

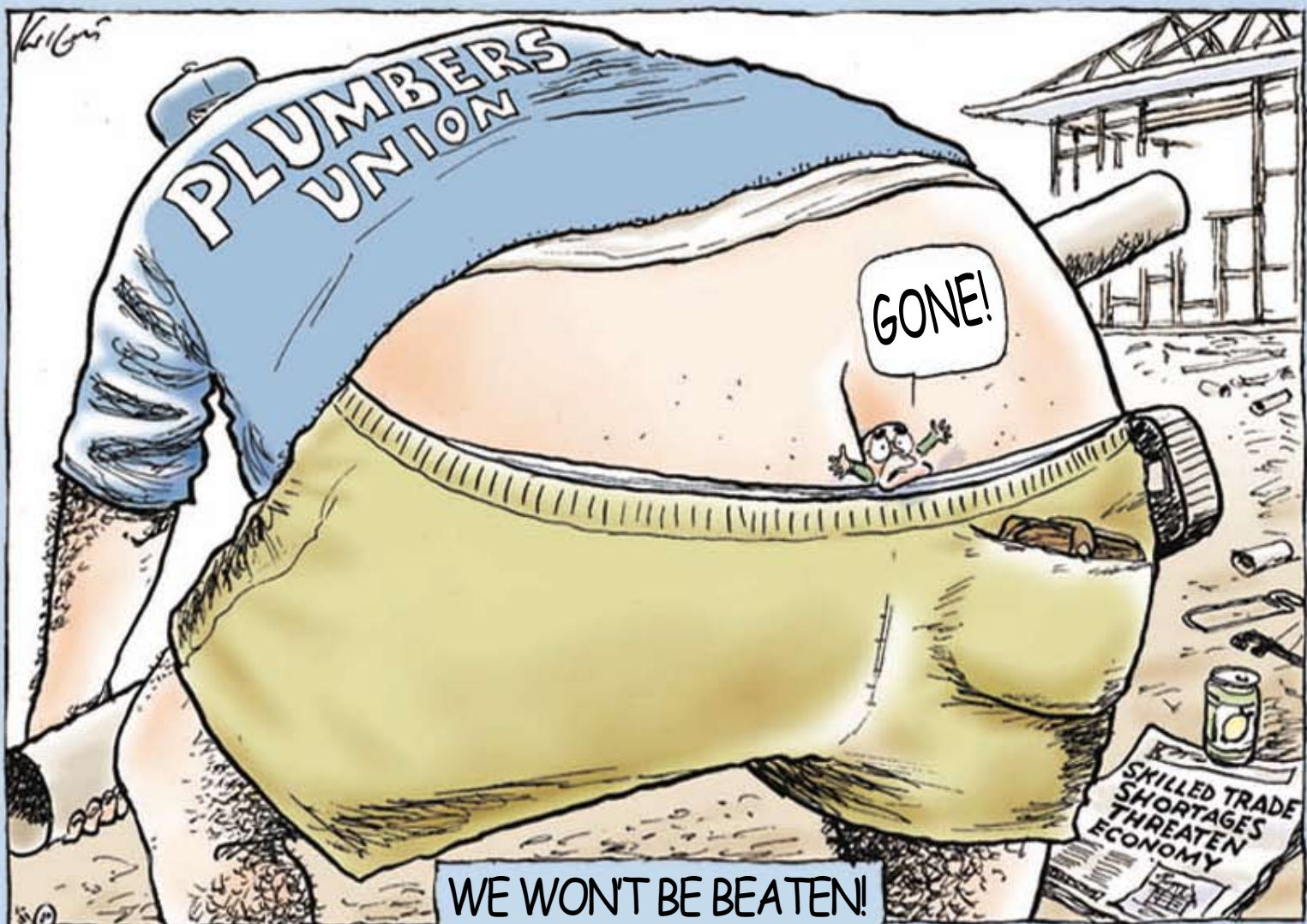
FIRE UP!

