

AFL PLAYERS' ALUMNI HANDBOOK



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FROM THE CEO PAUL MARSH



This handbook has been developed for all AFL past players, including those who have finished up at the end of the 2023 season.

While transitioning from a sporting career can be challenging, taking the time to understand and utilise the services available to you as a member of the AFLPA will help you through this period.

As the competition continues to grow from strength-to-strength and, as a former player, you've laid the foundations for the competition we see today so you should be proud of your achievements.

However, it doesn't define who you are. We at the AFLPA value the person behind the athlete and exist solely to benefit our members.

At our core is ensuring that players are able to maximise opportunities from their time in the game, and build on their life skills, education and experience to provide a positive transition and future.

This handbook will outline all of the programs and services available to you as an Alumni member, so we encourage you to familiarise yourself with the options outlined, as there will be things in here that will benefit you that you may not have been aware of.

If you have recently left, or are in the process of leaving the game, your Regional Manager will be in touch throughout your transition from the game, so please engage with them to ensure they can best support you and answer any questions you have. They're your contact at the PA, as well as your Alumni team (contacts are outlined within this handbook) and are passionate people who care about you and want to see you thrive.

Paul Marsh



After a legendary career, culminating in his fourth premiership, Joel Selwood retired at the end of the 2022 season.

FROM THE PRESIDENT PATRICK DANGERFIELD



Congratulations on your AFL career. We are grateful for the contribution you have made to the game during your tenure. You were part of a small group of men who get to live out their childhood dreams of playing in the most elite competition in the land.

As professional athletes, we are constantly sacrificing other areas of our lives to complete our sporting careers – on top of everything else going on in our personal and professional lives. Juggling these commitments takes its toll so you should reflect upon your time in the competition with immense pride.

Your connection to the game will still remain and, through Alumni membership, you have access to a range of services to help with your transition to a career outside of football.

This handbook provides you with all the details you need to know as an AFLPA past player so take the time to read through the content – we guarantee there is at least one thing in here you weren't aware you could access.

The AFLPA is here for you and the programs and services available to us current and past players are some of the best available in world sport. Please be sure to reach out to the PA to help support you beyond your playing career so your time in the game can be remembered fondly.

Patrick Dangerfield

WELCOME TO AFL PLAYERS' ALUMNI

The AFL Players' Alumni program recognises the contribution every past player has made to our great game. Whether you played 300 VFL/AFL games or just one, you will have full access to our comprehensive support network.

Former players who played at least one senior VFL/AFL game receive access to all the services listed in this handbook, plus a range of lifetime benefits when they leave the system.

HOW DO I BECOME A MEMBER?

If you aren't a member already, get in touch with us through any of the Alumni team below or via 03 8651 4344.

THE TEAM

Tim Harrington
Head of Alumni
P: 0419 152 411 E: tharrington@aflplayers.com.au

Chris Smith
Alumni Programs Manager
D: 03 8651 4344 P: 0400 019 391
E: csmith@aflplayers.com.au

Rebecca Gross
Alumni Programs Manager
E: rgross@aflplayers.com.au



BUILDING YOUR FUTURE



Exiting the AFL system will present a period of transition, which can be both daunting and exciting. We have a few tips to help you navigate the transition:

1. TUNE-IN TO OPPORTUNITY:

In times of stress or change, the brain's default mode is to notice what is wrong, to tune-in to threat and loss. We often become blind to our personal strengths, resources and opportunities available to us. Take time to intentionally tune your brain in and capitalise on the opportunities available to you right now.

2. VALUES-BASED ACTION:

Make your choices in ways that reflect your personal brand and values. What do you stand for in life? E.g. respect, family, achievement, compassion.

3. SOCIAL SUPPORT:

You have a network of friends, family and professionals around you that can help you manage this transition. Be proactive – tap into the people and resources you have around you.

