

Member Benefits Update

July 2005

ACTU HOTLINE

1300 362 223

- Member Benefits
- Join a Union
- Call Centre
- Events

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

Member Connect's services include:

- Banking
- Home loans
- Managed Funds
- Credit Cards
- Computers
- Financial Advice
- Union Shopper
- Discount Movies
- Discount New Cars

Call 1300 362 223
or visit

www.memberconnect.com.au

Super for all Workers

Twenty years ago unions won superannuation as a right for all workers. It is an achievement unions are rightly proud of.

In 1985 only 39% of the workforce had super – now 97% of workers have super. For many people super is now the second biggest asset after the family home.

Today industry funds have over 5 million members and \$75 billion of workers' super invested with them.

Why? Industry funds are:

- Secure and trusted
- Have a history of strong returns
- Return all profits to their members
- Do not pay commissions to financial planners
- Have low fees

Every dollar paid in fees, especially in 'ongoing' fees, reduces the super available at retirement.

The government's choice of fund legislation took effect on 1 July 2005 and has been strongly supported by banks at the big end of town.

ACTU Member Connect is working with union members to make sure they continue to get the best value from their superannuation dollar. This means sticking with industry funds.

More information can be found at www.actu.asn.au/super or by calling the hotline on 1300 362 223.

Get your \$80 July bonus.

Need to save for a house, car, and children's education? A SMI Managed Fund might be the answer.

Until **31 July 2005**, SMI will add an additional \$80 to the initial investment for the first 50 union members who take up this offer. For more information call 1300 655 286 – **don't forget to tell them you heard about the offer from ACTU Member Connect**, or visit www.smimanagedfunds.com.au

Financial Advisers

Planning for your financial future or retirement? Then why not check out the ACTU's directory of endorsed financial advisors. For a copy phone **1300 362 223** or visit our web site www.memberconnect.com.au

AFL Footy Tipping Update!

After 14 intense rounds there are new names at the top of the ACTU/Members Equity Bank tipping competition. However, here are the current leaders:

- Paul Love
- Kate Lappin
- Delta 4

Good Luck for the next 8 rounds!

Comments and Suggestions

At ACTU Member Connect we are always looking to improve. Why not drop us an email at memberconnect@actu.asn.au. All contributions are appreciated and will help maintain Member Connect services as a union membership advantage.

Don't forget to visit the member Connect website at www.memberconnect.com.au for all the latest in member services.