



Association of Independent Retirees (A.I.R.) Limited

ACN 102 164 385

A.I.R. NATIONAL SECRETARIAT, PO BOX 329, DEAKIN WEST, ACT 2600

PHONE: 02 6290 2599 E MAIL: aircbr@bigpond.com web: <http://www.independentretirees.com>

IN TOUCH

JULY 2013

PRESIDENT'S MESSAGE

The long process involved in the re-structure of A.I.R. will reach finality with the publication of amendments to the constitution. The principles on which the amendments are formulated were reported in the April issue of 'In Touch' from the results of the January/February Questionnaire survey. The draft amendments have been examined in detail by a Peer Review Panel and a number of recommendations and suggestions incorporated. The Peer Review Panel was comprised of prominent non-board A.I.R. members drawn from branches across Australia. The final endorsed amendments to the constitution will be posted to the website in August, allowing 3 months before the AGM for members to become familiar with the proposed changes. The amendments will be submitted to the November AGM for approval. In addition, the Division Representatives (Board Directors) will be undertaking 'road shows' within their respective States to provide explanations and details. The acceptance of the amendments to the constitution by the membership will be an important step forward in moving the A.I.R. organisation into contemporary management and administrative procedures.

The Board is reviewing the company's current banking arrangements with a view to improving them and taking the opportunity to provide ancillary facilities and services to members. The review is being undertaken in conjunction with two of the major banks and will hopefully result in the appointment of a banking service provider for the A.I.R. national and division accounts. While there will be no compulsion on branches to change their current banking arrangements, it will mean any negotiated individual member facilities and services will not be available to branches with accounts not held with the national service provider. Optional direct payment of individual membership fees will not be available until the 2014/2015 financial year.

A number of branches have followed up on the national program of engaging the political parties and making local candidates aware of the concerns and needs of self-funded retirees. The election provides us with a once-in-three-years' opportunity to promote the needs of members. The Pre-Election Statement (PES) provides divisions and branches with a vehicle for local and regional promotion of members' needs. A unified campaign based on the PES involving national, regional, and local activity will maximise A.I.R.'s effort for social justice and removal of discriminatory rules and regulations. Has your branch promoted the PES locally? If not – why not?

The new Victorian State Division has been established to replace the former Southern Cross Victorian and Victoria Divisions. Both former groups closed on the 30th June 2013. The re-unification of the A.I.R. membership in Victoria under a single banner opens the way for concerted state/regional advocacy and membership promotion within Victoria. There are 16 A.I.R. branches in the new Victorian State Division. In addition, Canberra has been "adopted" by the Warrnambool Branch. The inaugural meeting of the new division held on the 3rd July resulted in the election of the following division office bearers. Best wishes are extended to:-

Chair:	Patsy Haywood
Division Representative	Linda Martin
Deputy Chair	Sandy Anderson
Secretary	John Goldrich
Treasurer	Terry Nanscawen
Membership Officer (DMO)	Klaus Mielke

The reunification was achieved with the primary objective of unifying A.I.R. activities in Victoria. The national involvement consisted of co-ordination and facilitation. Well done to all members involved in this successful and significant outcome for A.I.R. in Victoria!



Sandy Anderson, Max Barton, Terry Nanscawen, Linda Martin, Patsy Haywood

The minutes of all board meetings are posted to the website after their adoption. The delay in the availability of minutes depends upon the elapsed time between meetings. However, the normal practice has been complicated by the resignation of the Webmaster in April and this work is currently being undertaken by me, in addition to my role as President. I will endeavour to provide my best service within available time management limitations, until a substitute Webmaster is appointed. Any member interested in taking the role of Webmaster, please contact me.

Northern Tasmania have demonstrated how effective these events can be. Smaller branches have also undertaken local promo presentations. The Western Australia Division is planning a regional forum in October. Many of the visitors at these occasions were unaware of the role A.I.R. plays in their 'retired' community. This highlights the continuing challenge for recognition and awareness of A.I.R.

The pro-active approach taken in promoting A.I.R. activities locally has resulted in the conduct of a number of very successful branch-organised forums. Noosa, Gold Coast and

Over recent months, I have received many emails and letters containing comments and suggestions. I am often overwhelmed by the volume of emails in terms of available time management. I really appreciate the feedback. It allows me to understand the expectations of members. Because I may not respond individually to all emails and letters, please do not despair in the belief that I am not concerned. Some ideas are simply dealt with while others require time-consuming investigation. The volume of emails is a clear indication to me that the board's reconnect program is working and must continue. I encourage all members to maintain individual contact with me.

My enthusiasm for the future of A.I.R. is building each day. While there remains much-to-do, the response from members is encouraging and positive progress has been made on resolving a number of important and long standing problems that have beset A.I.R. in recent years.

A handwritten signature in black ink that reads "Max Barton".

Max Barton, National President

AGED CARE REFORM

The Living Longer Living Better Bills

The 5 Aged Care Reform Bills were passed by both Houses of Parliament on 26 June 2013. During the Senate debate, there were 34 amendments accepted, including recognition of the Aged Care Financing Authority (as a statutory committee separated from the Department of Health and Ageing) and new powers granted to the Age Care Commissioner.

The Living Longer Living Better reform package was developed and announced by the Government on 20 April 2012, after over 2 years of community consultation. This package is primarily based on the work of the Productivity Commission and the National Aged Care Alliance's Blueprint.

The proposals represent a significant change to the aged care sector and can be expected to bring substantial benefits over the long term. It is a 10 year plan, with a major five year review to ensure Australia's aged care system meets the changing needs of an ageing population.

The Aged Care (Living Longer Living Better) Bill 2013 and related bills were tabled in Parliament on 13 March 2013. The planned change-over date is 1 July 2014. Those already in residential aged care facilities will be unaffected, unless they choose to change their provider after 1 July 2014. On 14 March 2013, the Senate referred the Living Longer Living Better reform bills to the Senate Community Affairs Legislation Committee. The Committee then sought submissions from and undertook hearings with stakeholders. Some 112 submissions were submitted and many organisations invited to appear, including A.I.R.

The Senate Committee published and submitted their report to the Parliament on the Aged Care (Living Longer Living Better) Bill 2013 [Provisions] and related bills on the 31 May 2013, making 13 recommendations on changes. On 20 June 2013, a response from the Australian Government was tabled and submitted to Parliament before the bills were finally passed by both houses. This legislation is intended to allow consumers greater control and freedom of choice, in a more equitable and sustainable aged care system. Further consultation will occur over the coming years.

