

Horizons

AMIST Pension Hotline **1800 255 521**

Solid. Strong. Yours.

September 2019

The perfect match



For couple Don Cameron and Karen Rix, friendly rivalry seems to be part of what makes them the perfect match. In a recent sausage, burger and small goods competition run in tropical far north Queensland by the Australian Meat Industry Council, Karen's shop, MBW on the Barbie, won an impressive four Gold, five Silver and three Bronze awards, while partner Don's shop, Masters Butchers Whitsunday, won eight Gold, six Silver and four Bronze.

Ask them how they do it and they'll tell you it's taken years of practice, trial and error and lots of experimentation with non-traditional flavours.

Don started entering competitions in the early 2000s when he ran a butchers shop in Tasmania and has done so ever since. They both said that entering these competitions allowed them to network with other butchers, share ideas and knowledge and to generally advance the butchering industry.

"Customers are looking for easy, flavoursome meals, but they're also after something out of the ordinary, so they'll give anything a try," Karen says. And there have been some mighty unusual flavour combinations, but none quite as weird



Don and Mark Woodward ANM getting one of many awards

as: Chicken, white chocolate, champagne and strawberry; Espresso lamb, prunes and bacon; and Chicken, smoked salmon, capers and spinach.

Not only have they done incredibly well in the regional Tropical competitions but over the years they have won two National titles and run second in one. This is no easy feat

➔ **continued on page 3**



Karen and Andrew Codd from Denco

Board member elections coming soon



The Trustee Board of AMIST Super comprises three employer-nominated representatives, three member-elected representatives and one independent director. The fund members elect member representatives every five years while the Australian Meat Industry Council nominates the employer representatives.

Directors meet on a regular basis to discuss investment strategy, government legislative changes to superannuation rules, new product developments and other matters.

The current term of the member elected representatives expires soon and a brochure outlining the nomination process is included with this newsletter.

Have you seen our new website?

We've given our website a make-over. It's got a whole new look and lots of features. So why not manage your super online? Register for MemberAccess now, it's easy and free.

Just go to www.amist.com.au, admire our new site, then click on the big, yellow MemberAccess button and follow the instructions. You'll need your AMIST Super member number which you'll find on any statement you've received.

Once you've registered, you will be able to: **Check transactions.**

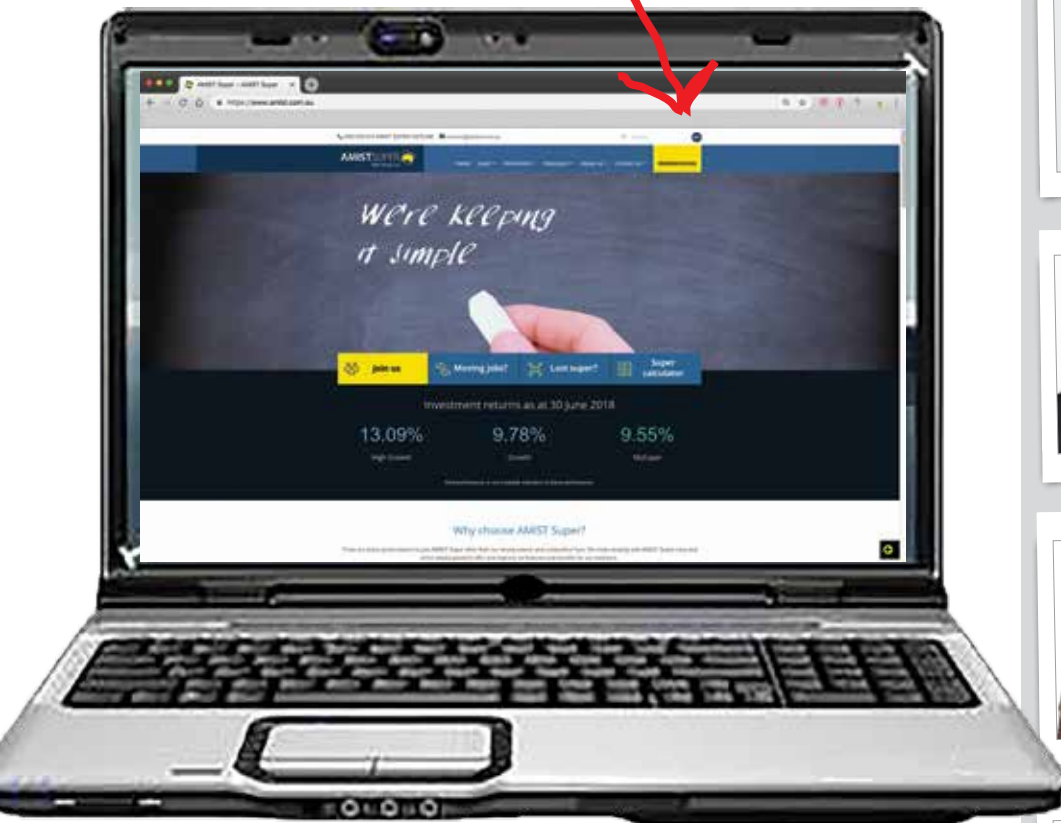
Check fees – insurance, administration, taxes etc.