NSW
Plumbers
Union

SUMMER EDITION 2007



The Official Publication
of the Plumbing Trades
Employees Union



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Federal Assistance for New South Wales Plumbers

By Earl Setches Federal Secretary & Tony Murphy Federal President



The Challenge

New South Wales Plumbers have, for many years made a substantial contribution to achieving decent working conditions for Australia's Plumbers.

As a direct result of successive Howard Governments over the past eleven years, the conditions of our members nationally have faced savage attacks through the introduction of regressive legislative regimes. In more recent times, the introduction of the Building Industry Control Act and the associated presence of the task force have become impediments to the normal activities of a responsible union.

If you superimpose these events on top of the raft of anti-worker changes introduced by the Workchoices Legislation, they form a serious challenge to any organisation representing workers.

These restrictions include:

- The right of entry of Union officials,
- The systematic destruction of Awards,
- The removal of workers rights to arbitration,
- The requirement for a secret ballot before exercising the right to industrial action,
- The right to involve third parties in industrial agreements,
- The right to represent members regarding their employment entitlements,
- The removal of the National Wage Case,
- The rights of Unions to register Enterprise Bargaining Agreements.

In this current political climate it has been difficult to maintain the working standards of plumbers in New South Wales as well as across the country.

The Federal Council Commitment

The Federal Council of the Plumbers Union has, in recent times, resolved to commit ample resources that will allow members in New South Wales to have the highest standard of representation available. This will enable the Branch to be reconstructed into a powerful organisation defending and progressing the rights of the membership.

The protection of the Plumbing trade and the livelihood of members are other issues that have

been identified as matters of importance. This Union will take all steps necessary to ensure that the registration system is preserved and expanded to cover all members working in the various sectors covered by our Union.

These Goals are Achievable

So far we have highlighted the issues that confront the Union, but the successes of the CEPU Plumbing Division should also be noted. In many areas where we have represented members during this long period of industrial attacks, we have been able to achieve landmark agreements with employers.

These agreements include:

- shorter working hours,
- substantial wage increases,
- extended travel time and fares,
- increased disability payments, and
- greater worker representation.

In other areas we have been able to enlist the support of the employers to maintain:

- The preservation and extension of the registration and licensing system
- The funding and establishment of a training organization dedicated to our industry.

The Call for Unity

It is realistic to expect that members in New South Wales can achieve similar results to their counterparts around the nation. The key element required is unity and support within the membership for an effective Plumber's Union.

I would ask all members to discuss these issues with other members, ex-members and non-members. Encourage them to join the union, make themselves financial and discuss issues. If the plumbers in New South Wales unite and support the current progressive and representative branch, their future will be assured.

The Future

The Federal Council has the vision of a New South Wales Branch that is effectively administered and operated by branch members for their benefit. It is my hope that we can all work together, as a cohesive Union, to achieve this goal.



ALAN DUFF

Assistant State Secretary

Firstly I would like to thank Murray Tyler and wish him all the best for the future. Murray has contributed much hard work to the union movement over the years and he has now left the Plumbers Union State Branch.

In recent months we have had two new people start at the NSW Plumbers Union Branch. I would like to welcome on board Brian Windsor, our new organiser and our new Office Manager Cindra Wilson. I hope that they enjoy working with the NSW branch and enjoy the challenges ahead.

Over the past six months I have noticed that there is an increasing amount of non-compliance by employers. This is negatively affecting members entitlements with more and more companies not paying CBUS and ACIRT. In the past few months hundreds of thousands of dollars has been recovered but we are concerned that there may be many more union members out there who are not receiving entitlements and allowances. Please get in touch with us if you believe your company is behind on paying these entitlements.

In Union, Alan Duff - Assistant State Secretary



STOP PRESS!

2007 has been a great one for the Victorian Branch of The Plumbing Trades Employees Union. We have stood proud through Howard's attacks and we welcome the newly elected Rudd Government.

