've changed jobs over the years, chances are you have several super accounts that have been set up for you by your various employers. It's very easy to lose track of these accounts over time, and if these super funds are unable to contact you, your account with them will be considered lost and the money may be sent to the Tax Office for safekeeping.

While it's a simple procedure to get the money back once you realize it's gone, why lose it in the first place? Now you can ensure that you never lose your AMIST Super. Once logged on to MemberAccess, go to the same web page shown above. Where you opt in to eStatements, you can also tick the box to say you **don't want your super moved to the Tax Office**. That way, it will remain right where it is.

# Client Services

Meet our team of service professionals.

Remember our Client Services Managers are here to help you get the most from your super. Feel free to contact them.



**Steve Fleming,**  
National Manager,  
Client Services on  
0419 160 293 or  
stevef@amist.com.au  
for NSW and WA.



**Catherine Chadwick,**  
Client Liaison Manager  
on (07) 3233 6668 or  
catherinec@amist.com.au



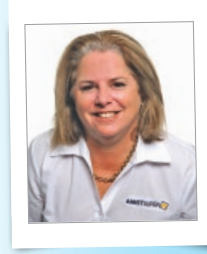
**David Ashton**  
on 0434 043 785 or  
davidaa@amist.com.au  
for QLD.



**Debi Phillips**  
on 0400 072 454 or  
debip@amist.com.au  
for NSW.



**Royston Bennett**  
on 0437 697 737 or  
roystonb@amist.com.au  
for WA, VIC, SA and TAS.



**Leisa Sheffield**  
on 0407 919 796 or  
leisas@amist.com.au  
for QLD and NT.

# Your Budget Planner



Ever tried to work out a budget? Here's an easy format to use. The worksheets on the next two pages can help you see how your income and expenses work together. And they'll also help you to make a plan to save money for the future. Give it a go.

**1** **Before you start**, make sure you have all the information you need about your income and spending handy such as pay slips, bank statements, cheque book butts, credit card statements etc. Having a calculator will help.

Use a pencil. Income and expenses are divided into amounts received/spent on a weekly/monthly basis. This will make it easier for you to complete the list.

**2** **On A list**, include all weekly income and expenses. This includes items like salary/wages and food bills. If you receive your income on a fortnightly basis, then just divide the amount by 2, which will give you a weekly figure. Apply this method to all fortnightly expenses too.

Multiply the weekly income/expense figures on A List x 4.33. This will give you the equivalent monthly amount. Transfer the total monthly income and expense figures from A List to B List for all 12 months.

**3** **On B list overleaf**, itemise all your income and expenses (other than those in A List) which occur on a monthly, quarterly or yearly basis, such as rent received or council rates paid, electricity etc.

**4** **On B list overleaf**, add income expenses for each month. Add total income for every month, to get yearly income total. Do the same for monthly expenses. Deduct total monthly expenses from your monthly income.

Do the same for yearly total. Write these amounts in the last row. You can now see if you have money to spare or not. You can also see where there may be some shortfalls in particular months.

**5** **Set a savings target**. Now that you can see your surplus/deficit, you can set a savings target. This should be a realistic amount based on what you wish to achieve.

## Notes/calculations

## Investment returns to 30 June 2015

AMIST Super investment options	Rate
Secure	3.01%
Capital Stable	5.51%
MySuper	8.68%
Balanced	8.68%
Growth	10.83%
High Growth	13.27%

If you have never made an investment choice your account balance and contributions will be invested in the MySuper option.

## Your Budget Planner

# A List: Weekly items

Weekly income (net of tax)	Weekly		Monthly
Wages - own		x 4.33	
Wages - partner		x 4.33	
Other		x 4.33	
Other		x 4.33	
<b>Total monthly income =</b>			
<b>Transfer this total to 'B list: YEARLY ITEMS' – over leaf</b>			

Weekly expenses	Weekly		Monthly
Rent/Mortgage		x 4.33	
Food		x 4.33	
Clothing		x 4.33	
Personal loan		x 4.33	
Fares		x 4.33	
Petrol		x 4.33	
Home maintenance		x 4.33	
Gifts		x 4.33	
Entertainment		x 4.33	
Sport		x 4.33	
Other		x 4.33	
Other		x 4.33	
<b>Total monthly expenses =</b>			
<b>Transfer this total to 'B list: YEARLY ITEMS' – over leaf</b>			

# B List: Yearly items

Income (net)	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Yearly total
Monthly income (total from A List overleaf)													
Dividends/interest													
Other													
<b>Total income</b>													

Expenses	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Yearly total
Monthly expenses (total from A List overleaf)													
Insurance - home													
Insurance - contents													
Council rates													
Water rates													
Strata rates													
Electricity													
Gas													
Telephone													
Medical/hospital													
Credit/store cards													
School fees													
Car repayments													
Car rego													
Car insurance													
Car licence													
Superannuation													
Life Insurance													
Income Protection													
Subscriptions													
Other													
Other													
<b>Total expenses</b>													
Deduct expenses from income to give monthly surplus/deficit													



# Greek debt crisis of no direct concern to AMIST Super members

You may have heard of the Greek debt crisis and wonder if it will have an impact on your AMIST Super account.

The Trustee is committed to delivering strong returns for our members and will continue to monitor the market conditions closely, including the Greek debt issue.

While the market can move suddenly up and down in the short-term, super is a long-term investment that has consistently delivered strong returns over time.

With AMIST Super's MySuper option, for example, the return for the year to 30 June 2015 was 8.68% and the return over the 10 years to 30 June 2015 was 6.68%.

The Trustee continues to invest in well-diversified assets across various sectors and industries domestically and around the world, but as noted in the Q&A article on Fixed Interest investments, we have no current investment contact with Greece. However, the indirect impact of the Greek debt crisis on global markets and sentiment are areas we will continue to watch.



## Colin wins quiz prize.

Congratulations to SA member **Mr Colin Bartlett** for correctly answering the quiz questions in the last edition. Colin wins the \$200 prize.

# MemberAccess special quiz. Five prizes of \$200 to be won!

Are you registered for MemberAccess? If not, register now, then do the quiz and you could be **one of five lucky members to win \$200!** And if you're already registered, just answer the quiz questions and you're also eligible.

**Entries close 30 November 2015.** Make sure you're registered for MemberAccess, then send your completed quiz to: AMIST Super MemberAccess Quiz, GPO Box 4293 Sydney NSW 2001 or fax to 02 9230 1111. But remember, only members registered for MemberAccess can win!

1. What is AMIST Super's MemberAccess? .....
2. Does MemberAccess let you check your super balance online?  Yes  No
3. Can you register for MemberAccess using a smart phone?  Yes  No
4. Can you switch between investment options using MemberAccess?  Yes  No
5. If you want to receive eStatements rather than printed ones, do you need to opt-in?  Yes  No
6. Can you change your beneficiary nomination on MemberAccess?  Yes  No
7. Name the scheme where the government makes additional contributions to your super. ....
8. Can you order a pizza on MemberAccess?  Yes  No
9. Do you need to be a member of AMIST Super to use MemberAccess?  Yes  No
10. Are you registered with MemberAccess?  Yes  No

Please be sure to write your name and contact details clearly.

Name: ..... AMIST Super Member No: .....

Address: .....

State: ..... Postcode: ..... Phone: .....

Email: .....

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MAILING ADDRESS

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[www.amist.com.au](http://www.amist.com.au)