4. BUILD (DON'T BURN) BRIDGES:

It is normal to have strong emotions at this time and the challenge is to not let this take charge of your behaviour. Let off steam with the people you know and trust but think twice before saying or doing something that you may regret down the track.

WE'RE HERE TO HELP. CONTACT US:

Marcus Drum

Head of Regional Managers (Vic)
(Carlton, Collingwood, Essendon)

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Regional Manager NSW
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Tom Fields

Regional Manager QLD
(Gold Coast, Brisbane)

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Jimmy Toumpas

Regional Manager SA
(Adelaide, Port Adelaide)

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Dan Southern

Regional Manager WA
(West Coast, Fremantle)

M: 0417 451 496 **E:** dsouthern@afplayers.com.au

Anthony Wilson

Indigenous Relationship Manager

M: 0447 667 743 **E:** awilson@afplayers.com.au



After 293 games for West Coast and Carlton, Josh Kennedy decided to hang up the boots at the end of the 2022 AFL season.

THE EXIT PROCESS

MEDICAL, INJURIES & BENEFITS

**The below is subject to renegotiation of the Collective Bargaining Agreement for 2023 onwards.*

CLUB OBLIGATIONS

Under the 2017-2022 CBA, clubs are required to follow an outlined procedure when delisting a player. This procedure includes how you are able to be notified and the transition services that your PDM must provide.

THE EXIT MEDICAL

Under the CBA, a club is required to arrange, at the club's expense, for you to undergo an exit medical examination.

This examination should identify all further medical treatment including any rehabilitation or surgery that may be required as a result of injuries suffered during the course of your employment with the club. The club is required to provide a copy of the report to you.

WHO CONDUCTS THE EXIT MEDICAL?

The exit medical is to be conducted by a doctor to be mutually agreed upon by you and your club. Therefore, you don't necessarily need to agree to the club doctor conducting your exit medical. You can use your own doctor to conduct the exit medical provided your AFL club agrees.

WHY DO I NEED TO HAVE AN EXIT MEDICAL?

Under the CBA, for the 18 months following your delisting, your AFL club must pay any out-of-pocket, medical expenses that you may incur in the course of receiving treatment or undergoing any medical procedures for injuries/conditions that were identified in your exit medical. These are costs which are not covered by your health insurance ("gap expenses"). Players should have an exit medical to identify any injuries/ medical conditions that:

- You have suffered during your football career
- You are suffering from at the time of your exit medical
- Might require further treatment or assessment and what follow up action is required.

To receive payment of the gap expenses, you must continue top-level health insurance. Another reason to have the exit medical is to document your football injuries so that this information is available should it be relevant for any past-player programs.

INJURY BENEFITS

You may be entitled to certain payments, if you have suffered a football injury which will prevent you from:

- playing at any level in the year following your delisting
- playing at any level ever again
- working (i.e., in a non-football capacity) following your delisting

If you are unable to play the following year:

You may be eligible to receive match payments if your football injury prevents you from playing football in the year after your delisting. The rate of pay will depend on the level you were playing when injured - i.e., at AFL rates if your last match was an AFL match, or at \$1000 per match if your last match was in the state league. This payment, which continues for 30 matches following your injury (so may continue into a second year) will be made by your AFL club on your application. Contact your Regional Manager if in any doubt.

If you are unable to play ever again (at any level) or you're unable to work, you may be able to make an application with the AFL Players' Injury & Hardship Fund (see page 16).

RELOCATION ALLOWANCE

As per the CBA, all first contract players and rookies are to be provided a relocation allowance should they be required to relocate back to their place of origin as a result of being delisted by an AFL club.

This includes removalist costs (furniture, motor vehicle and personal effects) and airfares.

There is no limit on the amount, however it needs to be considered a reasonable expense and must reflect the distance traveled and the assets relocated.