The Government's Living Longer Living Better reform proposal gives effect to the following financial principles:-

- Accommodation and everyday living expenses should be the responsibility of individuals, with a safety net for those of limited means.
- Individuals should contribute to the cost of their personal care according to their capacity to pay.
- Annual caps on care fees for both Home Care packages and Residential Care will be introduced to protect care recipients with higher than average care needs
- The Government will continue to regulate care recipients' co-contributions for approved aged care services to ensure fees are fair and reasonable and to ensure that no-one pays more than they can afford
- A more equitable means-testing arrangement will apply for home care fees and for residential care fees with the current Age Pension income and assets tests being combined to assess the means tested co contribution.

A.I.R. supports the need for aged care reforms. However, we continue to seek a review of the co-contribution means test care fees proposal. In our submission to the Senate Committee, A.I.R. challenged the Government's financial assessment modelling and stated our belief that this entire area needs to be carefully reassessed in terms of the total fees and charges. A.I.R. contends that:-

1. The average Australian would not fully appreciate the impact of the current versus existing total fees when entering into residential aged care or receiving in-home care after 1 July 2014.
2. Many retirees have been assessed to need Government financial assistance. For example, some self-funded retirees receive a part Age Pension or a Commonwealth Seniors Health Card with supplementary payments.
3. We believe that these benefit recipients, when needing aged care, will be paying means-tested care fees for both residential and in-home care.
4. A.I.R. has maintained that this is inequitable and a contradiction of the principles of the existing government financial support that is provided, by imposing means-tested fees on these same people.

This was supported by the Australian Greens who were concerned about the impact of the means test, the means-tested co-contribution fee commencement point and the taper rate.

In 2012, the Government requested that NACA become the industry stakeholder's consultative body to the Minister, the Department and to all the decision-making authorities on the Government's aged care reforms. NACA is a forum of 37 national peak organisations and its role is to provide independent advice to Government. Of NACA's membership, 10 are providers, 13 are consumer organisations and unions, with the balance consisting of professional bodies working in

the aged care industry. The purpose of the Alliance, established in 2000, is to bring together key stakeholders and to work together across the care continuum (acute, residential and community). The Alliance has provided a forum for dialogue and debate within the sector, with the Government of the day, with inter-related sectors and with politicians of all persuasions.

The Alliance has operated within a consensus model, governed by respectful interaction rules and agreed terms of reference. NACA records differences of opinion when consensus cannot be achieved. This has enabled organisations to remain independent, yet united, under the Alliance. The NACA Aged Care Reform Secretariat provides services and support for the specific Advisory Groups, which currently are:-

- Ageing Expert Advisory Group;
- Aged Care Gateway Advisory Group (plus two subgroups);
- Home Care and Consumer Directed Care Advisory Group (plus subgroup);
- Home Support Program Advisory Group (plus five service review-specific sub-groups);
- Quality Indicators Advisory Group;
- Specified Care and Services Reference Group (plus subgroup); and
- Aged Care Interface Advisory Group

Membership of these Advisory Groups includes organisations that are not NACA members (including consumer groups. National Seniors Australia, services providers and professional groups such as the AMA).

A.I.R. will continue working with the National Aged Care Alliance (NACA), the Government, the Opposition and the Australia Greens, on ensuring A.I.R. members' issues and concerns are addressed, considered and understood.

Robert Curley, Director

PROPOSED COUNCIL OF SUPERANNUATION CUSTODIANS

The establishment of a Council of Superannuation Custodians, to ensure that any future changes to superannuation are consistent with an agreed Charter of Superannuation Adequacy and Sustainability, was announced by the Minister for Financial Services and Superannuation, Bill Shorten, on 5 April. He has appointed a Charter Group to consult and advise the Government on the development of the Charter and the establishment of the Council. The Charter is to clearly outline the core objects, values and principles of the Australian superannuation system. The Council will be charged with assessing future policies against the Charter and providing reports to be tabled in Parliament.

The Association met with the Charter Group at a round table of 20 invited organisations in Sydney. A submission was subsequently made, proposing that the Charter should contain three aspects: a definition of superannuation, a statement of the core principles underlying the approach to superannuation, and a statement of the rights and responsibilities of the respective parties - superannuants, government, the superannuation/investment industry, and employers.

The definition of Superannuation should include the superannuation setting within the three pillar approach to the provision of retirement incomes (means-tested and publicly funded Age Pension, compulsory savings through the Superannuation Guarantee (SG) and voluntary private savings supported by taxation concessions). It should also promote the purpose of superannuation: to reward and support all Australians to save for a comfortable, secure and financially adequate retirement.

The core principles should be:

- Self-agency: individual responsibility for building and using savings to meet a comfortable, secure, and financially adequate retirement, with regulatory flexibility to manage savings in accumulation and drawdown.

- Certainty: creating community confidence, recognition of the long term nature of superannuation, caution in changing rules and regulations, simplicity and consistency in regulations and transparent consultation processes.
- Adequacy: encouragement to build adequate savings for retirement and equity of government contributions.
- Sustainability: matching savings and level of support to national economic imperatives, managing longevity risks, minimising costs to individuals and employers, recognising inherent trade-offs and interactions between associated systems, intergenerational costs and benefits of superannuation savings and tax concessions.

The government-proposed core principles did not include 'Self-Agency' but included 'Fairness'. The submission argued that fairness means different things to different superannuants and groups of stakeholders, and should not be included. It contended that the principle of individual responsibility for building savings for retirement (self-agency), supported as appropriate by government concessions, was fundamental.

The key stakeholders are individual superannuants, the government, the superannuation industry and employers. The rights and responsibilities of the respective groups are contained in the submission, which can be accessed on the Home Page of the A.I.R. website www.independentretirees.com.au

The submission supported establishment of an independent Council. It proposed that the name of the Council should be changed to remove the term 'Custodian' which implies ownership of the funds. It suggested the alternative name of Superannuation Advisory Council, which better reflects its role. It proposed that the Council should be a statutory body. The Charter Group is to report to the Minister in early July. At the date (25 June) of writing this article, it is unclear how the Minister intends to proceed with the proposal in the light of the imminent election.

Barry Ritchie,

Deputy President, Chairman of the Retirees Income Research Group, britchi1@bigpond.net.au.

AUSTRALIAN LAW REFORM COMMISSION REPORT RECOMMENDS REVIEW OF THE SUPERANNUATION WORK TEST AND OTHER AGE BARRIERS

The Australian Law Reform Commission (ALRC) Report Access All Ages—Older Workers and Commonwealth Laws (ALRC Report 120) was tabled in Parliament on 30 May 2013. The ALRC 'Age Barriers to Work' inquiry was asked to identify what, if any, changes could be made to relevant Commonwealth legislation and legal frameworks to remove disincentives for older people to undertake work as a means of reducing the impact of an ageing population. Two major submissions were made by A.I.R. and have been referred to in the Inquiry documentation and the final Report. These submissions dealt with the work test and other age barriers to contributing to superannuation.

