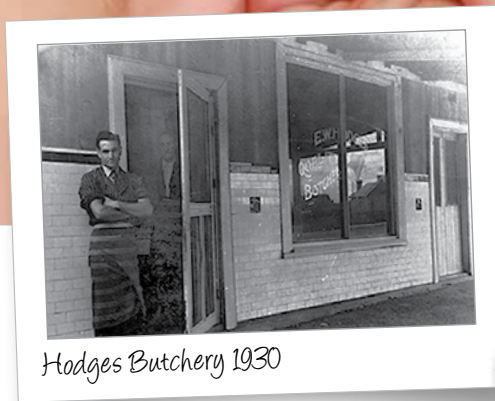


SUPER



Hodges Butchery 1930

Solid. Strong. Yours.

September 2017

REAL LIFE

Australia's oldest family of butchers

The History of Hodges Family Butcheries

The Hodges Family is Australia's oldest family of butchers. The first of these was John Hodges. Born in Nailsworth, Gloucestershire, England, where his father, Henry Hodges, had owned a butchery since 1798, John migrated to Australia at the age of 17 aboard the "Orestes", arriving in Sydney on November 28 1839.

After spending several years at "Bruceedale" near Bathurst under the employment of

William Suttor, John married free Irish migrant, Ann Lynagh in 1850 and the following year, opened a butchery at Clear Creek in Peel. By 1854, business was booming to the extent that he was able to bring his wife's mother and siblings to Australia at his own personal expense.

According to an article in Bathurst Free Press dated June 28 1856, John was Master of Ceremonies at a function to celebrate the triumphant arrival in Bruceedale of the newly elected Member for Bathurst, William Suttor, John's former employer.

In 1860 John took over the butchery at Wattle Flat which had been opened by his brother, William, in 1856.

John's direct descendant William Henry Hodges (1851-1939) took over the family butchery after John's retirement. After William's retirement, Sydney Hodges continued at Wattle Flat while his brother Ernest William Hodges opened a shop in Mudgee in 1913.

After Ernest's death in 1944, his son, Athol Bernard Hodges, (1910-1992) took over running the butchery. When Athol

➔ continued on page 2

Left to right: David, Julie and Matthew Hodges standing in front of Joe, their grandfather Athol Hodges and Great uncle Meryvn Hodges.

Meet the team behind the Hotline.

In the next in our series on the team behind the AMIST Super Hotline, meet Garfield Forbes.

A seasoned professional in financial services, Garfield joined the AMIST Super Hotline team in February last year.

Prior to that, Garfield had extensive experience in client services, contact centre and administration roles. In fact he started working in the super industry way back in 1994 and with that comes in depth knowledge of superannuation.

"What I really like about working for AMIST Super is that they focus on caring for their members," Garfield says. "When a member calls in and they're confused or concerned about something to do with



Garfield Forbes

➔ continued on page 5

→ continued from page 1

Australia's oldest family of butchers-continued



Matthew, Julie, Bernard, David and Kathleen Hodges out the front of the shop.

retired, he handed the Mudgee shop to his three children Bernard, Frances and Ernest. A few years later Bernard became the sole owner of the business in Mudgee.

Bernard went on to open a butchery in Wyoming on the NSW Central Coast around 10 years ago, which he sold last August.

John migrated to Australia at the age of 17 aboard the "Orestes", arriving in Sydney on 28 November 1839.

Over 20 years ago, the family moved to and opened a shop in Salamander Bay which is now owned by Bernard's two sons, Matthew and David Hodges, who are direct descendants of John Hodges. This makes them the 5th generation of Australian butchers. And when Matthew's son, Harley, helps out rolling rissoles, that makes the 6th generation.

The Hodges family of butchers has seen many changes over the years and continues to move with the times. They had one of the first refrigerated cabinets in Australia and used refrigerated transport for all deliveries well before it became a requirement. They are currently looking at expanding to much larger premises and look forward to many more years in the business.

The Hodges butchers have been and continue to be AMIST Super members, since the fund was established over 30 years ago.



Rollover and relax - on the phone!



It makes sense to have all of your super in the one place. So consolidate your super today. Call **1800 808 614** and we'll do it for you.

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 davida@amist.com.au for QLD.



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.



Justine Young on 0407 907 408 or justiney@amist.com.au for NSW.

Hi, I'm new to the team!

Investment Portfolio changes over the past 12 months

Murray Rutherford. Head of Investments

Over the past twelve months the AMIST Super investment team has been actively seeking to enhance long-term returns across all investments within our portfolio to benefit our members.

To do this, we have worked on three key processes:

1. Review of investment objectives

AMIST Super has delivered strong long-term results for members, that have been in-line with other funds and well-above investment objectives. But can we do better? We think so.

After a thorough review of investment objectives, we have increased the return objective for the Balanced, My Super, Growth, and High Growth options by 1% each per annum. This increase is the result of our continued focus on member outcomes, strong results, and our expectations for the future performance from our investment managers. Also, we have recognised our size and stable member-base is a competitive advantage which allows us the opportunity to access markets and investment strategies that are under-utilised by other funds.