OBLIGATIONS OF YOUR ACCREDITED AGENT

Ensure your Accredited Agent is across the following areas on your behalf:

- Your private health insurance is paid and covers you for a minimum period of 18 months post your delisting. It is also important to ensure the level of cover you have is suitable to ensure you are covered for any surgery or rehabilitation you may require.
- Discuss with the AFLPA any potential injury benefit.
- Arrange for reimbursement of your relocation expenses by the club (if eligible).
- Any contract incentives are paid by the 31st of October of your final year.
- Investigate interest levels from other clubs leading up to the player movement periods if you wish to continue your AFL career. (eg. pre-season training)
- Assist with your 'next step', whether that be work opportunities, second tier football or study.



ALUMNI MEMBERSHIP

BY SAM JACOBS

“It’s a lifetime of support.”

When Sam Jacobs retired in 2020, he did so with the peace of mind granted by the AFL Players’ Association.

In a period of great uncertainty, Jacobs has been grateful to be able to lean on a multitude of Alumni services to provide comfort and security after his professional football journey came to an end.

The South Australian played 208 AFL games for Carlton, Adelaide, and Greater Western Sydney, and while the decision to retire was looming, the process was ultimately accelerated by the uncertainty of the COVID-19 pandemic.

“I had a young family so moving to Sydney and figuring out where the future would lie with everything that was going on with COVID, it unfortunately sped up the decision and pulled it forward a year sooner than I would have liked,” Jacobs explained.

“I needed some certainty for my family that we were going to be in Adelaide, near family so we had that support.”

Since moving back to Adelaide, Jacobs has enjoyed a return to playing football and basketball – a source of great satisfaction, but one which hasn’t come without the misfortune of injury.

“I played football last year and unfortunately did my ACL (which required a knee reconstruction). That kept me out of work for a short time, but the AFLPA were really supportive,” he said.

“The PA picked up financial support and it wasn’t something that lingered.

“It easily could’ve provided more challenges, but the fact that I knew I was going to be looked after allowed me to just focus on my rehab – from that point of view, it’s been really good for my mental health as well.”

The Lifetime Healthcare Program was able to reimburse Jacobs for out-of-pocket expenses incurred and aims to ease the financial burden on Alumni members who require joint surgery and to provide longer-term medical support.

“It’s not something that just stops once you stop playing footy as well, it’s a lifetime of support. In five years’ time, they’re not going to forget about me,” Jacobs said

“I’m 34, but who’s to say that when I’m 46 my back doesn’t start playing up? It gives me good comfort knowing that in 20 or 30 years’ time I’m going to have that support.”

While retirement greeted Jacobs earlier than anticipated, he has always been a forward thinker, which he concedes is sometimes to his own detriment.

“I was constantly looking at different ways to upskill myself so when my time was up, I’d be in a reasonable position and have something behind me that I could fall back on,” he said.

“Through my playing career I studied a Certificate IV in Building and Construction (Supervision), and I did numerous other courses – I did a list management course and a recruiting course.”

Jacobs used the Education and Training Grants provided by the AFLPA which provided not only financial assistance, but additional support and networking opportunities.

“As a player early in my career I tried my hand at a few different things and none of them had stuck or developed into a real passion.

“I found that once I’d found my niche in these short courses, that I was able to complete and really enjoy them.

Now, Jacobs works at the Crows in a Club Engagement Executive role.

“In short, it’s dealing with external stakeholders of the club, players, heritage committee, membership – I’m the game day MC and also work closely with the digital team,” he said.

“It’s great being at a footy club, but not being in the football department – it’s nice to have a bit of a break.”

He also hosts a radio show which airs on Triple M.

But perhaps most importantly, Jacobs has enjoyed renewed time with his young family.

“I’ve got two little girls, Imogen – who is four, and Alba – who is about 20 months, who was our COVID baby and will always be a memory of when we lived in Sydney,” he said

“It’s awesome and I’m very lucky to have my family, and to be able to spend that time together and have that work/life balance.”

While the adjustment from football to the “real world” has been a significant one, the AFLPA has eased the transition.