The Inquiry Recommendation 8.1 states:

The Superannuation Industry (Supervision) Regulations 1994 (Cth) prohibit contributions by members aged 65–74 unless the member meets a work test. The latter requires the member to work for at least 40 hours over a 30-day period in the financial year. The Government should review the work test and consider:

- (a) The policy objective of the work test;
- (b) Whether that policy objective remains relevant;
- (c) How the work test contributes to achieving that policy objective; and
- (d) Whether the work test in the Superannuation (Government Co-contribution for Low Income Earners) Act 2003 (Cth) should be consistent with the work test in the Superannuation Industry (Supervision) Regulations 1994 (Cth).

Submissions, including those from A.I.R., set out a number of concerns with the work test. The Inquiry, restricted to barriers to work, concluded that the work test was not likely to have a significant impact on workforce participation by

people aged 65–75 years. However, in the light of the number of concerns raised, “the ALRC considers that the Government should review the work test to determine whether it is meeting its policy objective. The review should consider more broadly whether the work test is necessary for maintaining the integrity of the superannuation system. It should also consider whether the current settings are suitable for achieving this objective.”

It is heartening that the work test has now been questioned by the Australian Law Reform Commission as to its appropriateness and that the Commission has recommended that a review be undertaken.

The Report raises a fundamental issue about the basis of superannuation. It states the government view that superannuation is about building savings for retirement through compulsory and voluntary contributions by those who maintain a ‘bona fide link’ with the paid workforce.

In the accumulation phase, superannuation contributions are clearly about building retirement savings for future retirement. However, in the drawdown phase, the extent of adding to or preserving superannuation savings by working and the extent of using superannuation or private savings for generating retirement income are an individual’s decision. The concept of being required to compulsorily save for retirement if undertaking ‘bona fide work’ after retirement makes little sense.

The Report states that: The present settings (at 2011/2012) allow a person to make voluntary contributions to superannuation until the age of 75 and to withdraw (saved funds) from the age of 55. These settings mean that people can make their own decisions about when to work and contribute to superannuation funds, and when to retire and withdraw from superannuation funds. The settings are consistent with contemporary values of choice and flexibility.

The statement is clearly incomplete. Contemporary values of choice and flexibility apply to many retirees who work casually (including part-time) and withdraw a lower proportion of their superannuation savings to allow these to last longer. The primary reason for retirees to work, no matter how often or for how many days per week, is to supplement their income and reduce the call on their retirement savings.

Limiting retirees’ work opportunities to the traditional rigid framework through the work test is totally out of step with contemporary Australian work practice and shows no understanding of the reality of casual work undertaken by retirees. It is clearly discriminatory. The concept that retirees who do not meet the work test are not seriously working cannot be justified.

The application of superannuation in the retirement phase is totally different to its application during the accumulation phase. An individual aged 60 and above can withdraw any amount of superannuation above a specified minimum level at any time, including compulsory SG contributions made from working. However, administrative processes and fees make this difficult. (The individual may even have to set up a superannuation fund especially to receive the SG contribution). Re-circulation of funds in this way is unjustifiable. An individual should have the option to receive the equivalent of the SG contribution as part of work remuneration.

A.I.R., together with other like-minded organisations, still has much work to do to convince Government that it is out of step with reality in maintaining the work test and compulsory SG contributions. A.I.R. will continue to press for change, including through the recommended review.

The Overview of the Superannuation System set out in Chapter 8 of the Report is excellently written and gives a concise and easily understandable description of the superannuation regulations and their application. A.I.R. members, including baby boomers, may find this to be an exceptionally good reference to improve their understanding of the superannuation system to support their retirement investment decisions. The Chapter may be accessed at <http://www.alrc.gov.au/publications/access-all-ages-report120/8-superannuation>.

Barry Ritchie, Deputy President, britchi1@bigpond.net.au.

THE FUTURE OF FINANCIAL ADVICE (FOFA) REFORMS FULLY IMPLEMENTED

The new laws under the Future of Financial Advice (FOFA) reforms finally came into effect on July 1, 2013 after a transition period of 12 months. The decision to bring more legislation to bear on the financial planning and advice industry was the Government's response to the Parliamentary Joint Committee on Corporations and Financial Services Inquiry into the collapse of Storm Financial, Westpoint and Opus Prime. The original implementation date of the legislation was deferred by twelve months to 1 July 2013, but businesses that were compliant could transition at any time after 1 July 2012.

Major components of the new legislation are the ban on commissions on superannuation and investments products, and a fiduciary duty on financial planners to act in their clients' best interests. Financial planners will be required to specify the services they provide, ask to be paid a fee and fully explain their charges in an annual disclosure statement.

Another key component of the new legislation is that new clients of an adviser will be required to "opt-in" to receive ongoing adviser services with the payment of associated fees. Clients will also be required to renew their decision to "opt-in" for adviser services and fees every two years. If not renewed within 30 days of the set date, the adviser will have to cease providing the services and the collection of fees. These provisions will not apply to existing clients of advisers who can demonstrate that they are bound by a code of conduct which achieves a similar result to "opt-in", and who on this basis gain an exemption from the Australian Securities and Investments Commission. In these cases, the existing service and remuneration arrangements will continue.

It is anticipated that the FOFA legislation will not present major problems for financial advisers already working within the guidelines of professional bodies. While there may be some initial teething problems, compliance with the legislation should simply become a way of life.

Contributed by members of Melbourne South East Branch

A.I.R. SPECIAL INTEREST GROUPS

BABY BOOMERS SPECIAL INTEREST GROUP

The Baby Boomers Group (BBG) was established in March 2012 and has now 247 members, making it the second largest Special Interest Group in A.I.R. The Board has endorsed the plan to greatly expand the group and work will begin on this in early 2013/14.

The Baby Boomer Group has been established to provide an additional flow of information to our younger members, and those considering joining A.I.R. Our objective is to demonstrate the relevance of our organisation to the baby boomer generation - though any member is welcome to receive the information we provide. We source items of interest from the public domain and forward them directly to members who have elected to receive the information via a monthly email.

The group also provides a useful "sounding board" of the views of our younger members within A.I.R. I regularly conduct mini surveys on the perceived relevance of things like branch meetings and guest speakers, and then pass this information to Branch Presidents through the Branch Ideas Network.

As an example of what you might expect to receive in a "Baby Boomer Bulletin" email, the June edition covered:-

- A PowerPoint presentation from Sunsuper superannuation fund on their performance in 2012/13 and details of government policies on superannuation already announced, but not necessarily legislated, in 2013.

- An interesting article from "The Australian" newspaper on the limits that one can gift and the strategies to reduce the impact of the assets test, when applying for the Age Pension.