I would like to congratulate all the elected Labor representatives, particularly those with strong Union ties. Thanks goes out to all the hard work put in by PTEU members for supporting these Pro-Union candidates. It's safe to say that without the assistance of this and other Unions, Labor would not control the federal parliament.

We look forward to the end of regressive anti-union legislation, workchoices and the ABCC.

NSW STATE PRESIDENT'S REPORT

Since the Howard Government introduced new industrial laws, the union movement in Australia has been under attack. This trend is no more apparent than in the building industry. The ABCC (Australian Building and Construction Commission) task force set up by the government uses 'gestapo' style questioning, ordering individuals to appear at hearings, removing their rights and devastating the solidarity of the Union movement. The ABCC can subpoena any worker and demand to know 'who was at that meeting? what was said?' etc. and if a worker does not co-operate they can be issued with a fine or court order.

The Plumbers' Union in NSW has been doing it tough in recent years (no thanks to the Federal Government) and like many other unions we have had a decline in membership. However, I can assure you that change is imminent and for the better.

Our brothers in Victoria have volunteered to help us through this difficult time and are sending organisers to NSW to assist us in this process. Our aim is to have more organisers on more jobs, more often. This will hopefully increase membership and enable the union to work more effectively on construction sites to ensure that members receive all their entitlements and work in a safe environment. We must work together with members, the new committees and elected officials to build the Union in NSW up to a level of which we can be proud.

Our survival depends on it!

By John Treble

The NSW Plumbers Union has a new website. Please visit www.ptewnsw.asn.au.



HI AND WELCOME FROM THE SYDNEY OFFICE

My name is Cindra Wilson and I would like to take this opportunity to introduce myself to all at the CEPU Plumbing Division. I have just begun working at the Union and have joined the team as Office Manager of the Sydney Branch.

My previous job was in the Mechanical Plumbing Industry where I worked for several years and enjoyed both the position and industry involvement very much. This role with the Plumbing Union is quite similar but seems to have a lot more challenges, which is what I enjoy best.

Everyone I have spoken to in the CEPU has made me feel as if I have been part of the team for years and I wish to thank you all. Starting a new job can be a nervy experience but luckily everyone has been so helpful and friendly.

So far I am enjoying the job immensely and hope to accomplish all that the CEPU requires of me. I look forward to meeting more Union members in the future.

Regards, Cindra Wilson



VICTORIA and NEW SOUTH WALES UNITE!

Organisers from Sydney and Melbourne have recently joined forces in a bid to build confidence within the membership and nationally unite the Plumbing Union. We are hopeful that this increased negotiating power will give the Union a considerable advantage during the next round of enterprise bargaining.

Despite the bad press that the Howard Government has propelled over the past 11 years about Industrial Relations and Unionised collective agreements, we at the Plumbing Union are finding that employers are the one's coming in and asking for support. This can only be explained because of the mass of small 'two men and the kelpie in the back of the ute' type plumbers under cutting the industry. As quoted by one of the major company bosses 'all this will do is start a race to the bottom by cutting each others throats and taking away the level playing field that is created by collective agreements'.

During our time in NSW we have had the pleasure of working with the likes of Alan Duff, Dave Broadley and Brian Windsor who have taken us onto jobs where we've been meeting workers, all who have welcomed us with open arms.

One of the major sites we visited during our time in NSW was Rouse Hill. The Plumbers, Sprinkler Fitters and all the other members of our Union were very receptive to our visit.

Financial members that were up to date with their membership fees were given a t-shirt with the Plumbing Union logo together with a

slogan that says it all **'PROUD HISTORY, STRONG FUTURE'**, and it appears that the boys on the jobs agree with that statement.

We first met with the NSW steering committee about two months ago and I was pleasantly surprised at how strong and unified the workers were. I think it's safe to say that in the past our relationship with the Frigrite boys has been pretty ordinary, but a lot of hard work has been put in lately, particularly by Alan Duff. Alan has single-handedly turned it all around by putting together a strong united committee that has already begun negotiating with the company. A company, who I am proud to say is now a 100% Union shop. A big shout out of thanks goes to Alan and the NSW Steering Committee.

