



AMIST Super Hotline **1800 808 614**

February 2016

 **Employer Clearing House**

**Solid. Strong. Yours.**

## Employers flock to AMIST Super Clearing House

Since the launch of the AMIST Super Clearing House in mid-2015, nearly 150 employers have adopted the system, (with another 23 about to sign up) which means that the processing of super contributions for over 12,500 members has been streamlined.

The AMIST Super Clearing House electronically handles default and choice superannuation contributions and transfers them with member information to any complying superannuation fund in Australia. So if you have staff in funds other than AMIST Super, our Clearing House service can make those payments too. It will help you reduce errors, improve processing times and make paying super much easier for you.

So, if you have more than 20 employees, you should now be compliant with the Government's SuperStream regulations for all of your super payments. AMIST Super's Clearing House has been set up to assist you to do this.

If you have fewer than 20 employees, you need to be compliant from 1 July 2016. Call us on 1800 808 614. We can help you. Just call **Catherine Chadwick** on **07 3233 6668** and she will get you started.

## The business case for a mentally healthy workplace

**Research tells us that, due to the frequency of it, mental health could be affecting your business right now, or has the capacity to do so. At any point in time, one in six working aged people is living with a mental illness. Beyond that, it's believed there are more people experiencing mental health challenges ranging from high stress to undiagnosed depression.**

Let's have a look at what being mentally healthy really means for your business.

### Your business could benefit

When you create a mentally healthy workplace, it can provide measurable benefits to your business. These include:

- ✓ Reducing absenteeism
- ✓ Increasing employee engagement
- ✓ Improving productivity to result in higher financial performance
- ✓ Lowering workers' compensation claim and insurance premium costs
- ✓ Increasing motivation, as supportive workplaces inspire employee loyalty

These results are measurable through reviews of incident reports, workers' compensation claims, patterns of absenteeism and sick leave, staff turnover and complaints. Other possible reviewing methods include gaining employee feedback and observing improvements in work performance and team interaction.

Safe Work Australia says mental illness is one of the leading causes of sickness absence and long-term work incapacity in Australia. It's in these costs that you'll likely notice a strong return on investment when you implement mental health initiatives into your business.



### It's a good thing to do

Last, but definitely not least, creating a workplace that's positive towards your employees' mental health is a good thing to do. Understand that your employees aren't infallible; that they will experience struggles during their time working with you. In addition, work can be helpful to those going through challenges if your working environment is positive.

"Good work can support and encourage participation for people with non-work

➔ *continued on page 4*



## Income protection helps Jose



**Jose Aparecido Ferreira and his wife, Maria Regian Palmeira Diaz came to Australia in May 2005 with their two children. They both secured work at the Beenleigh plant of Teys Australia soon afterwards—Jose as a boner and Maria in the packing area.**

In his spare time, Jose works as a Pastor at the Assemblies of God church in Beenleigh, which is predominantly attended by expatriate Brazilians. It's a substantial role that consumes most of his time outside his work at the abattoir.

In November 2012, Jose began to experience pain. The pain grew so debilitating that he was eventually unable to walk or sit.

Jose's GP diagnosed him as having a perianal abscess, and he was referred to the Emergency Department at Queen Elizabeth II Jubilee Hospital in Brisbane, where he underwent surgery shortly afterwards.

However, the surgery was not a complete success and the condition returned on two subsequent occasions. When the symptoms reappeared for a third time, the doctors decided a more aggressive style of surgery was required to ensure the problem did not recur.

Jose's post-surgery recovery required ten weeks leave. Despite Maria continuing to work, they initially found it very difficult to make ends meet without Jose's income.

There were car loan repayments, insurances, rent, and all the normal day-to-day living expenses. They discussed their position with the bank and landlord; both were fortunately understanding of the position and agreed to give them time to pay their debts.

Eduardo Miranda, the Expatriate Support Officer at Teys Beenleigh, reminded Jose of the income protection benefit available within his AMIST Super account and helped him complete the claim form. The benefit payments began soon after the expiry of the 30-day waiting period. Jose and Maria were most relieved that they could now meet their expenses.

After experiencing the financial difficulties from the loss of income his illness had caused, Jose wanted to ensure he and his family were protected against any other sicknesses or injuries that could keep them from working. So Jose and Maria both increased their income protection cover to provide 75% of their normal salaries.

Jose is now fully recovered and has left his problem in the past.

## 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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### AMIST Super is now on Facebook.

AMIST Super is now on Facebook. We'll be making regular posts 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.

# How your money is invested.

## Part 4: International Shares

It's a well known fact that AMIST Super has a reputation for the consistent delivery of solid returns over the long-term, but have you ever wondered how they decide where to invest your money? In the fourth part in our investment series, we spoke to **Murray Rutherford**, AMIST Super's Head of Investment, about International Equities.