The Baby Boomer team welcomes new members. The only requirement is that you have an email address, so that you can receive our monthly bulletins. The service is free. If you would like to join us, simply send an email to your Branch Membership Officer (BMO) who will make the necessary arrangements.

Ken McKay, Group Leader, Baby Boomer Special Interest Group, mckayjk@hotmail.com.

410 RETIREMENT VISA ADVOCACY GROUP

I attended the Community Cabinet held in Perth on 27 March 2013, with access to the Public Forum and a meeting with Senator Kate Lundy, the Minister for Multicultural Affairs (standing in for Brendon O'Connor, Immigration Minister). When proceedings opened, the Senator commented that A.I.R. had been instrumental in "stirring up" various department officials and that our organisation currently had a high profile.

As our discussions advanced, it was apparent that the Senator was fully briefed and had been privy to all of the relevant correspondence. Statistics continue to show a decline in the overall number of 410 Visa holders. Asked about the Offshore 410s, I carefully represented the views of some of our members, but commented that the proposed 10 year residency requirement should sort out those who would be entitled to permanent residence. Senator Lundy commented on the number of 410s who have lived in Australia for 20 years or more, with some over 100 years of age. I responded that the Australian Government Actuary had declared that 410s were healthier than the average Australian!

Subsequently, I received a letter from Senator Kate Lundy thanking me for the frank exchange of views and confirming that notes and documents from the meeting had been conveyed to Brendon O'Connor for his attention.

The Public Forum took place in the usual fashion with the PM (Julia Gillard) fielding questions. She was impressively informed about the issues raised.

A letter has been received from Scott Morrison, Shadow Immigration Minister, saying that he has supported our advocacy, accepting and understanding our concerns over Government estimates for future costs on health care.

Because of the coming Federal Election, our advocacy will temporarily be on hold.

Peter Kerr, Convenor, 410 Retirement Visa Advocacy Group.

SELF-MANAGED SUPER FUND (SMSF) GROUP

It has been an interesting financial year for SMSF Trustees and Members, with a number of significant proposed changes to how SMSF pensions will operate and be taxed, the most noteworthy probably being the proposed tax on earnings over \$100,000 per member for funds in the pension phase. A.I.R. has been active in voicing opposition to such adverse changes.

The A.I.R. SMSF Group representatives met with the ATO in early July. They supported the changes in the 2013 ATO SMSF Annual Return. Funds fully in the pension mode no longer have to fill in the detailed Income Section with its onerous requirement for the CGT schedule to be completed for CG events over \$10,000. Unfortunately, we have been unable to stop the continuous increase in the ATO supervisory levy. The Government is bringing forward the payment of the levy to the beginning of the financial year. Consequently, we have to pay the \$200 fee for 2012/2013 plus half the fee for 2013/2014, a charge of \$321.

It emerged at the meeting that the over \$100,000 earnings tax legislation had not yet been drafted and that there is a strong feeling that its introduction will be an administrative nightmare, suggesting that it may not be pursued. It is also good news that the earlier draft ruling relating to when a pension ends and its detrimental effect on taxation on the earnings of a deceased member's assets has been withdrawn. New regulations are now in place, allowing the pension to continue to enjoy the normal tax relief until assets have been disposed of.

The very important issue discussed was how SMSFs would be impacted by the introduction of Super Stream processes (the electronic integration of contributions and rollovers between super funds, banks and employers paying in contributions) which start 1 July 2014 for contributions, then possibly 1 January 2015 for SMSF bank account integration and 1 July 2015 for rollovers into SMSFs. SMSFs will have to become involved if they wish to accept contributions (other than from related parties) and rollover funds. The requirements will be relatively simple; they will have to have a bank account that is electronically accessible for transfer of funds (most would have this already) and register with an electronic mail box for data transfer (not e-mail). Service providers will provide electronic mail boxes at relatively low cost (the ATO believes Australia Post and some of the big banks will be low cost providers). The ATO has undertaken to keep SMSFs informed as these dates get closer.

Bill Chidzey. Chair, A.I.R. SMSF Group

COMMONWEALTH, STATE AND DEFENCE FORCES SUPERANNUANTS' GROUP

This special interest group was formed in September 2012 and has attracted about 25 members. A.I.R. wishes to build on these numbers, so that an effective group can examine and recommend on issues of equity and social justice for retiree Commonwealth, State and Defence Force superannuants. Members who were former personnel in these categories are advised to ensure their name is included in this special interest group when their Branch Membership Officer (BMO) is updating the 2013/2014 membership register.

The group requires a coordinator. Anyone willing to help should contact Max Barton, National President.

BRANCH IDEAS NETWORK (B.I.N.)

The Branch Ideas Network (B.I.N) is a new Board-to-Branch initiative as part of the Membership Plan for 2013 – to find and share good ideas between Branches across state boundaries. It is a simple but powerful concept which builds on the known fact that some branches are thriving, whilst others are struggling. It presents an opportunity for Branches to gain new ideas on how to recruit and retain members – and to share those ideas. It is expected that the range of issues being discussed and shared will expand in time to include Branch Management and Committee Management. It is hoped that this will assist Branches with the ongoing challenges of finding and retaining volunteers to join local committees – and so prevent further closures.

The Branch Ideas Network was launched on 29 January 2013 and 40 Branches have already joined the group. Every state is represented and every Division has offered their full support for the initiative. I would ask those Branches that have not yet come on board to join with us. We will be an even stronger organisation if we all share our ideas.

In the first 6 months of operation, the participating branches have shared ideas on guest speakers, advertising, membership badges, membership promotion, retirement forums, investment discussion groups, promotional material, member surveys and strategies to retain current members.

My role with B.I.N. is to coordinate the collection and distribution of these ideas to those Branches and Divisions that have elected to join the group, and to distribute a monthly e-mail highlighting good ideas which branches can use to enhance their operations and hopefully grow their membership. I am delighted in the number and range of suggestions

that have been conveyed to me in the first 6 months. There is no doubt that the sharing of these ideas will lead to a more dynamic organisation, and one that is responsive to our member's needs.

I want to thank the many Branch Presidents, committee members and Division Presidents who have contacted me to offer their ongoing support for this initiative. Please contact me directly at mckayjk@hotmail.com if your branch would like to join this initiative, or if you require further information.

Ken McKay, Director A.I.R. Board, Coordinator B.I.N.

DIVISION REPORTS

QUEENSLAND DIVISION

The flood devastation is still being felt by several Branches in Queensland, in particular Bundaberg, where the devastation was intense. The recovery process has been slow. Insurance companies need to improve their processing of claims in a swift and compassionate manner.