During our time in NSW we were also able to attend a couple of meetings between the Union and Frigrite, and unfortunately it looks as if the agreement process will be fairly long and drawn out. One thing we are sure of though, after our limited time in Sydney is that the Union members are in it for the long haul and as the old adage says **'IF YOU DON'T FIGHT, YOU LOSE!'**

We're personally very proud of the boys at Frigrite. We have been involved in this industry all our lives and were rapt that they have stuck to their guns and in the end they have got a great agreement which includes a 4% 4% 4% together with numerous increases in all other industry allowances. We are also confident that the rest of the industry in Sydney will stand up and take notice after this great victory.

Glenn Menzies
VIC State Organiser



Norm Kelly
VIC State Organiser



It's well worth having Insurance

We all have different kinds of Insurance; whether it covers your car, boat, house or contents. Being a Financial Member of the Plumbers Union is no different - If you don't belong to the Union or if you didn't have a Union, who would protect your wages and conditions? We've all heard the old saying; "you don't smash your car and then go and insure it", it's no different here. You only have to ask the boys from "Contrax Plumbing" or "Ed Ahern Plumbing".

Recently, your Union recovered in excess of \$150,000 in back payments for unpaid Superannuation and ACIRT for past and present Contrax Plumbing Union Members. If you've left the employment of Contrax in the last six months and claimed your ACIRT and thought it was short, you were right. You can now contact ACIRT on 1800 060 467 and claim any owed monies.

At the same time the Union was sorting through the Contrax Issue, we made a visit to a Southern Cross Construction Site in Zetland where we found the Boys from Contrax working. After making a few enquiries with the Principal Contractor we discovered that Ed Ahern had a few issues within its ranks as well, and they were behind in both C+BUS and ACIRT payments. We had a meeting with about twenty of the boys and then also found out that their Multie Storey Allowance has not been paid for the past ten months. Apprentices were also expected to pay their own Tech Fees for the "Plumbing Trade Course".

For those members who don't know, when the grubby filthy Liberal Government stole away site allowances, they couldn't touch your Multie Storey Allowance as it is an Award Condition. They also have an obligation to pay apprentice TAFE Fees upon presentation of a receipt. Employers must realise that these young guys are the future of the Plumbing Trade, and more importantly, recognise that you get what you put in.

The Management from Ed Ahern was recently pulled into the Union Office and they have agreed to fix up all outstanding issues. Jimmy Orr is the Company Delegate from Ed Ahern (NSW) and has these words to say;

"If it wasn't for our Union, we may have never recouped our lost entitlements. I urge every Plumber to be a Financial Member of the Union as who else do we have to protect what's rightfully ours?"



**Dave
Broadley**

Earlier this year I was elected as an official of the CEPU plumbing division and as an elected official I am committed to representing all members to the best of my ability. I am committed to achieving a first-rate outcome for all Plumbers' Union members that I advocate for.

For those members reading this who don't know me, I completed a pre-apprenticeship course at Miller College of Tafe in 1987. I then started work at Darling Harbour Maritime Museum where I was first introduced to the Plumbers Union and I have now been working as a plumber in Sydney for the past eighteen years. During this time I have worked for several different plumbing companies, all in the commercial and industrial sector.

In the last few months with the CEPU Plumbing Division, I have been working along side Alan Duff and Dave Broadley in an attempt to gain as much knowledge and experience as I can. In this short time of being an organizer, I have tried to make my way around to as many jobs as possible (in the western suburbs) in an attempt to meet as many members as possible. The reception I have received has been great and I have enjoyed every minute of the job so far. I am looking forward to working for and representing all members of the NSW Plumbers' Union Branch.

During these past months I have been introduced to Norm Kelly and Glenn Menzies from the Victorian branch. Their knowledge and experience has been invaluable and I was fortunate enough to travel to various sites with Glenn and get the benefit of his expertise.

