

WE'RE HERE FOR THE LONG HAUL SAYS TEYS OFFICE MANAGER. Terri Wolfe



Meet Terri Wolfe. Terri is the Office Manager at the Teys Charlton Feedlot in North Western Victoria, approximately 2½ hours drive from Melbourne. She started there almost 16 years ago as a weighbridge operator, and has steadily advanced her career through roles in administration, workplace health and safety, and compliance which has led her to her current position.

Celebrating 75 years in the beef industry this year, Teys delivers the best of Aussie beef to its customers domestically and around the world. This year also marks the Charlton feedlot's 50th anniversary. Teys has been a part of the landscape in Charlton since 2014, acquiring the feedlot and providing a sustainable future for its employees, communities and customers.

Over the years, Terri has seen many changes at the Charlton feedlot, and has performed many roles.

"Working with Teys means that you can choose from a range of diverse opportunities across processing, manufacturing, trades, feedlots, livestock, admin and environmental management. Teys also provide

career opportunities, support for the long term to gain experience and additional qualifications to help you advance your career," Terri said.

The ebb and flow of country life in a predominantly livestock and cropping area of Victoria is something that Terri and her husband, Mick, both relish. Terri's mother-in-law also lives with them on their property and they wouldn't have it any other way.

"With these strong local community connections, I am definitely here in Charlton, and at the feedlot for the long haul, that's for sure. I have held a number of roles over the years with Teys, and as Office Manager, I enjoy my work assisting staff and supporting the smooth running of the Teys feedlot.

Terri and Mick met at the feedlot and both still work together.

MEMBER HIGHLIGHTS

Jack Bui has worked on the slaughter floor at Teys Tamworth for more than two years. His favourite part of the job is preparing beef brisket, one of the nine primal cuts of beef that comes from the breast of the cow.



Evangelos Manalis, pictured here with AMIST Super's Justine Young, is a member of AMIST Pension, having retired from Andrews Meats some years ago. Justine helps him complete forms and other paperwork associated with his account and provides information about his investments to make it easier for him to enjoy retirement.



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WE'RE HERE FOR THE LONG HAUL

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"Over the years, we have both enjoyed the opportunities that Teys has provided us, and they are a big part of the community here.

"We both have many years of working life ahead of us and one day, would like to retire somewhere near the ocean," Terri said.

Terri knows that as they grow older, their focus will be to ensure they can reach their retirement goal.

"We are both members of AMIST Super and have found that they really are catering to our needs," she says.

AMIST Super's Client Services Managers, Royston Bennett and Glen Pearson, visit the Teys Charlton Feedlot on a regular basis (COVID-19 restrictions permitting) to assist all staff on site.

"They are always available to help with any questions we may have and ensure that we understand our needs for the future," she says, "which is very much appreciated."

"Regular updates and bulletins from AMIST Super keep us informed of changes too," Terri said, "and the hands on, personal approach we get from Royston and Glen makes you feel like they care and that you aren't just a membership number to them."

Terri Wolfe

CHANGES TO SUPER LEGISLATION ON THE WAY

The Government continues to review the legislation that applies to superannuation, with a number of changes taking effect in the 2021/2022 financial year.



1 July 2021

SUPERANNUATION GUARANTEE (SG) CHANGES

From 1 July 2021 the SG rate increased from 9.5% to 10% of ordinary time's earning. The SG rate is scheduled to increase by 0.5% at 1 July each year until it reaches 12% from 1 July 2025.

CONTRIBUTION CAPS

The concessional contributions cap increased to \$27,500 at 1 July 2021, and the non-concessional contributions cap increased to \$110,000. Also the maximum age to access the 'bring forward rule' for non-concessional contributions increased from 65 to 67. It is important to understand the rules around contribution caps to avoid paying excess tax. More information can be found at www.ato.gov.au

RE-CONTRIBUTE COVID-19 PAYMENTS

During 2021 the Government allowed eligible members to take payments out of their superannuation fund on an early release basis because of the impacts of Covid-19. From 1 July 2021 until 30 June 2030 members who received these payments can elect to re-contribute the amounts back into their super accounts without the amount counting towards the non-concessional contribution cap. More information can be found at www.ato.gov.au

1 November 2021

STAPLING SUPERANNUATION FUNDS

From 1 November, if you start a new job and don't nominate a super fund to receive your contributions, your employer is required to make contributions to your existing super fund. In this sense, you are "stapled" to your fund, which follows you from job to job and helps stop the creation of unnecessary multiple accounts.

1 July 2022

In the 2021/2022 Federal Budget the Government announced the following changes to come into effect from 1 July 2022. These changes will only be in place once the relevant laws have been passed.

