

REVIEW & NEWS

ACIRT25

2025 DISTRIBUTION CONFIRMED!

**Your money back
to you just in time
for Christmas.**

AUGUST 2025



**THE NO.1
REDUNDANCY
SAFETY NET**





YOUR REDUNDANCY SAFETY NET: STANDING STRONG WITH YOU IN 2025

The construction industry is facing a mixed landscape in 2025. While government investment in infrastructure provides a solid pipeline of work, we're also seeing rising material costs and challenges for smaller contractors.

In these uncertain times, you need a redundancy safety net you can trust. For over 30 years, ACIRT has been that safety net, and we're not going anywhere.

DISTRIBUTION ANNOUNCED FOR 2025

Our strength lies in our commitment to you. We are pleased to announce that there will be a distribution to eligible members again this year. This is a key part of the ACIRT advantage – your money working for you.

As your dedicated fund, we must also adapt to regulatory changes. The Australian Taxation Office (ATO) has updated its rules on how redundancy payments are taxed.

To comply with the law and protect the fund for all members, we are changing how we deduct tax on benefit payments from 1 July 2025.

From 1 July, claims made within 12 months of termination will be taxed as an Employment Termination Payment (ETP), and claims made after 12 months will be taxed as ordinary income.

ON SITE WITH YOU

Have any questions? Our team will be visiting worksites to explain what this means for you but you can also call ACIRT on 1800 060 467. We are committed to transparency and ensuring you have all the information you need.

Unlike other funds, you will always receive 100% of your account balance when you make a valid claim. ACIRT is not going anywhere and remains your trusted partner, dedicated to safeguarding your entitlements.



2025 DISTRIBUTION ANNOUNCED

We're pleased to share some exciting news and remind you why ACIRT is your essential partner in the Australian construction industry.

ANOTHER DISTRIBUTION IS COMING!

We're thrilled to confirm that **2025 will see another distribution paid to ACIRT members!** This will arrive in **November**, just in time for Christmas, directly putting your hard-earned money back where it belongs – with you. This continues our proud tradition of over 30 years of returning every dollar of your entitlements.

THE ACIRT DIFFERENCE: BEYOND JUST A FUND

For three decades, we've focused on ensuring all your money goes directly back to you. Unlike other funds, we don't divert your entitlements to unions, employer groups, or services you don't need.

WHY YOU CAN TRUST ACIRT

ACIRT offers **access to local onsite co-ordinators**. These dedicated individuals know you and the issues you face, providing face-to-face support and guidance when you need it most. This personal touch, combined with our proven track record of being consistently there, means you can trust ACIRT to be your reliable financial partner.

Remember, ACIRT also provides a **\$12,000 Funeral Benefit** for peace of mind and valuable Education Grants to support your future.

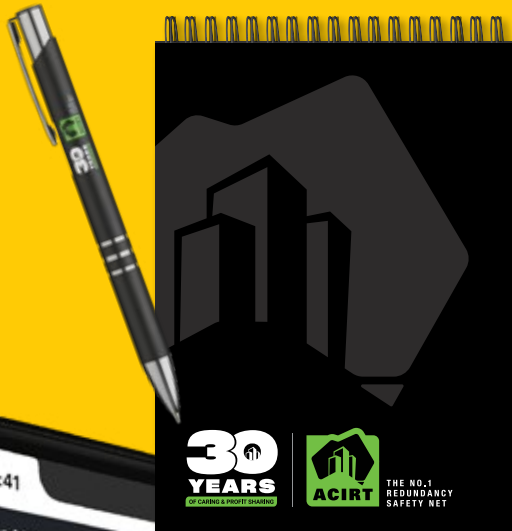
No matter what anyone tells you, ACIRT is here to stay, and you can always come back if you've been with another fund. We are always here for your financial wellbeing.



For over 30 years, ACIRT has proudly paid every dollar of members' entitlements back to them.

KEEP AN EYE OUT ON SITE FOR OUR NEW MERCH

CONTACT YOUR LOCAL CO-ORDINATOR
ON SITE TO GET YOURS!



REFRESHED WEBSITE: MAKING ACCESSING YOUR ACIRT EASIER

Managing your ACIRT just got a whole lot easier with our fantastic new website. We've listened to your feedback and made sure it's more user-friendly and perfectly designed for access on your mobile, wherever you are – whether you're on site or at home.

New and improved:

- Easy login: Quickly access your account to check your balance.
- Update your details or make changes with ease.
- Claim directly: Submit a claim conveniently from your device.
- Stay connected: Contact ACIRT or catch up on the latest news.
- Smooth transfers: Instant access to the changeover form if you're looking to return to ACIRT.