In the Western Suburbs there appears to be a reasonable amount of work within the industry. The Bovis lend lease project at Rouse Hill is probably the largest project being built in the area and their would be approximately 140 members based there. With the demolition of Wonderland at Eastern Creek this has paved the way for one of the biggest industrial areas since the Norwest Industrial Estate. The quantity of work that is currently scheduled in this area is incredibly encouraging for the prosperous financial future of our members.

Alan Duff has, in the past represented CEPU Plumbing Division members on the other side of the Blue Mountains. Alan has been building up a rapport with members in the Western towns of Dubbo, Wellington and Bathurst to strengthen the position of the Union. During my limited time as an organizer I have made trips to Bathurst and met the members on the Kelso High School project, Mt Panorama project and Bathurst Hospital. Wellington Gaol was also completed earlier this year and there are currently works being carried out in Orange, with a hospital also planned.

As an elected official of the Plumbers Union I look forward to representing the CEPU and achieving better, safer and stronger financial benefits for all members.



**Brian
Windsor**





AROUND

Brian Windsor and the boys from West Mead Hospital



Alan Duff & Norm Kelly at the George St Sydney site



Plumbers' Union members working at Rouse Hill



On site at the SCG



The boys from Long Bay Jail



AND the traps



The site at Sydney Uni with
organiser Norm Kelly



Visiting the site at Little Bay



The NSW Committee
of Management



Alan Duff, Norm Kelly &
Brian Windsor at Rouse Hill



Federal Secretary Earl
Setches and Kevin Rudd



FINDING THEIR FEET

working with apprentices

Working with apprentices can be a rewarding experience. Everyone working with apprentices also has a significant role to play in the success of any apprenticeship.

The following are a few preliminary ideas for your role in assisting apprentices on the job:

Role Models: The apprentice will learn from the role model through seeing how the role model conducts him/her self.

Mentors: The mentor of an apprentice will have an interest in the apprentice's life at work and seek a broader support role

Workplace Coach: The workplace coach teaches the apprentice a skill that will enable the apprentice to perform a specific task. It is important to keep in mind that it might be the first time the apprentice has been in a workplace. Allow the apprentice time to settle in.

- Take an interest in the apprentice's well being.
- Keep communicating – ask them how they are going – let them know who supports the apprentice in the workplace.
- Make sure there are no surprises - give the apprentice a clear understanding of what is expected of him or her.

When training any apprentice, assume no prior knowledge. Remember it may be all new to the apprentice. Some apprentices (including female apprentices) may have limited experience of being on site, or use of certain tools

- Take time to explain and show how you want the task done.
- Ask questions to make sure the apprentice understands your instructions.
- Be patient – allow the apprentice to make mistakes (remember you did).
- Provide variety in tasks

Encourage the apprentice. Acknowledge the apprentice's good work. Avoid giving feedback when it is only negative. If you are the tradesperson likely to be with a specific apprentice over the long term it can be extremely beneficial to do some planning and to match some on the job training with that of trade school.

This could include:-

- Reviewing the apprentice's past performance with the apprentice
- Plan the skills the apprentice will be trained in for the next six months

Most apprentices will encounter problems during their apprenticeship and consider cancellation. Make sure there is the support readily available to support them through this period.

Understanding Generation Y

Finding it difficult to deal with younger generations is nothing new: *"Children nowadays are tyrants – they gobble their food, contradict their parents and tyrannise their teachers!" Socrates 425 BC*

Tradespeople working with Generation Y's (those born from 1980 to 1994) will tell you that Generation Y's have self esteem on steroids. They are not afraid of jumping in the deep end and taking on responsibilities. The challenge for plumbers who are supervising apprentices is to manage and foster these qualities.

Plumbers Union member Andy Burn also suggests that *"In their first year apprentices should not expect to be a first class plumber overnight. They will need to learn patience."*

But it is not all bad. Those who learn to manage Generation Y's will in turn get a multi skilled apprentice who can easily handle constant challenges, changes and new technology.