By keeping his details up to date, Jacobs was across all that the AFLPA has to offer.

“The AFLPA are really good at updating us with what is available and what we can do to keep upskilling ourselves and everyone there is more than happy to help,” he said.

“If I had one piece of advice for players, it would be to understand what the AFLPA provides to you, to be able make that transition as smooth as possible.”



ALUMNI MEMBERSHIP

Former players who played at least one senior VFL/AFL game receive access to the services listed below, plus a range of lifetime benefits when they leave the AFL.

HEALTH & WELLBEING

COMPLIMENTARY WELLBEING CONSULTATIONS

Alumni members have access to our National Psychology Network. All consultations are completely de-identified and funded by the AFL Players' Association. For more information, contact wellbeing@afplayers.com.au.

CONCUSSION SUPPORT

The AFL coordinates and funds a past player program for concussion which facilitates individual assessment, including brain imaging, as individually required by past player participants. The AFL recently oversaw a review which resulted in a report on various issues relating to concussion, including recommendations to improve this program. The AFL is currently addressing those recommendations with a view to improving the health outcomes of those already in the program and past players who may join in the future. We are working with the AFL to progress adoption of the recommendations. Past players are encouraged to contact the AFL directly at concussion@afplayers.com.au to find out more about this program.

CONCUSSION RESEARCH

The AFLPA and AFL are committed to ongoing concussion research to improve prevention, detection and management of sports related concussion and improve outcomes for past and present players at all levels of Australian Football. An important aspect of such research are the learnings that can be obtained from brain donation and analysis by brain banks.

The AFL is currently developing a longitudinal research program to be launched in the future, which will additionally offer participation in a brain donation program. While this research program is being developed, we continue to encourage past players to consider brain donation.

Please email the AFL directly at concussion@afplayers.com.au if you are thinking about donating your brain and would like some more information and/or to register your interest in brain donation. For further information about brain banks in Australia please see links below:
- Australian Sports Brain Bank: <https://www.brainbank.org.au>
- Sydney Brain Bank: <https://www.neura.edu.au/scientific-facility/sydneybrainbank>

DOCTORS NETWORK

Members are able to receive timely, bulk-billed, consultation, diagnosis and advice on treatment, referral and support on musculoskeletal issues and any ongoing injuries or illnesses related to their football career, regardless of their financial situation, through the AFL Doctors' Association. The network provides significant geographic coverage across the country.

Contact our Alumni team (details on page 6) for specific information.

SOCIAL CONNECTIONS

MCG GAME DAY EVENTS

In conjunction with the Combined Past Players and Officials Association, the AFL Players' Association hosts a number of past player events during the year at the MCG and Docklands Stadium on match days.

CONTINUED EDUCATION

EDUCATION AND TRAINING GRANTS

Past players can access Education and Training Grants (E&T) for up to three years post retirement or delisting. These grants may be used for university studies, TAFE courses, short courses and licences. A copy of your receipts, completion certificate or university results must be submitted at the time of application. You can only claim course fees for study in the same year as an approved grant.

For more information, please visit the Players Portal at MEMBERS.AFLPLAYERS.COM.AU



Former Richmond player Kelvin Moore speaks at the launch of the AFLPA's Injury and hardship Fund.

AFL PLAYERS' INJURY AND HARDSHIP FUND

Established in 2017, the AFL Players Injury & Hardship Fund provides ongoing support for the health and wellbeing of past players. The Injury & Hardship Fund has various payments and benefits which may be applicable to past players.

1. LIFETIME HEALTH CARE PROGRAM

AFLPA Alumni members may be eligible for reimbursement of medical costs and expenses for any joint surgery. Medical costs and expenses for a dental injury incurred whilst training or playing with an AFL/VFL club may also be reimbursable under the program.

Members with private health insurance are eligible for reimbursement of up to \$8,000, while those without private health insurance can access up to \$6,000. Hardship support may be available to members who do not have private health insurance due to financial hardship.