IT'S ALL ABOUT MAKING YOUR LIFE SIMPLER AND EASIER!

➡ CHECK IT OUT TODAY [ACIRT.COM.AU](https://www.acirt.com.au)

YOUR ACIRT FOR LIFE

12 UNCLAIMED FUNDS FOUND!



Stephen was eager to sort out his ACIRT when he retired, and that's where ACIRT Co-ordinator Dave McNamara came in. Dave recently met with Stephen and his wife, Maree, at their home in Western Sydney. This lovely couple is just beginning to settle into their well-deserved retirement.

Stephen shared his appreciation for ACIRT, calling it a 'great fund' and expressing how thankful he was for the home visit. And what a visit it turned out to be! During their meeting, Dave uncovered 12 unclaimed distribution cheques for Stephen. These forgotten funds added up to a tidy sum... a wonderful surprise for Stephen and Maree!

Thanks to ACIRT, Stephen and Maree are now looking forward to enjoying a holiday and tackling some renovations on their house.

RAUL'S RETIREMENT DREAMS COME TRUE THANKS TO ACIRT



Meet Raul Goncalves, an ACIRT member for an incredible 25 years, primarily working in precast. He just retired and has some big plans! Raul is looking forward to a well-deserved holiday and installing a brand-new kitchen, all made possible by his ACIRT funds.

Raul was especially grateful that ACIRT still has co-ordinators who make

house calls. As he shared, his English isn't the best, and he doesn't own a computer, so the personal visit was a huge help. He even mentioned he'll miss receiving the annual Christmas cheque that typically funded his Christmas holidays once his redundancy payout is processed.

Enjoy your retirement Raul!

IMPORTANT UPDATE:

NEW TAX RULES FOR YOUR ACIRT PAYMENTS

NEW ATO RULES NOW IN EFFECT

As of 1 July 2025, ACIRT has updated how we deduct tax from benefit payments. This is not a change we initiated, but a necessary step to comply with a clarification from the Australian Taxation Office (ATO).

These new rules ensure the fund remains protected and operates fairly for all members under Australian tax law. The previous concessional tax treatment for genuine redundancy claims, has now ended.

HOW YOUR CLAIM IS NOW TAXED

All claims received from 1 July 2025, are taxed based on when you make your claim:

- **Within 12 months of finishing work:**
Your payment is an Employment Termination Payment (ETP) and is taxed at 15% or 30% (plus Medicare Levy), depending on your age.
- **After 12 months of finishing work:**
Your payment is treated as ordinary income and tax is withheld at a higher PAYG rate.

WE'RE HERE TO HELP

Despite these changes, you will always receive 100% of your account balance when making a valid claim, and your annual distributions will continue.

Our staff are currently visiting worksites to explain these new rules and answer your questions directly.



ACIRT: ALWAYS HERE FOR OUR MEMBERS

By Dave McNamara ACIRT Co-ordinator



You'll often find me out and about in the field, connecting directly with our members... the hard-working people who build our cities and communities. It's always an interesting and busy time in our industry, and while there have been a few adjustments for ACIRT recently, one thing remains constant: our deep commitment to supporting each and every one of you.

THE ACIRT DIFFERENCE: YOUR BENEFITS, OUR FOCUS

For three decades now, ACIRT's purpose has been simple and strong: to be a reliable safety net if your job finishes up. We're not a health fund or a holiday fund; we're here to provide that crucial financial backup when you need it most. What truly sets ACIRT apart is our core principle: **all profits are paid back to our members, not unions**. This means every dollar you've contributed works directly for you, helping to secure your financial future.

BEYOND THE BASICS: PERSONALISED SUPPORT JUST FOR YOU

Beyond just providing financial support, we really pride ourselves on offering outstanding member service. We know that when you need your funds, you need them quickly – and that's why payments are often processed within just two days. We also understand that life can throw curve balls, and not everyone is comfortable with technology. That's why personalised support is so important to us. I often make home visits to help members who prefer to handle things on paper or who might face language barriers.

We've also recently increased our funeral benefit for active members from \$11,000 to \$12,000. It's a small but meaningful way to offer support during incredibly difficult times.

And just a friendly reminder: please do keep your beneficiary details up-to-date – it's so important for your family's peace of mind.

The personalised support we offer is vital; if a member isn't comfortable with a computer or a phone, our co-ordinators step in with a home visit to help them directly.