2. Review of Strategic Asset Allocation

As members, it is important for you to know that your super is in good hands. It should be well-managed by a high quality team, it should meet your retirement objectives and compare favourably with other funds.

One of the primary drivers of good long-term performance is asset allocation. As a result of our review in this area, we have reconfirmed the long-term asset allocation for each investment option. These allocations remain appropriate for the investment objectives in each option and are in line with other industry super funds. Within the Balanced, My Super, and Growth options, there is slightly more investment in Property and slightly less in Infrastructure when compared to the industry average. Recently this has served us well, given strong property price increases.

3. Review of underlying investments and managers

The majority of our work toward enhancing member outcomes has occurred

by repositioning several individual investments. Whilst all current manager allocations remained suitable, under our review, we identified opportunities for upgrades in three areas:

- The introduction of new managers who are considered to have higher return potential in certain areas
- Increasing geographic diversification of our investments to take advantage of asset pricing in other parts of the world; and
- Increasing exposure to private markets that offer compelling return potential relative to public market options.

Over the past 12 months, AMIST Super has invested in 6 new managers for a total of \$558 million (approximately 30% of total funds) committed to new strategies.

We have upgraded our global credit strategy to gain additional yield through an illiquidity premium. (This is where an asset cannot be sold immediately, without a potentially significant impact on price, so a premium is paid to the investor as compensation for tying up their capital.)

We have upgraded our Global Bond allocation to allow more diversity and flexibility.

We have upgraded our infrastructure holdings to introduce privately held assets around the world. And, we have upgraded our international equity holdings to separate accounts to reduce fees and increase control.

In summary, all of the changes have been made to ensure that the AMIST Super portfolio remains diversified, and in a position to provide strong returns to members while maintaining an appropriate risk profile across investment options. While risk will always exist in the marketplace, AMIST Super remains well positioned to weather storms and participate in the upside through exposure to high quality assets and active investment managers.



Have you checked your income protection cover lately?

If you earn more than \$32,000, chances are you're under-covered.

As a member of AMIST Super, if you are under the age of 70, you have automatically received 4 units of income protection insurance as part of your membership. Income protection pays up to the lesser of 75% of your wages, or the equivalent of \$2,000 per month for up to two years if you become unable to work due to sickness or injury.



What does this mean? Members with 4 units of cover, earning less than \$32,000, and making a successful claim will receive the equivalent of \$2,000* per month or up to 2 years (payments stopping when returning to work).

But if you earn more than \$32,000 and you are still on the default level of cover, then you are definitely under-insured. Why? Because you'll only get up to \$2,000* per month if you make a claim; not 75% of your actual wages.

Don't be caught short.

Check your level of cover today. The member statement you received along with this edition of SuperBUZZ shows you how much cover you have. You can also find out by checking your details on MemberAccess or calling the **AMIST Super Hotline on 1800 808 614.**

*Default benefit paid is up to \$461.52 per week for up to 104 weeks.



AMIST Super sponsors The Butcher Wars at Meatstock 2017

Following a sell-out event in Sydney last year, AMIST Super again sponsored the Butcher Wars at Meatstock 2017. With the success of the 2016 event, Meatstock 2017 expanded dramatically with events staged once again in Sydney, and also in Melbourne and Auckland for the first time.

A combined music and meat festival, Meatstock is organised by the president of the Australian BBQ Association and supports the growing trend of competitions featuring low and slow smoker-cooking of large cuts of meat. And it attracted over 35,000 lovers of all things meat!

AMIST Super was at both Melbourne and Sydney events, which sold over 6000 tickets per day.

atmosphere is electric and the contest is heated.

In Sydney, Paul Brady from Tender Gourmet Butcher, Macquarie, took out first place, ahead of Cal Hogan of Southland Quality Meats in second place and Marty Hiki from Meat Merchant NZ and in Melbourne, the winner was Paul Suleyman of Goodwood Quality Meats.



Catherine Chadwick from AMIST Super with Sydney winner Paul Brady from Tender Gourmet Butchery North Ryde.

"The competitors bring their supporters, including work-mates, friends and family and the crowd cheers them on. The atmosphere is electric and the contest is heated."

The Butchers Wars showcases 20 independent butchers going head to head in a battle arena, where they prepare half a saddle of pork and half a lamb in just 30 minutes. They are judged on final presentation, creativity, technique and speed.

The competitors bring their supporters, including work-mates, friends and family and the crowd cheers them on. The



Above: Meatstock Melbourne top five winners.

Below: Paul Suleyman winning display Melbourne 2017.

No more paper statements (unless you want them).