With the federal election approaching, Queensland branches have been approaching their local Federal candidates to ensure they are aware of the A.I.R. Pre- Election Statement and its contents. The Queensland Government has brought down its 2013/2014 State Budget, attempting to reduce the deficit. In particular, the rises in stamp duty to 9% on insurance and on electricity costs will impact A.I.R. members. The increase of State funding towards NIDS is welcome. However, A.I.R. faces a long fight to have the scheme available to people over 65 years.

Branch Visits: A key objective is for the Division Executive to visit all Queensland branches by the end of 2013, to listen to members and understand problems, so the Executive can put in place systems to help each individual Branch.

Advocacy and Research: Submissions prepared this year by the Queensland Division Secretary have been:-

- "30 Year Electricity Strategy Directions Paper." (To State Minister for Energy and Water Supply).
- Request for a Government inquiry into the home and contents insurance industry. (To Queensland Treasurer).
- Information Paper prepared on 'Inactive Bank Accounts' (For Executive).
- Fact Sheets – Queensland Government Policies and Procedures (top 12 issues identified). (For Executive).
- "Review of Regulated Retail Electricity Prices 2013/2014". (To Queensland Minister for Energy and Water Supply).
- Request for a dedicated State Government Minister for Seniors. (To Queensland Premier).
- Prepared comparison analysis between the Official Cash Rate and Deeming Rates (For Executive)

Member Survey: The Division aims to survey all Queensland members in the second half of 2013. The aim is to gather data that will help the Division Executive to better understand the state membership and allow for the formulation of appropriate programmes.

Membership: The State has gained 258 new members this year to date, with major gains by the Gold Coast, Noosa, and South Brisbane Branches. The Members-at-large Branch now has 103 Members, with work in progress to better communicate by way of email and Newsletter.

The Queensland Division congratulates the Board on the manner in which they are communicating with the membership through *AIR Active*, In Touch, and regular updates by the various Committees. The transparency of the Board's work through the rapid circulation of Board Minutes has been favourably commented on by the Queensland membership.

John Cox for **Eddie Childs**, Division President.

SOUTHERN CROSS VICTORIAN DIVISION

By the time this edition has been circulated, SCVD will have ceased to exist. Reunification will have been accomplished, resulting in the formation of the new Victorian State Division.

Most of the assertions made in the past alleging that the failure of Victoria Division and SCVD to reunify was hurting A.I.R. were without foundation. I will accept that the 2 Division structure resulted in some additional, but relatively minor expense, but will not accept that services to our A.I.R. members were affected or that our advocacy with state politicians was diminished because of any confusion.

While SCVD has been in existence it has achieved a great deal:-

- The foundation of two completely new Branches - Melbourne Peninsula and Barwon.
- The adoption of the Canberra Branch by the Warrnambool Division on behalf of the Division. A membership of 70 has been maintained, which may well have been lost without this assistance.
- The organisation of the successful 2012 National Conference, involving countless hours of work by a dedicated group of volunteers.
- A cordial relationship with the State Government's Assistant Treasurer resulted in recognition for Commonwealth Seniors Health Card (CSHC) holders and part-pensioners, when the Government accepted our advocacy for stamp duty concessions for seniors' purchase of property. This allowed considerable savings for all recipients and importantly was the first concession ever granted by the Victorian Government to CSHC holders.
- A 17½% energy concession available to pensioners for the whole year.
- Australia- wide exposure on ABC National television during the debate on proposed superannuation changes.

These are just some of the achievements of which the SCVD can be proud. We hope that the combined Victorian State Division can be just as successful.

At our last Division meeting on 12 June 2013, SCVD membership stood at 906, a 10% decrease on the number at 30/06/2012. It would appear that the majority of Branches are experiencing difficulty in increasing their membership. The shining light is Barwon which has grown from 15 to 37. This is a prime example why more emphasis needs to be placed on forming new branches. Membership retention and recruitment by Branches is vital.

This year, SCVD Branches have made an attempt to combine with local municipal Councils and run joint programs during Seniors' week. This is an opportunity to obtain free publicity in Council advertising and use Council venues for programs at nil or subsidised cost during the week.

I would like to take this opportunity to thank the Division Management Committee, branch office-bearers and members for their support over the 3 years of our existence. I would particularly like to thank Patsy Haywood, our Board Representative, who has worked tirelessly.

Rod Carter, Division President.

NEW SOUTH WALES DIVISION

The past 6 months have been a busy period for the Division in working with local members of Parliament, preparing our annual Submission to the NSW Government and in working with the Office for Ageing on the implementation of the NSW Government Ageing Strategy. Division meetings have been well supported.

The NSW 2013/2014 Budget was handed down by the State Treasurer, Mike Baird, with good news on public transport and infrastructure expansion, upgrades and redevelopment of hospitals, but nothing to address the relief needed for

service charges for council rates, electricity, gas, water and sewerage. It was disappointing that the ever-expanding gap in out-of-pocket expenses for medical specialist services was not addressed.

We are pleased to report that A.I.R. has been a participant in the development and implementation plan of the NSW Ageing Strategy, released in mid-2012. The NSW Government intends to work with people at different life stages to help them remain healthy and independent. The programme, which will be regularly reviewed, will be implemented within the next 3 years. There are a number of highlight initiatives:-

Tackling elder abuse: A helpline and resource unit will provide practical assistance, information and referrals to older people, family members, frontline workers and, GP's. The next phase will be to increase community awareness.

Tech savvy seniors: The NSW Government will provide low-cost training through community colleges and libraries so that older people can learn to use smart phones, tablets and computers.

Living active lives: The NSW Government will target people aged 65 and over as part of its commitment to increase participation in sport and recreation. Sporting and recreational facilities will benefit through a grants program administered by the Department of Sport & Recreation.

Travelling safely: The independence and safety of older drivers, passengers and pedestrians will be promoted.

My life, my decisions: Funded community education activities will increase the number of people (particularly those aged over 60 years) completing wills, powers of attorney, enduring guardianships and advance care directives. This will build on the successful Planning Ahead Tools website www.planningaheadtools.com.au.

Age-friendly local communities: A grants program will help councils identify local solutions to issues such as accessibility of town centres, meeting rooms, facilities and maintaining social connectedness.

Public-private partnerships for population ageing: Open dialogue will be established with the private sector to maximise the commercial opportunities resulting from an ageing population

Housing choices: The NSW Government will support greater housing choices, which will include retirement villages, affordable housing, well-located housing and safe housing.

Report Card: The Government will develop a report card incorporating key indicators of the state's progress in responding to the Ageing Strategy.

The Division AGM will be held at the Royal Automobile Club of Australia (RACA), 89 Macquarie St Sydney, on Monday 5 August 2013, commencing at 9.30 am. All interested members are most welcome to attend.

Robert Curley, Division President

VICTORIA DIVISION

The Victoria Division is delighted to have become part of the new Victorian State Division.