2. HARDSHIP FUND

As life doesn't always work out the way it was intended, support may be available to Alumni members in financial hardship.

The Hardship Fund has assisted more than 370 past players since the launch of the Alumni Program in 2007.

3. HOSPITAL EXCESS REIMBURSEMENT

AFLPA Alumni members can apply for reimbursement of any excess paid for a hospital stay or procedure conducted in a hospital up to \$500. For lifetime health care, past player hardship support, hospital excess reimbursement and the AFLPA Alumni program in general, contact our Alumni team (details at the end of this page).

Tim Harrington
Head of Alumni
P: 0419 152 411 E: tharrington@aflplayers.com.au

Chris Smith
Alumni Programs Manager
D: 03 8651 4344 P: 0400 019 391
E: csmith@aflplayers.com.au

Rebecca Gross
Alumni Programs Manager
E: rgross@aflplayers.com.au

4. FOOTBALL-ENDING INJURY

Players who exit the game due to an injury sustained during their employment as an AFL footballer, which will prevent them from playing at senior level in any competition again, can apply to the Trustee for a Football-Ending Injury Payment. This component of the Injury and Hardship Fund varies a benefit previously available to players through the CBA.

It has been updated to make it less arbitrary and has been broadened to better capture long-term injuries, including concussion.

5. DELISTED INJURY PLAYER PAYMENT

Players who are unable to complete full-time work in the first six months after their delisting due to a football injury, which is identified in their exit medical, are eligible for a payment at the average weekly wage for a period of four weeks.

For a Football Ending Injury or Delisted Injury Player Payment, players need to gain a copy of their exit medical and then contact their AFLPA Regional Manager.

AFL PLAYERS' INJURY & HARDSHIP FUND – BOARD

- Paul Marsh**
AFLPA CEO (Chair)
- Paul Henderson**
Medical negligence lawyer
- Joan Fitzpatrick**
Experienced company director
- Dr Andrew Potter**
Retired sports physician



YOU PUT YOUR BODY ON THE LINE, DID THE WORK AND CRASHED INTO EACH OTHER FOR A SMALL, AND IMPORTANT, PART YOUR LIFE BUT THE LASTING EFFECTS CAN BE OVERWHELMING, NOW IS THE TIME TO BE REWARDED.

- ANTHONY STEVENS





After superb careers, Hawthorn's Shaun Burgoyne and Richmond's David Astbury announced their retirements at the end of the 2021 AFL season.

TORRENS UNIVERSITY AUSTRALIA



Torrens University Australia is the Higher Education Partner of the AFLPA. The partnership allows all AFLPA members exclusive access to study with TUA.

The partnership provides those wishing to commence or continue their study with an outstanding opportunity to learn in a flexible learning environment either online, on campus or taking advantage of Torrens' hybrid courses.

From 2021, TUA have opted not to utilise ATAR as an entry requirement and continues to boast significant support networks, making it an ideal place to commence or continue your tertiary education.

The AFLPA is particularly proud of continuing to partner with TUA due to our shared values and we look forward to growing the partnership even further throughout the coming years.



AFLPA Alumni member and TUA ambassador, Leah Kaslar.

The benefits on offer to you via the partnership are:

- 20% off **ALL** enrolments for **ALL AFLPA** members
- Dedicated Education Services Officer. This will streamline the enrolment process and provide you with a direct contact to keep you on track while studying
- Free online short-course throughout the year. The following link will detail the information on the courses Torrens provides. There are also multiple short courses available worth considering: <https://www.torrens.edu.au/courses>

If you are interested in enrolling or wish to apply for a scholarship please contact your Regional Manager or **Janine Greaney** (0410 464 659 or jgreaney@alfplayers.com.au) who can guide you through the process.

NEXT GOAL WORK PLACEMENTS



AFL SportsReady in partnership with the AFL Players' Association has been delivering career and personal development programs to players since 2002.