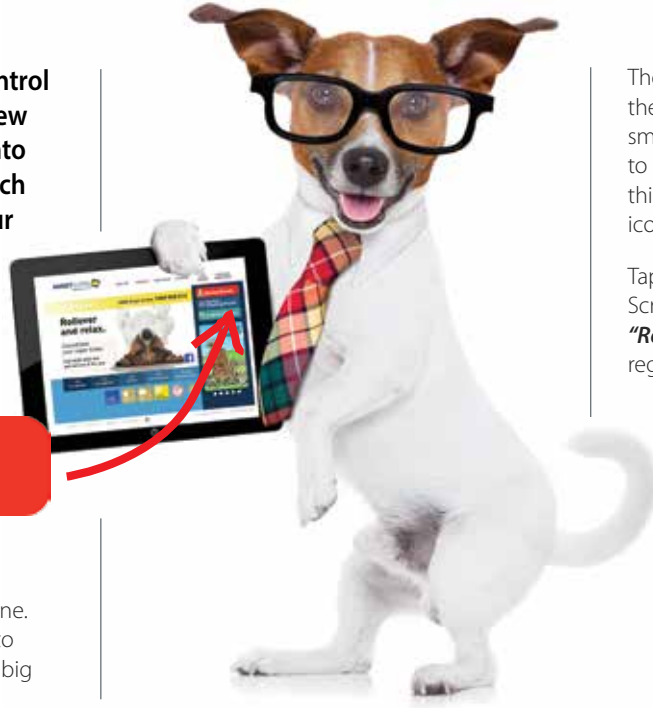
Members who are registered for our online account service, MemberAccess, have been automatically opted-in to receive their member statements online, rather than through the mail.

If you would prefer to continue receiving printed paper statements, you can opt-out at any time by changing your communication preferences within MemberAccess. Once you're logged into MemberAccess, "communications preferences" are located under "Personal details".



Are you using MemberAccess?

MemberAccess lets you take control of your super online. You can view your balance, roll other super into your AMIST Super account, switch investment options, update your contact details and much more. To get onto MemberAccess, just go to www.amist.com.au and click on the big red button.



There's no need to download any app, 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 home screen.

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

Don't forget to make a note of your password, so you can come back and check your super again and again.



Get MemberAccess on your smart phone

You can also use it on your smart phone. Using your phone's web browser, go to www.amist.com.au and click on the big red MemberAccess button.

→ continued from page 1

Meet the team behind the Hotline

their super, I get a great deal of satisfaction when I can explain the situation or allay their concerns. It's a great feeling when you can tell the penny has dropped for the member and his or her life has been enhanced."

"I spent a long time working for retail super funds, where the ethos in member services is to sell up," Garfield says. "I was never comfortable with that. AMIST Super, on the other hand, is here to help members look forward to a better retirement."

"...It's a great feeling when you can tell the penny has dropped for the member".

Outside work, Garfield is currently studying for a Bachelors Degree in Criminal Justice. He's married and has a 15 year old son and a 13 year old daughter.

You can stay with AMIST Super—no matter where you work

If you decide to change jobs sometime in the future, there'll be lots of new things ahead.

But one less thing to worry about is that you can take your AMIST Super membership with you wherever you go, even if you leave the meat industry altogether. Just go to the website, click on the guy with all the boxes and download the form. Fill it out and give it to your new employer. That way, you'll be sure your super contributions will continue to go to your AMIST Super account.



Find us on Facebook



AMIST Super is on Facebook.

We regularly post 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.



Siona wins quiz prize.

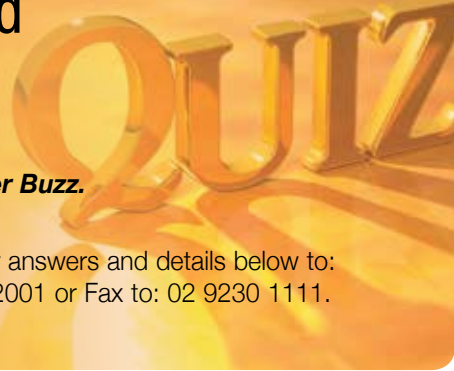
Congratulations to member **Siona Nunuimalo**, from Queensland, for correctly answering the quiz questions in the last edition. Siona wins the \$200 prize.



Take our quick quiz and you could win \$200!

How well do you know your super? You'll find the answers to these questions in this edition of **Super Buzz**.

Entries close **30 November 2017**. Just send your answers and details below to: AMIST Super Quiz GPO Box 4293 Sydney NSW 2001 or Fax to: 02 9230 1111.



Are you still paying triple tax on your super? Stop it now!



If we don't have your tax file number (TFN):

- You'll be paying the top rate of tax on all super contributions (rather than the normal 15%)
- You won't be able to make any extra contributions to your super,
- You won't be eligible to receive additional contributions through the Government Co-contribution scheme.

Plus, we're planning to run lost super searches and if we don't have your TFN, we won't be able to find any lost super you may have.

So go on! Call the **AMIST Super Hotline** or visit the website to give us your TFN and stop wasting your money today!

1. How old was John Hodges when he migrated to Australia?
2. In what year did Garfield Forbes start working in the superannuation industry?
3. How many children does he have?
4. How many generations of butchers has the Hodges family produced?
5. Name the newest member of the AMIST Super Client Services Team.
6. In which cities was MeatStock 2017 held?
7. Name the two first place winners at Butcher Wars.
8. True or false. MemberAccess lets you manage your super from your smart phone.
9. Where is Matthew and David Hodges' shop located?
10. By how much has the return objective for the Balanced, My Super, Growth, and High Growth investment options been increased?

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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