

# Member Benefits Update

April 2005

## ACTU

### HOTLINE

### 1300 362 223

- Member Benefits
- Call Centre
- Events

ACTU Member Connect is the commercial arm of the Australian Council of Trade Unions.

Member Connect's services include:

- Banking
- Computers
- Financial Advice
- Union Shopper
- Discount Movies
- Discount New Cars

Call 1300 362 223  
or visit

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

## Financial Planning Be informed and make the right choice.

Choice of super fund, rising interest rates and an increase in education and health costs, managing everyday finances and financial aspirations is becoming more challenging for many working Australians.

Financial advice can help. But how can you find a qualified and trustworthy financial planner?

Former ACTU Assistant Secretary Garry Weaven, (now Executive Chair of Industry Fund Services) explains that an advisor must act in the best interest of the client. When visiting a financial planner:

- make sure you only visit a financial planner that charges you a **fee-for-service**. It is better to pay upfront than to continue paying for the life of an investment through sales commissions.
- make sure that the financial planner you choose is not rewarded by the seller for selling you a particular investment product
- make sure your financial planner understands your overall situation including your financial goals and how much risk you are prepared to take.
- make sure that a financial planner understands the success of industry funds before seeking a consultation.
- superannuation is a compulsory levy on your salary -- no one should profit from your super except you.

ACTU Member Connect has compiled a list of highly qualified financial planners who are determined to looking after the best interest of their union clients.

To find your closest ACTU endorsed financial planner contact Member Connect on 1300 632 223 or visit the website [www.memberconnect.com.au](http://www.memberconnect.com.au)

## ACTU Superannuation Trustee Forum

The ACTU is convening a Superannuation Trustee Forum for industry fund trustees and senior officials with responsibility for superannuation on May 10 2005 in Melbourne.

The forum will include discussions about the choice of fund legislation, the new industrial relations environment and the licensing of trustees. For further information please contact Jo McNaughton on 03 9664 7383.

## Virtual Communities

Virtual Communities has just released the latest catalogue, which is full of great value computer and internet packages for union members.

If you are buying your first computer, VC has great value beginners' packages with everything you need to get started.

For more information or to order a copy of the latest catalogue contact Virtual Communities on 1300 131 789. You can also view the full range of products available at the website <http://www.virtualcommunities.com.au>

## AFL Footy Tipping Update!

Thank you to all those who have registered. This years AFL footy tipping looks to be highly competitive with everyone in with a chance of winning the \$1000 Interest Me Savings account.

The three leaders going into round 4 are:

- Steve Mullins
- Michelle O'Rourke
- Phil Hughes

To find out about this tipping competition and more why not visit [www.memberconnect.com.au](http://www.memberconnect.com.au) or call 1300 632 223.