Tips

To assist the apprentice in developing their trade skills the following tips may assist.

- Communication style: Generation Y's ideal supervisor is one who values communication, respects them, gives them plenty of pats on the back and takes a personal interest in them.
- Variety and Training: Offer variety and flexibility in their job and combine it with responsibilities. Generation Y's want to be trained in their trade. Sweeping floors might be part of their tasks, but should not be all they do.
- Workplace Culture: Generation Y have a strong relation ethic. They thrive when working in a relaxed team driven environment. They are known as generation "Why?" Make sure there are reasons which underpin the ground rules
- Work/Life balance: Work is important to them, but it is not their life. Allow them to maintain their other interests.

Apprentices are important to the future of our trade along with maintaining the skills and conditions that retain plumbing as a highly recognised, registered and licensed trade.

Written by Annie Cowling and Peter Forsingdal

LINKS IN THE CHAIN

YOU are the Most Important One!

A chain is only as strong as its weakest link. In the same way a union can only be as strong as its least involved and least active member.

IT'S AS SIMPLE – AND AS IMPORTANT – AS THAT.





EBA RATES

PLUMBERS RATES (38 HOUR DIVISION)

	Sydney	Wollongong & Central Coast		Newcastle & NSW Areas	
		Tier 2A	Tier 2B	Tier 3A	Tier 3B
Plumbers Rate	\$25.81 ph \$906.48 pw	\$24.05 ph \$913.90 pw	\$22.74 ph \$864.12 pw	\$22.74 ph \$864.12 pw	\$21.17 ph \$804.46 pw

DRAINERS RATES (38 HOUR DIVISION)

	Sydney	Wollongong & Central Coast		Newcastle & NSW Areas	
		Tier 2A	Tier 2B	Tier 3A	Tier 3B
Drainers Rates	\$23.78 ph \$856.08 pw	\$22.13 ph \$840.94 pw	\$22.13 ph \$840.94 pw	\$20.60 ph \$782.80 pw	\$20.60 ph \$782.80 pw

LABOURERS RATES (38 HOUR DIVISION)

	Sydney	Wollongong & Central Coast		Newcastle & NSW Areas	
		Tier 2A	Tier 2B	Tier 3A	Tier 3B
Labourers Rates	\$ 22.46 ph \$808.56 pw	\$19.39 ph \$736.82 pw	\$19.39 ph \$736.82 pw	\$17.04 ph \$647.52 pw	\$17.04 ph \$647.52 pw

FARES - REDUNDANCY - SUPERANNUATION (38 HOUR DIVISION)

	Sydney	Wollongong & Central Coast		Newcastle & NSW Areas	
		Tier 2A	Tier 2B	Tier 3A	Tier 3B
Fares	\$23.00 pd \$115.00 pw	\$23.00 pd \$115.00 pw	\$23.00 pd \$115.00 pw	\$23.00 pd \$115.00 pw	\$17.00 pd \$85.00 pw
Redundancy	\$106.60 pw	\$ 91.60 pw	\$ 50.00 pw	\$ 51.60 pw	\$50.00 pw
Superannuation	9%	9%	9%	9%	9%

SPRINKLER FITTER RATES (38 HOUR DIVISION)

	1st Class	Registered
Sprinkler Fitter Rates	\$24.24 ph	\$25.50 ph
Fares	\$12.00 pd \$115.00 pw	\$12.00 pd \$115.00 pw
Redundancy	\$126.60 pw*	\$126.60 pw*
Superannuation	9%	9%

Note: *Construction Rates

TRAINEE APPRENTICE EBA RATES

1st Year	2nd Year	3rd Year	4th Year
\$9.80 ph	\$13.02 ph	\$17.09 ph	\$19.06 ph

INDENTURED APPRENTICE EBA RATES

1st Year	2nd Year	3rd Year	4th Year
\$9.11 ph	\$12.05 ph	\$15.96 ph	\$18.61 ph

SPRINKLER FITTER/FIRE PROTECTION EBA RATES

1st Year	2nd Year	3rd Year	4th Year
\$11.35 ph	\$12.48 ph	\$17.68 ph	\$21.21 ph

**PROUD
HISTORY
STRONG
FUTURE**



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for your enquiry**



Thinking of buying a new car?