**Super Dimensions** So what exactly are International Equities?

**Murray Rutherford:** International Equities are essentially shares in companies based overseas. Compared to Australian Equities, which are shares in Australian companies, International Equities are generally considered more risky because the assets are located in foreign countries and they are exposed to not only to the usual rise and fall of the market, but also to fluctuations in exchange rates. For example, even if the share price remains unchanged, the value of the international share in Australian dollars can fluctuate with exchange rates. So if the Australian dollar goes up against foreign currencies, the value of the International Equity will fall, and visa versa.

**SD:** So why do we invest in International Equities?

**MR:** Australian Equities are largely made up of the big banks and mining companies. But our economy is part of a much larger world. International Equities provide a greater and different opportunity to invest in other types of businesses in both established and



Murray Rutherford

emerging economies. For example, they offer a broad range of business sectors including technology, biotechnology and global retail brands in emerging markets such as China, Brazil and Russia and well as the established countries such as the USA, Europe and Japan.

When combined with other investment vehicles, a spread of quality International Equities contributes greatly to the diversity of the overall investment strategy and reduces the associated risk.

**SD:** How does AMIST Super decide what overseas companies to invest in?

**MR:** We use the skills of specialist investment managers who have experience and knowledge in particular markets and a strong, long-term performance record. There are basically two classes of international investment: first we invest in indexed funds

*"When combined with other investment vehicles, a spread of quality International Equities contributes greatly to the diversity of the overall investment strategy."*

which consist of a broad range of equities; then we engage specialist active managers who have the ability to identify international companies that are appropriate investment targets.

**SD:** So how do International Equities contribute to the Fund's returns?

**MR:** Here at AMIST Super, we believe that International Equities contribute to our investment objectives on three levels. First, they offer us exposure to industry sectors and geographic regions that are not available locally. Secondly, they help reduce the risk of volatility by adding to the diversity of investments. For example, while tech stocks might be up, local resources shares may be down. The fact that there's more than one investment vehicle smooths the returns. Thirdly, International Equities offer us the potential for enhanced returns by allowing access to growth markets, such as China or a particular industry sector that is likely to perform well.

**SD:** So are the members likely to recognize the names of the overseas companies AMIST Super invests with?

**MR:** Yes, absolutely. Many of them are famous global brands, such as Apple, Microsoft, Google, Exxon, Amazon and Nestlé just to name a few.

For more information about AMIST Super investment options, see our Investment Guide booklet which is available by calling the **AMIST Super Hotline**, or download it from the website.

## Investment returns to 31 December 2015

<b>AMIST Super investment options From 1 July to 31 December 2015</b>	<b>Rate</b>
MySuper	1.69%
Secure	1.04%
Capital Stable	0.77%
Balanced	1.69%
Growth	1.99%
High Growth	2.55%

# Out and about with the Client Services Team.

One of the great things about AMIST Super is their dedicated Client Services Managers, who are constantly on the road, talking to members and employers and lending assistance in all areas of super.

"Last year, our team visited over 700 worksites and attended more than 20 industry events or conferences," said National Manager Client Services, Steve Fleming. "That's a pretty good batting average for a team of our size."

And they don't just concentrate on large abattoirs and processing plants, but rather, where possible, they'll visit suburban butchers shops as well.



Queensland-based Client Services Manager, Leisa Sheffield recently spent a week visiting 28 butchers in the Wide Bay area, including Gympie, Rainbow Beach, Hervey Bay and Bundaberg. "When I visit the local butchers," Leisa says, "I tidy up beneficiary nominations, talk about rollovers with new staff, discuss pension options with older members, and help the shop owners with the clearing house legislation that comes into force this year. It's all about making super as simple and effective as possible for both the members and employers."

"It's great to meet people who are enthusiastic about what they do," Leisa says. "I recently visited Julie Kiessling owner of Kawungan Butchers. She was recently presented with an Innovation Award from AMIC, and one of her team, Leven McGrath won gold in skills. He's off to Melbourne to compete and hopes to go all the way to London with the competition."

To see if we can schedule a visit to your butchery, call our Employer Liaison Manager, **Catherine Chadwick** on **07 3233 6668**.

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## The business case for a mentally healthy workplace

related mental health conditions and can help to improve their mental health," explains a Safe Work Australia spokesperson.

### Where to start?

Many businesses find the concept of mental health challenging to deal with. There are two strong actions you can take towards breaking down the stigma and mystery surrounding mental health at work:

- 1 Conduct a risk assessment (similar to your physical risk assessment process) of your workplace, work systems and processes.

"The assessment should specifically look for hazards and risks that can impact on mental health. For example, factors such as workload and levels of job control and autonomy should be examined," says a spokesperson for Safe Work Australia.

- 2 Another good place to start is with a reputable workplace program that will help you implement positive, effective, evidence-based change.

"Look at all the stressors in the workplace and start building an organisation that's mitigating those stressors, and that means incorporating it into your risk management strategy," says SuperFriend's Development Manager Deborah Kennedy. SuperFriend's Teamtopia and Mental Health Literacy programs help to break down that uncertainty and implement strategies that will make your workplace not just mentally healthy, but more resilient.

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