- ▼ Removal of \$450 monthly income threshold for super contributions
- ▼ Lower the age threshold for downsizer contributions from 65 to 60
- ▼ Removal of the "work test" for those aged between 67 and 74 making non-concessional contributions
- ▼ Increase withdrawal limit to \$50,000 for the First Home Super Saver Scheme



MEAT THE BUTCHER

MARK STAPLETON

AMIST Super's Justine Young caught up with Sutherland Shire butcher, Mark Stapleton.

JY: So, Mark, tell me a little about your butchers shop and where it's located.

MS: Well, Justine, the business is called Stapleton Family Meats and we're located at GyMEA in the Sutherland Shire south of Sydney. We've been operating in this location since 1998, but we've been in the Shire since 1896.

JY: Why did you decide to become a butcher?

MS: I had been working in the marine industry, but I really wanted to get involved in the family business. So I trained in smallgoods production and food safety at Granville TAFE and became a butcher in 1996.

JY: What products do you typically stock?

MS: We stock a wide range fresh meats, including beef, lamb, pork and poultry, but our specialty is our range of gourmet

smallgoods which we cook on the premises.

JY: What's your favourite product?

MS: Personally, I like a good grass-fed scotch fillet or a nice moisture infused pork loin steak.

JY: Do you have any particular types of customers?

MS: Our customers are very varied, Singles, working couples, families, retirees, we attract a complete cross-section of the community.

JY: What has been the highlight of your career in butchery?

MS: I really enjoy connecting with the customers. I like to see people are happy with the range and quality of our products.

JY: And what are some of the challenges you've encountered?

MS: Finding qualified staff can be a real issue to us, particularly when we're expanding smallgoods production.

JY: What goals do you have for the future?

MS: Basically just to maintain the high quality of our products and to ensure our customers receive the highest level of personal service. I reckon if you can do that, everything else will pretty much take care of itself.

JY: So what's your retirement plan?

MS: Just to be healthy and happy and enjoy a simple life. Some travel around Australia would be good and of course, some fishing. And to make that happen, my membership of AMIST Super is very important to me, and to my staff as well. That's the way we'll all build a financially secure retirement.

We're portable

If you change jobs remember to take AMIST super with you.



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, even if you leave the meat industry altogether.

TEAR HERE, COMPLETE, SIGN AND DATE THE FORM AND GIVE IT TO YOUR EMPLOYER

IMPORTANT: This form is for your new employer's records only - do not send it to AMIST Super.

This form can be used instead of completing Part A of the *Choice of superannuation fund* — *Standard choice form* which you may have received from your employer. Some employees may not be able to choose their own superannuation fund. Please speak to your employer for more information.

Complete this form in black ink using BLOCK letters. Give this form to your employer. Do not send it to AMIST Super. Any request will be invalid if not signed and dated.

MY CHOICE OF FUND FORM

I choose AMIST Super as my choice of fund

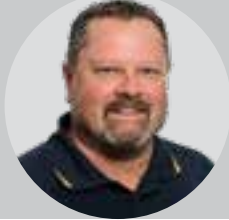
I request that all my future employer super contributions are made to:

Fund name: Australian Meat Industry Superannuation Trust Fund USI: 28342064803589
 Fund ABN: 28 342 064 803 Fund SPIN: AMI0100AU
 Fund Phone No: 1800 808 614

1	Member name:	Date of Birth:
	Payroll/Employee No if applicable:	AMIST Super member No:
2	Signature:	Date:

CLIENT SERVICES

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CHECK OUT THE CHANGES TO SUPER LEGISLATION THAT MAY EFFECT YOUR SUPER - SEE PAGE 2

FIND US ON FACEBOOK

AMIST Super is on Facebook. We post regularly 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.



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TEAR HERE, COMPLETE THE FORM OVERLEAF AND GIVE IT TO YOUR EMPLOYER

Chosen fund payment methods

If you are a registered AMIST Super employer (that is, you already pay contributions to AMIST Super on behalf of other members), you can simply continue using your current payment method for your contributions.

If you are not a registered AMIST Super employer, you can:

- 1) **Become a registered employer** by contacting AMIST Super on 1800 808 614 or visiting www.amist.com.au. You will then be able to enjoy additional flexibility in making payments such as direct debit or BPAY*.
- 2) **Use an existing payment process you have in place** to forward payments to super funds, for example, a clearing house.
- 3) **If you would like to offer AMIST Super** at your company, please contact Catherine Chadwick on (07) 3233 6668 or at catherinec@amist.com.au
- 4) **AMIST Super's complying fund letter** is available at www.amist.com.au. Please retain for your records.

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