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How?

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When?

The competition commences on 1 October 07 until 31 March 08.

For further details and a full list of terms and conditions, please visit www.unionmotormarket.com.au/comp07

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G'day All from Canberra,

It's fantastic to be able to contribute to a newsletter for our members in New South Wales. We are all aware that since the Olympics, things in Sydney have slowed down but thankfully work is now starting to pick up again.

During this slower period, a lot of Sydney based companies have secured work in the ACT area; Ajax at the new Jail, Nisbert & Durney at the Defence Job, Quick at the Centrelink building and also in the Marcus Clarke St job. It's great that these companies have tried to employ locals, but with the volume of work in the area, Sydney members have relocated to bolster the workforce.

I have met a few of the guys on the Jail job and am looking into their rights in respect to the living away from home allowance and return journeys.

If you are working away from home, check with an organiser what you are entitled to. Don't take it as gospel that the company you are working for is doing the right thing. If you have moved, then make yourself known to the



local organiser and if you require any information don't hesitate to get in contact.

Axis is another Sydney company that has moved to town and now has a Union certified EBA with the Canberra office. Companies complain all the time about wanting a level playing field and if everyone in town is paying the same EBA negotiated rates, then everyone will be happy.

The longer the Workchoices legislation has been in, the more draconian this law has been shown to be. If you have had anything to do with this you will know exactly what I'm talking about. The government watchdog the "ABCC" seems to want to give us less choice and more bullying.

Now is the time to stand up, be heard, be proud, be UNION!

Damian Kirkwood - ACT Branch Organiser 0419 429 549

Things are looking up in Newcastle at the moment with plenty of work in the pipelines. Currently there is a hospital being built that will have at least another eighteen months work in it. There are also three major shopping centers planned, as well as a power station.

All the major plumbing companies based in Newcastle have their EBA's up to date with the forecast upturn in work. It is predicted that over the next year there will be plumbing shortages in the region, so any plumbers in need of work should be able to find it in Newcastle.

Despite this increase in available work, the working conditions on sites are dwindling. The Howard Government has watered down the rights of workers and the rights of Unions to advocate for workers. The Union must remain strong in the face of such an assault.



In Union,

Steve McCarney - Newcastle Branch

REPORT FROM THE ILLAWARRA AND SOUTH COAST

The New South Wales Branch has opened a branch office in Wollongong and is on the move in the Region. The office was opened with great success in September by Robert McClelland, the new Attorney General under the Rudd Labor Government. Officials from regional trade unions and local labor politicians came to wish the branch well and offer full support – and as all workers know, in union is strength.

Assistant Secretary Alan Duff has appointed long term local building industry union official Dave Kelly (ex CFMEU) to the position of area organiser, and feedback from the job sites is 100 percent behind union growth and increased pay and conditions. And plumbers are already talking about next years wage bargaining round and the importance of keeping financial and getting all plumbers behind the Union's campaign.

A first step for the plumbers union is to get back to the rank and file and an industry mass meeting was held in the North Wollongong Hotel 14th November. The 50 plumbers attending voted to support Union building in the Illawarra and it is agreed that there will be another meeting in February 2008 to discuss the new round of wage bargaining for the area. The local branch intends to hold at least three industry meetings each year to make sure members have a say in the direction of their Union. Overall the industry was extremely positive and everyone is confident of success for the local branch.