NEXT GOAL WORK PLACEMENTS

The Next Goal Work Placements program is an opportunity for players to gain hands-on experience in their chosen field or industry.

The program enables players to build on existing skills and network with potential employers while learning about potential career pathways.

More than 350 players have taken part in placements across a range of industries including finance, real estate, education, youth services and construction.

The Next Goal Work Placement program takes place over a five-day period where players attend workplaces while gaining valuable experience in their chosen field.

Many players who have successfully completed their Next Goal Work Placement have benefited by gaining valuable industry experience along with direct employment with their host employer.

If you would like to gain experience in an industry you are interested in, please contact Rayden Tallis.

Rayden Tallis
Manager – Next Goal Program
E: rayden.tallis@aflsportsready.com.au
M: 0407 162 229

WELLBEING AND LIFE PERFORMANCE

Life after footy can be a time of significant change and the AFLPA Wellbeing Services Team is available to players who are looking to manage the post-career challenges as smoothly as possible. Think of this as a friendly but focused service to help you navigate and grow through change.

If you're unsure about what our psychologists can help with – call and have a chat or come for an initial session. Think of it as a proactive health check.

DO PAST PLAYERS USE THE SERVICE?

Absolutely. Approximately one-half of all members who access the Wellbeing Service are past players (male and female).

DOES IT MATTER IF I'VE NEVER USED THE SERVICE BEFORE?

No. While many past players may have already accessed our psychology network during their playing career, some have never done so. Members find the independent and confidential service appealing because while our network psychologists understand the AFL industry, the focus of discussion can be much broader.

WHAT DOES IT COST?

This service is provided at no direct cost to current or past players, as one of the many benefits of your AFLPA membership.

CONTRIBUTE TO THE VISION

We are always looking for current and past players to share their ideas and get involved with campaigns we promote or to provide a players' perspective on current and new services. You don't need a psychology degree – you just need to have an interest or passion for enhancing wellbeing, building resilience and preventing mental illness.

Contact us at wellbeing@aflplayers.com.au
or 1800 448 903

WHAT CAN I EXPECT?

A confidential conversation with one of the AFLPA's in-house psychologists, who understand and help navigate the typical post-career challenges that past players face.

These conversations often result in a face-to-face session/s with one of the AFLPA's independent and experienced network psychologists, in their private practice rooms (not at the AFL Players' Association). Phone/Skype consults can be arranged where face-to-face meetings are challenging.

WHY DO PAST PLAYERS CONTACT THE SERVICE?

Via this service, past players have access to a traditional range of mental health services, as well as more proactive services to build resilience, perform optimally and flourish in life.

A range of topics such as transitioning out of football, relationship issues, feeling flat or anxious, drug, alcohol and gambling related behaviour and other issues that pop up in their lives are often addressed.



FINANCIAL HEALTH CHECK

Many exiting players will be faced with dramatic change in their disposable income. How this affects not only your personal situation but also your family's, is something that often requires considerable planning and in some cases ongoing management.

Retired or delisted players are offered the opportunity to meet with the AFL Players' Association's Financial Advisers to assist their financial transition from the AFL via a Financial Health Check (FHC).

The FHC will take you through a cash flow analysis so any potential financial issues can be identified and possible solutions suggested before it's too late. The FHC will cater for your individual needs, in a one-on-one environment, covering a range of important topics.

ONE - ON - ONE SESSIONS

- Player Retirement Fund – how much and when
- Cash flow analysis
- Identify potential financial issues
- Debt management
- Taxation guidance – specific advice should be referred to your accountant
- Financial goals
- Superannuation
- Investments
- Insurance review

FINANCE CHECKLIST

- ▶ Financial Health Check one-on-one
- ▶ Understand the benefits of Player Retirement Scheme
- ▶ Review my cashflow requirements
- ▶ Review my strategy

AFL PLAYERS' SUPER PLAN

The AFL Players' Association Superannuation Plan was set up with a view to providing a highly flexible and low cost superannuation fund for all AFL players and associated staff, as well as allowing retired/delisted players to remain as members of the fund after their playing days have finished.