Change your contact details and update your beneficiaries.

See how your money is invested and switch investment options.

If you have any problems, please contact the **AMIST Pension Hotline** on **1800 255 521** between 8:00am and 8:00pm.

MemberAccess



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.



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Investments

Why holding your nerve when markets fall will benefit you in the long-term.



By Murray Rutherford - CEO/CIO

The 2018-19 financial year has proven a turbulent one for investment markets. Indeed, the significant market downturn has meant that investment returns have dipped below the long-term average for the first time in several years.

...while your money is sitting in your super fund's portfolio, any losses you incur are just "on paper".

And when investments have gone backwards, the tempting, knee-jerk reaction is to switch out of the more volatile balanced option and move into a much more stable cash option.

But is this actually a wise move, particularly for younger members who are some way off retirement?

The fact is that all investments, including those in your super, go up and down with changes in financial market conditions. But while your money is sitting in your super fund's portfolio, any losses you incur are just "on paper". They only become real losses when you "crystallise" them by cashing in and switching to another option. Because when you do that, it's irreversible. You've snap-frozen the low price and suffered the

loss. It's real money you'll never get back from that investment option.

On the other hand, if you leave your money where it is, you're likely to benefit when the market recovers and your investments start to grow again. History shows us that's exactly what happens. Markets generally recover after a fall, and with them so too do investment returns. In fact, from the

investment market lows of December, our MySuper option recovered to 6.62% in the following six months.

Remember, superannuation is a long-term investment and while markets rise and fall over time, the underlying assets in AMIST Super's investment portfolios are fundamentally sound. In fact, despite the recent volatility on the share market, the average performance of AMIST Super's MySuper option over a rolling 10 year period is 8.57%.

Naturally, everyone's individual circumstances are different and you would be wise to seek financial advice before you make substantial alterations to your investment allocations. As an AMIST Super member, you can do this by calling the **Hotline on 1800 255 521.**

➔ *continued from page 1*

The perfect match



as they are up against hundreds of butchers from all around Australia, and this year, they're hoping they might have a few more national titles under their belts.

Their next stop is the State titles at the EKKA show in Brisbane, where not only will they be entering the sausages, smallgoods and

burgers from their own shops, but they will also be taking three more winning entries from their new joint shop, MBW Marion, which recently took out the Continental Sausage, Best Gourmet Beef Burger and best Pre-cooked sausage categories in the Capricorn regional competition.

We wish Karen and Don every success.



Find us on
Facebook

AMIST Super is on Facebook. We regularly post about super, pension information and lots of other interesting things. So why not "like" us and don't forget to make a comment. We're always interested in your views.



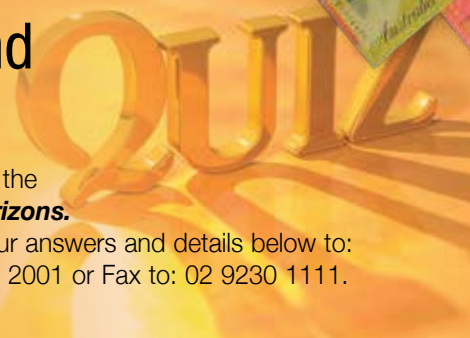
Rod wins quiz prize.

Congratulations to Pension member **Rod Tait** from Holt in the ACT, for correctly answering the quiz questions in the last edition. Rod wins the \$100 prize.

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

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

Entries close **30 November 2019**. Just send your answers and details below to: AMIST Super Quiz GPO Box 4293 Sydney NSW 2001 or Fax to: 02 9230 1111.



Spaghetti with Herbed Chicken Meatballs

Ingredients - Serves 4.

- 500g chicken breast mince
- 1/2 cup fresh bread crumbs
- 2 tbs continental (flat leaf) parsley, chopped
- 1tbs fresh tarragon, chopped
- 2 cloves garlic, crushed
- 30g parmesan cheese
- 1 egg, lightly beaten
- Salt and freshly ground black pepper
- 700g bottled tomato pasta sauce or passata
- 350g spaghetti

Method:

Combine all ingredients except the tomato sauce and spaghetti in a large bowl and mix thoroughly. Shape into 1 tablespoon size balls. Pour the tomato sauce into a large non-stick frypan and bring to a simmer. Reduce the heat, add the meatballs and simmer gently, turning occasionally, over a low heat for 20 minutes or until the meatballs are cooked through.

Cook the spaghetti in boiling, salted water until tender. Drain and serve with the meatballs and sauce. Garnish with parmesan cheese and basil leaves if desired.

1. How many gold awards did Karen Rix win?
2. Complete this sausage flavour combination: Chicken, white chocolate, champagne and.....
3. How often are member representatives elected to the AMIST Super Board?
4. How many member representatives are on the Board?
5. What is the average performance of the MySuper investment option over a rolling 10 year period?
6. When did Don Cameron start entering competitions?
7. What is the Brisbane show called?.....
8. What is the AMIST Super web address?.....
9. Which states does Glen Pearson cover?.....
10. What are the words on the big yellow button?.....

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

Name:

Address:

State: Postcode: Phone:

Email:

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