David Kelly - Organiser





Leisure Days and Public Holidays Calendar 2008

January

Tuesday January 01 - Public Holiday
 Saturday January 26 - No Work Saturday
 Sunday January 27 - No Work Sunday
 Monday January 28 - No Work Public Holiday
 Tuesday January 29 - RDO (fixed)

February

Monday February 25 - RDO (flexible)

March

Friday March 21 - Public Holiday
 Saturday March 22 - No Work Saturday
 Sunday March 23 - No Work Sunday
 Monday March 24 - No Work Public Holiday
 Tuesday March 25 - RDO (fixed)

April

Thursday April 24 - RDO (fixed)
 Friday April 25 - Public Holiday
 Saturday April 26 - No Work Saturday
 Sunday April 27 - No Work Sunday

May

Monday May 26 - RDO (flexible)

June

Saturday June 7 - No Work Saturday
 Sunday June 8 - No Work Sunday
 Monday June 9 - No Work Public Holiday
 Tuesday June 10 - RDO (fixed)

July

Monday July 21 - RDO (flexible)

August

Monday August 18 - RDO (flexible)

September

Monday September 15 - RDO (flexible)

October

Saturday October 4 - No Work Saturday
 Sunday October 5 - No Work Sunday
 Monday October 6 - No Work Public Holiday
 Tuesday October 7 - RDO (fixed)

November

Monday November 10 - RDO (flexible)
 Saturday November 29 - No Work Saturday
 Sunday November 30 - No Work Sunday

December

Monday December 1 - No Work Picnic Day
 Tuesday December 2 - RDO (fixed)
 Thursday December 25 - Public Holiday
 Friday December 26 - Public Holiday
 Wednesday December 31 - RDO (flexible)

ACIRT - NEW ETP RULES

Following changes introduced by the Better Super Changes, redundancy benefit payments from ACIRT are now called "Employment Termination Payments" (ETPs). The tax rates remain the same, however the conditions that need to be satisfied have changed. If you do not comply with these new conditions, you will not get the concessional tax rates, you will be taxed at ordinary rates.

The maximum tax rate for ETPs (which includes the 1.5% medicare levy) are as follows.

- Under 55 years of age 31.5%
- Over 55 years of age 16.5%

NEW LIMIT

The concessional tax rates are subject to a new limit of \$140,000 per annum.

Note. The above rate will be deducted by the Fund Administrator from your benefit payment. The amount of \$140,000 is subject to indexation in accordance with increases in weekly earnings, in increments of \$5,000.00.

NEW REQUIREMENTS

You must be paid your benefit within 12 months of termination of employment.

TRANSITIONAL RULES – PAYMENT AND ROLLOVERS TO SUPERANNUATION FUNDS

Transitional rules apply if the member was entitled to a payment on termination of employment under a written contract (Deed of Adherence), workplace agreement etc, as at the 9th May 2006. A total maximum amount, being \$1 million can be paid as an ETP or rolled over to a superannuation fund.

The maximum tax rate for ETPs (which includes the 1.5% medicare levy) are as follows.

- Under 55 years of age 31.5%
- Over 55 years of age 16.5% up to \$140,000
31.5% over \$140,001 to \$1,000,000

The transitional rules apply from the 1st July 2007 up to the 30th June 2012.

CLAIMING YOUR REDUNDANCY BENEFIT

To reduce the impact of these changes and to protect members, the Trustee has changed some of the ACIRT rules in respect to claiming your benefit.

Therefore members should lodge their claim form for a redundancy benefit in sufficient time, to ensure they receive payment within the 12 month time limit.

If a member does not claim their redundancy benefit within 12 months of termination of employment, then the benefit does not become payable until the members subsequent termination of employment with a participating employer.

POINTS TO WATCH

If your account balance exceeds the \$140,000 then you need to be careful as to how you claim your benefit.

If you are covered by the transitional rules, ETP tax applies to amounts up to \$1,000,000. Otherwise you can rollover any amount up to the \$1,000,000.

If you are not covered by the transitional, rules it may pay to defer part of the payment until the next tax year.

Otherwise you should ensure that your account balance does not exceed the \$140,000 limit.

IMPORTANT NOTICE

Taxation of ETPs is complex. If you think you might be covered by the transitional rules, you should seek financial advice.



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Protection for tomorrow



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