Three branches - Albury-Wodonga, Melbourne Bayside-Glen Eira and Wimmera have conducted well organised and publicised Financial Forums, attracting 119 visitors out of 206 attendances. The serendipity of the Forums has been the positive publicity for A.I.R. through local communities. The forums were aimed at attracting new members and offering financial information to all attendees. As President, I attended all three days and extended my travels to Hamilton Branch.

Affiliated with the Australian Shareholders' Association, Albury-Wodonga Branch attracted eight ASA members to its Financial Forum as well as the dual ASA A.I.R. members. For its AGM, Albury-Wodonga has invited the Albury mayor to talk on "Where the Council is at for Seniors". Bendigo Branch has invited all candidates for the September Federal election to its July meeting and the NDIS is one area which members wish to discuss, particularly the 65+ age limit.

A very enjoyable outing was held by Echuca-Moama in the natural surroundings of the Mathoura bush, where members enjoyed a walk and morning tea. The group proceeded to a nearby property to view a massive collection of old tractors and to enjoy picnic facilities in picturesque surroundings. One of their recent guest speakers was a local audiometrist, who discussed causes and remedies for hearing loss (work or age-related). Members were advised to be wary of cheap imported earphones as they do not meet Australian standards. One of the branch's original members, Jim Stapleton, who with his wife Nell are active branch members, recently celebrated his 100th birthday.

Geelong Branch has plans for new membership. Arrangements include the following speakers - Liberal Party Parliamentarian (May), a Liberal Party Candidate (June) and an ALP Parliamentarian (July).

Speakers with interesting topics are part of Hamilton's agenda, with simply the best morning teas. Eating lunch together after their meeting is a highlight of Melbourne Bayside-Glen Eira's attraction. A vibrant committee has speakers organised 12 months ahead.

In June, Melbourne North West was pleased to have Ms. Colleen Hartland MLC, Australian Greens, Western Metropolitan Region, Victoria. The Guest Speaker after the Annual General Meeting on 17 July will be Senator Scott Ryan, Liberal Senator for Victoria, Shadow Parliamentary Secretary for Small Business and Fair Competition.

Following the wonderful Financial Forum organised by the Wimmera Branch, which attracted about 50 visitors, the local paper published a full page of photographs. Forthcoming speaker topics are "Capital Gains Tax", "Current Council issues" and "Heart Attack". A.I.R. is well known for having an excellent branch speaking program and Victoria Division branches are excelling at this aspect.

Linda M Martin, Division President

WESTERN AUSTRALIA DIVISION

The April 2013 edition of In Touch provided a comprehensive report regarding the WA State Pre-Election Submission and outlined details of the work done by the Advocacy Group led by the President of Perth Southern Districts Branch, Charles O'Donnell. The WA state election resulted in an increased majority for the Liberal-National coalition. What did we achieve?

- The plan to invite candidates from the two major parties to jointly discuss our Pre-Election Submission at a number of branch meetings was excellent. One branch reported that it was the first time that politicians had been asked to discuss submissions in public forums and suggested that it be replicated. The PSD Branch had an outside moderator, the Mayor of Victoria Park.
- From a list of electorates provided by the Division, over 40 serving politicians or candidates were contacted personally, including the Premier and the Opposition Leader, and many were invited to participate.
- Further beneficial relationships have been developed with Community Newspapers. Articles and photographs were published, together with notices of meetings in the press and on radio. (Photographs are important).
- The development of new stationery was well received locally and proved a useful tool for ongoing membership activities. Examples were sent to other Divisions.
- Visitors and potential new members were attracted.

• Of the four issues which were the focal point of the Division's submission, the Photo Identity Card proposal is very likely to be legislated in the near future. There was a negative response to two topics.

The 2013-2014 Western Australia State Budget will be presented in August. The Division will submit a Pre-Budget Submission concerning:-

• The extension to holders of the Commonwealth Seniors Health Card of a fuel card rebate presently operating in country areas for pensioners. The Photo Identification Card: Should it still be outstanding?

• The relaxation of medical and practical driving tests for seniors based purely on age, which is viewed as discriminatory. This would bring W.A. into line with other states. A.I.R. contends that a system of conditional licences should be introduced, following the NSW system.

• The conditional waiver of Stamp Duty on the purchase of a place of residence by a retiree to the same level and extent as applying to the first homebuyers scheme, which has operated for several years.

• A.I.R. recognises that the State Budget is under stress. However, there is evidence to show that, managed appropriately, a scheme could be cost-neutral to government if combined with rezoning changes allowing large blocks to be subdivided, thus resulting in the creation of several smaller blocks (attracting stamp duty).

Regarding membership, there has been some reduction in total members in the Division over the last twelve months. However, by far the greatest challenge is the difficulty in attracting members to volunteer for branch management positions. I applaud the efforts of a few very loyal members who are keeping some branches functioning effectively. What effect the sudden and unexpected large increases in fees will have on membership renewals remains to be seen.

Don Keene, Division President

TASMANIA DIVISION

All branches in Tasmania continue to meet on a monthly basis and are currently preparing for their Annual General meetings. All are endeavouring to organise meetings with local politicians prior to the forthcoming Federal Election. The change of Prime Minister, which is likely to result in an alteration to the previously forecast election date, will no doubt challenge our organising abilities.

In the recent months, Northern Tasmania Branch held a very successful Expo and Hobart Branch held a well-attended meeting to hear an address by economist Saul Eslake.

Rob Cleary, Division President

SOUTH AUSTRALIA DIVISION

The closure of the Adelaide branch has been completed and members transferred to Whyalla, Fleurieu and Holdfast Bay. This leaves South Australia with only 3 branches, but they are resilient and hopefully will continue to flourish. However, we are approaching AGM elections and all branches are looking for members to serve on committees. Generally, membership renewals are coming in well and there does not appear to be any big objection to the fee rise. Our division is looking at ways of streamlining our operations as most members of the Division Management Committee are also active in their branches.

The Pre-Election Statement is currently being distributed to all federal politicians. Earlier this year, a submission to State Government was made on behalf of the Whyalla branch in relation to the Patient Assistance Transport Scheme (PATS), which was implemented many years ago to assist country people who need to travel long distances for specialist medical treatment. A Select Committee has now been formed to consider this matter. However, there is a suggestion that any increase in assistance may be means-tested for self-funded retirees. Whyalla Branch is following this up and

COTA is also involved. Similarly, a submission from the Fleurieu Branch in relation to cutbacks to country health has not been resolved and they are actively pursuing the case.

Members from all branches have indicated that they are pleased with the amount of advocacy being done at federal level. Ross Bray (Whyalla) has expressed pleasure that A.I.R. is advocating strongly on superannuation.