A WELCOME SURPRISE: FINDING HIDDEN FUNDS

One of the most rewarding parts of my job is seeing the look on a member's face when they discover unclaimed distribution cheques. It happens more often than you'd think!

Many of you might have thousands of dollars waiting that you didn't even realise were there. These unexpected windfalls can bring incredible relief and a lot of peace of mind, especially when things are tight.



BUILDING BIG, LOOKING AFTER OUR OWN



By Barry Martin ACIRT Co-ordinator (QLD)

It's great to be out and about in Queensland, connecting with our members – the incredible members who are literally building the future of our state! While our industry is always buzzing with activity and a few changes now and then, I want to reassure you that ACIRT's focus is always on providing support for you, our members.

PLENTY OF WORK AHEAD FOR QUEENSLANDERS!

The future of construction here in Queensland looks really strong. Beyond all the excitement of the 2032 Olympic Games – which will bring years of fantastic opportunities – we're also seeing some other huge projects taking shape.

I'm personally keeping a close eye on major developments like the Paradise Dam and that massive \$1.3 billion North Burnett Dam, plus some significant water treatment plants projects coming up. This means consistent, good work for our members, and ACIRT is actively working hard to make sure we're part of the agreements for these big sites.

YOUR ACIRT ADVANTAGE: DIRECT BENEFITS AND A FRIENDLY HAND

At ACIRT, we keep things clear and simple, all profits are paid back to our members, not unions. This unique approach means the money you've contributed comes right back to you, helping to build your financial security.

We're big believers in personal service. We regularly visit sites and are always ready to lend a hand with claims or any questions you might have. We even do home visits for those who prefer a chat face-to-face, or if technology isn't your thing, or perhaps there's a language barrier. Our aim is to make sure getting your entitlements is as easy and stress-free as possible for everyone.

We're always looking out for your interests, ensuring ACIRT is part of the big projects so your future is secure.

To help us help you even better, here are a few friendly tips:

- **Quick check-in:** Take a moment to hop on the ACIRT app or website and ensure your contact details are all up to date.
- **One account is best:** If you think you might have more than one ACIRT account, give us a call! We can help merge them so all your funds are in one place.
- **Annual boost:** Don't forget that valuable annual distribution coming in November – it's a great benefit, members!

ACIRT is proud to be a steady and supportive partner for construction workers across Queensland. We're here for the long haul, your No 1 Redundancy safety net!



NEED HELP? CONTACT US

Sydney

Level 22, Buildings 6 and 8
Parramatta Square
10 Darcy Street
Parramatta NSW 2150

Melbourne

Tower 3
727 Collins Street
Docklands VIC 3008

Brisbane

Level 21
10 Eagle Street
Brisbane QLD 4000

Perth

QV1 Building, Level 12
250 St Georges Terrace
Perth WA 6000



DAVE MCNAMARA

Southern Region
Co-ordinator

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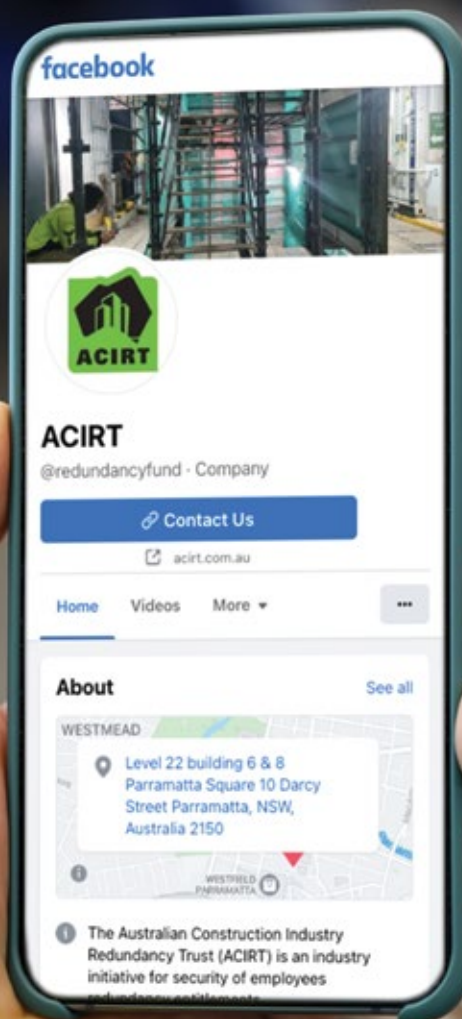


BARRY MARTIN

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