John Yard, Division President

BENEFITS FOR A.I.R. MEMBERS

HYUNDAI

A.I.R. members who purchase any new Hyundai vehicle are entitled to a National Fleet discount. To take advantage of this great offer, members must show their Hyundai dealer written confirmation of their A.I.R. membership, which can be obtained from your Branch Membership Officer (and not from the Secretariat). Please obtain this information prior to negotiating any purchase. There are many instances where people are joining A.I.R. just to get this discount. In this situation, some branches are charging an administration fee of \$100 in addition to the subscription. In a number of instances, dealers have agreed to offer sponsorship to branches.

BUDGET CAR RENTALS

Budget Rent a Car will give A.I.R. members 2.5% off their best available rate in addition to:

- Special discounted offers throughout the year.
- Entitlement to earn Qantas Frequent Flyer or Fly Buys points.
- Friendly and professional Budget service.

To gain these benefits, simply quote the number BCD N001859

AIG TRAVEL INSURANCE

If you are about to escape the winter for an exciting holiday, then make sure you are covered with AIG Travel insurance. Not only does the policy cover all the standard inclusions like medical, lost luggage and cancellations, A.I.R. members are entitled to a discount of 30% off their standard rates, accessed through the A.I.R. website. In addition to this, the following added benefits are included.

- Special events and missed connections. If something beyond your control happens and you need to make alternative arrangements, cover is provided.
- Reimbursement of travel agent fees and frequent flyer points for cancellations.
- Sporting equipment cover (e.g. ski hire, golf clubs) if luggage is lost.
- Home help if hospitalised overseas. Assistance at home while you are incapacitated.
- Loss of income cover, up to \$400 per week for 13 weeks.

Please note the above benefits are subject to some limitations.

Travel Guard TM experts will help sort out overseas medical and hospital costs, stolen or lost luggage, trip cancellations, flight delays and more. For emergency assistance any time you need it, Travel Guard TM is just a telephone call away, 24 hours a day, and you will get it without paying a travel agent any commission. For more information on travel insurance, visit: www.aigtravel.com.au/independentretirees or telephone 1800 017 682

Don Overall, for **John Yard** (Director)

BRANCH NEWS

NORTHERN TASMANIA

The Northern Tasmania Branch successfully conducted a Retirement and Lifestyle Expo in Riverside, Launceston on 16 May. The Expo was promoted as a community service and, as at our first Expo in 2012, it certainly raised our profile further in the community. It was aimed at helping recent and potential retirees to make informed decisions.

The theme was “Your Lifestyle in Retirement,” with the target audience directed at those planning retirement in the near future and those who had recently left the workforce. The Expo featured 36 exhibitors offering a wide range of subjects - financial institutions, banks, solicitors, insurance, travel agencies, retirement villages, the Australian Taxation Office, accountants, technology, estate planners, funeral planners, the Department of Human Services and the University of Tasmania.



Prior to the event, a substantial advertising campaign was undertaken through direct mail, radio interviews, road signs, posters, press advertisements, a 3-page special feature in “The Examiner” and over 600 letter box “drops.” The event was cost-neutral as each exhibitor paid a fee to attend and support was received from the local West Tamar Council. Entrance was free and up to 40 branch members assisted with refreshments, welcomes etc.

Our A.I.R. table featured a vast range of promotional material including the most recent Northern Tasmania Branch’s newsletter “Airwaves”, *AIR Active*, In Touch and the latest press releases.

The branch was very pleased with the inaugural event last year. Having it again was a risk, but with over 400 attending and almost 200 members and exhibitors it proved a great success. A special thankyou is due to the many local branch members and the dedicated Expo committee.

Wendy Robinson, (on behalf of the Expo Committee)

MELBOURNE BAYSIDE-GLEN EIRA

Melbourne Bayside - Glen Eira Branch had a very successful Financial Forum on 22 April. Seventy one attended (46 visitors and 25 members). The following factors helped and may be of use to other branches attempting the same:-

- The forum was held in our normal meeting time, when the maximum number of members would be available.
- We asked everyone to register. This meant less fuss and eliminated last minute arrivals. Only a few came who had not registered.
- Registration provided the details of emails and mobile phone numbers of all visitors. We always send information regarding meetings to visitors for 3 months, allowing time for them to decide whether or not to join. We chose speakers that we thought attract an audience - Centrelink and a sharebroker.
- We had a very generous grant from the Bendigo Community Bank, Caulfield Park - and the Bank Manager attended the Forum.
- Our Treasurer, Sandy Anderson, was able to get seven sponsored real estate boards and sponsored raffle prizes from eight cafes/restaurants and businesses in the Glen Eira and Bayside area.

- The Forum actually cost us only \$40 with the cost of room hire, morning tea and flyers being covered by the bank grant, plus the raffle and gold coin entry.



To date, we have 3 new members from this effort and 3 potentials, but so far we have only contacted those visitors who gave us email addresses.

Some tips: We could have had fewer raffle prizes, which took up a lot of time, and probably still sold the same number of tickets. This would allow more opportunity to interact with visitors. In addition, some feedback would have been helpful.

Margaret Valentine, President.

WARRNAMBOOL

Tablets, iPads and Smart Phones – This was the topic for the April Branch meeting. 70 people attended, (47 members - about 10% greater than average, 20 guests and 3 organisers/leaders). Our Membership Officer (Mary Fitzgerald) welcomed visitors on arrival with pre-printed name tags and tri-fold A.I.R. pamphlets. The flyers for the event required interested persons to register.

The main presentation with questions (which took nearly 1 hour) was well performed by the local South West TAFE and comments were positive. For the second part of the programme, the venue was set up for 70 people in groups of 10, each with a leader and an iPad or Tablet with small tables at each group. The group session 'Uses, touch and feel' went for 30 minutes. The room was packed and all seats taken. Morning tea was held at 11:30am and the place was a-buzz. Although we intended to end with a shortened version of our normal business meeting, this was abandoned given the interaction happening over a cup of tea. All in all, judging by the questions and buzz during morning tea, it was a highly successful event. However, the purpose of the event was to recruit new members and to date that goal has spectacularly failed, although follow up of the guests is progressing.

What went well? The content and approach of presentations; flyer preparation & distribution; the article in "Warrnambool Extra" and "What's on"; logistics; pre-planning and instruction sheets.

What did not go well?

We did not sufficiently encourage the visitors during the event to consider joining A.I.R. Publicity in the "Warrnambool Standard" did not allow sufficient time for advertisement of the event.

John Huf, (on behalf of **Bob Towler**, President.)

MELBOURNE EASTERN

The Melbourne Eastern Branch committee has supported member involvement in local council activity and review groups. There are many council activities that support senior citizens, and councils provide centres and facilities for local seniors. It is relevant for A.I.R. members to not only be involved, but also have a say in the operation of these programs and activities.

The A.I.R. Constitution states at Section 3, OBJECTS, (c) *To seek recognition as a body speaking for retirees at local, State and Federal Government levels, by the community at large and by the media.*

Joining Ratepayers' and Residents' Associations and boldly representing the local A.I.R. branch, involvement in council reference groups and generally being active in the local political scene provides a practical demonstration of A.I.R. as a

relevant and vital organisation. It is surprising how much more notice an individual receives when 'representing A.I.R.' is revealed at a meeting. This is just another way A.I.R. branches can promote themselves in the local community and expand their membership numbers.

Leith Forbes, Branch Secretary.

A MESSAGE FROM CAIRNS AND DISTRICT

The Branch President writes: "The Cairns and District Branch is like most. We are always striving to gain more members and hold those we have. In two consecutive years we won the Maureen Kingston Award for membership increase. Lately, we seem to have reached a plateau and currently have 280 members. The branch has two Open Days in May - one in Cairns and the other on the Atherton Tableland. This time, we took the decision to push the name "Australians in Retirement" and instead of the words "partly funded" we used "part pensioner". From the minute those words were used, we were inundated with phone calls and emails. In less than one month we had over 60 visitors to our meetings. We have never had a response like that!!!

It seems to us that the word "Independent" is a disadvantage. Many of the visitors knew about A.I.R. but thought it was for very rich retirees. The real clincher was using the words "part pensioner". It qualified who A.I.R. represents - fully funded retirees and those who receive some Age Pension (in many cases due to the effect of the GFC). I realise that these words may be unacceptable to some branches in Australia who have large numbers of well- to- do retirees, but most branches do not have that luxury. There are over 1 million part pensioners in Australia and A.I.R. needs to tap into this demographic group. After all, the concerns of both groups of retirees are in most cases the same. Our plea is for A.I.R. to change the organisation's name and use the words "part pensioner."

Des Reppel, President.

THANKS ARE EXTENDED TO:

Eddie Childs: for organising the mailing list.

Max Barton: for undertaking the bulk emails.

Disclaimer:

(a) *The Association of Independent Retirees (A.I.R.) Limited and the Board of Directors do not accept any liability for the results of any actions taken or not taken on the basis of information published for or on behalf of the Association, its organs and officers.*

(b) *Articles contributed to this Newsletter and published as a service to members do not necessarily reflect the views or policy of this organisation. Articles are intended as opinions and items of debate only and should not be acted upon without expert advice.*

2013 Annual General Meeting – Preliminary Notice

1. Members are advised that the Annual General Meeting of Association of Independent Retirees (A.I.R.) Limited ACN 102 164 385 will be held at the Best Western Airport Motel and Convention Centre, 33 Ardlie Street, Attwood, Victoria, 3049 on Tuesday 26 November 2013 commencing at 9:00am and finishing by 3.00 pm.

2. Nominations are called for the positions of Deputy President and Secretary for a period of two years and Vice President for a period of one year. Completed Nomination Forms for these positions, together with short profile and photograph, are to be lodged with the **A.I.R. Secretariat at PO Box 329, DEAKIN WEST ACT 2600** by 5.00pm, Thursday, 26 September 2013.

3. Requirements of Nominees:

a) Nominees for these positions should be committed to achieving the objectives of, and be a strong advocate for, the Association of Independent Retirees (A.I.R.) Limited.

b) Nominees should be articulate, have strong organizational and administrative skills and be computer literate.

c) Candidates are requested to address their suitability for office and vision for the future of the Association when compiling their profile for publication with the AGM papers. Information on the responsibilities of the position is available from the Secretariat. See also Rules and Procedures, Appendix 2.1.

4. Members, Branches, Divisions are invited to notify the A.I.R. Secretariat of any motions or issues they would like included in General Business at the Annual General Meeting. Notice must reach the Secretariat by 5.00pm, Friday 11 October 2013. **Sue Hart, National Secretariat**

Each Branch and Division is entitled to send one delegate to this meeting. Branches are urged to send a delegate if at all possible. A delegate, unable to attend, may appoint a proxy and direct that proxy how to vote on issues if the delegate so decides. Members who are not delegates are invited to attend the AGM as observers. All delegates will be sent a package of information by 25 October 2013 with all relevant information, including the Agenda for the meeting, the Minutes of the 2012 AGM, proxy form, standing orders, profiles of candidates for election, and any motions and supporting statements to enable discussion at Branches prior to the AGM.

Timeline: Members are advised that the following critical dates are applicable to the 2013 AGM:

Constitutional requirements:		
10.1	AGM must be held within five months of the end of the financial year	By cob Friday 30 Nov 2013
9.1	Notice for a General Meeting must be at least 21 days (clear	By cob Monday 4 Nov 2013
10.2(e)	General Business: at least 45 days' notice must be given of any other general business	By cob Friday 11 Oct 2013
Rules & Procedures requirements:		
2.2	90 days' notice to members of those positions which will be vacant and for which nominations are called	By cob Tuesday 27 Aug 2013
2.3	60 days' notice for nominations to be lodged	By cob Thursday 26 Sep 2013
2.4	30 days for the list of names of nominations received to be distributed to Divisions, Branches and delegates	By cob Friday 25 Oct 2013
3.2	48 hours prior to the meeting for proxies to be received	By cob Friday 22 Nov 2013

Annual Report: The 2012/13 A.I.R. Annual Report will be made available on the A.I.R. website:

www.independentretirees.com. All members will be able to access a timely, cost effective and environmentally friendly online Annual Report unless they have elected to receive a printed copy.

ASSOCIATION OF INDEPENDENT RETIREES (A.I.R.) LIMITED

ACN 102 164 385

NOMINATION FORM

for Office Bearer of the Company

To be elected to the position for a period specified below at the Annual General Meeting of the Company on Tuesday, 26 November 2013 commencing at 9.00am and finishing by 3.00pm.

Proposer: I,.....a financial member ofBranch

Nominate:a financial member ofBranch

For the position of: **Deputy President - 2 years**

Secretary - 2 years

Vice President - 1 year

of the Association of Independent Retirees (A.I.R.) Limited.

Signature of Proposer Date

Second: I,.....a financial member ofBranch

second the nomination.

Signature of Second..... Date

Nominee: I,.....a financial member ofBranch

accept this nomination and agree, if elected, to serve in the capacity of

Signature of Nominee Date

Notes:

Please print names clearly under the signatures.

Nominees are asked to provide a short profile (maximum of 100 words), and a passport size photograph for the information of delegates.

This form and associated material is to be returned to the registered office of the Association of Independent Retirees (A.I.R.) Limited: PO Box 329, DEAKIN ACT 2600, by fax: 02 6290 1580, or email: aircbr@bigpond.com by **Thursday 26 September 2013.**