The fund also looks to provide default death and TPD insurance arrangements for members.

RETAINED MEMBERS CATEGORY

When players cease their football careers, AMP will provide written information detailing their accumulated superannuation benefit, including insurance details. Players' portfolios will automatically be transferred into the 'retained members/past players' category of the AFL Players' Association Superannuation Plan.

SUPER CHECKLIST

1. REVIEW how your super is invested
2. REVIEW your voluntary contribution levels
3. REVIEW your insurance requirements
4. REVIEW your nomination of beneficiaries

PLAYER RETIREMENT ACCOUNT (PRA) QUESTIONS

AFLPA Business Operations Department
T: 03 8651 4322

PLAYER RETIREMENT SCHEME ACCOUNT

<https://aflpa.eqt.com.au/AFLPA/AFLPALogin.aspx>

SUPERANNUATION LOGIN

<https://www.amp.com.au/myportfolio>

AFL PLAYERS' PORTAL

Please speak to your AFLPA Regional Managers for details on how to establish your login. Note the AFLPA portal will provide access to all AFLPA services including PRS and AMP Portals.

PLAYER RETIREMENT ACCOUNT

THE PLAYER RETIREMENT ACCOUNT

As a result of the negotiations for the 2012-2016 CBA, the AFLPA created the Player Retirement Account (PRA), a structure to benefit AFL players for their years of service in the AFL. Please refer to the table below for details of annual contributions made. Note: non-standard annual contributions stemming from the CBA review mechanism, as well as the Telstra program may be received. The benefits for a player's service on a list of an AFL club are determined by the amount of the contributions that are made under the PRA. For each year a player is on the list of an AFL club, the amounts set out in the table below will be invested in the member's account, subject to years of service

Player Service Category	2012-2016 CBA PRA Payment	2017-19 & 2022 CBA PRA Payment	2020 CBA PRA Payment	2021 CBA PRA Payment	2023 CBA PRA Payment
Rookies	\$7,000	N/A	N/A	N/A	N/A
1st Year	\$10,000	\$10,560	\$2,640	\$7,040	\$11,780
2nd Year	\$12,000	\$12,672	\$3,168	\$8,448	\$14,136
3rd and 4th Year	\$14,000	\$14,784	\$3,696	\$9,856	\$16,492
5th Year	\$15,000	\$15,840	\$3,960	\$10,561	\$17,670
6th Year	\$16,000	\$16,896	\$4,224	\$11,265	\$18,847
7th Year	\$17,000	\$17,952	\$4,448	\$11,969	\$20,025
8th Year	\$18,000	\$19,008	\$4,752	\$12,673	\$21,203
9th Year	\$19,000	\$20,964	\$5,016	\$13,377	\$22,381
10th Year	\$20,000	\$21,120	\$5,280	\$14,081	\$23,559

Note: 2023 PRA Contributions have increased by 11.55% on 2022.

Note: For the purpose of the 2012-2016 PRA, a "Rookie" receives a Rookie allocation regardless of the number of years on an AFL list. Under the 2017-2022 CBA, "Rookie" allocations no longer apply with "Rookies" to receive a contribution based on the number of years they have been on an AFL list (same as a primary listed player).

Note: Supplementary Signing Period and Mid-Season Draft players will receive the full allocation noted in the above table based on your year of service on an AFL Club list.

Note: Any player returning onto an AFL club list having previously been retired from the AFL competition, will have their prior years' service on an AFL club list recognised when the appropriate contribution amount is being determined.

EXAMPLE

A player commenced his AFL career as a rookie for two years (2010-2011) and then on the senior list for six years (2012-2017), a total eight years of service. The player's PRA contribution for 2017 will be \$19,008 as 2017 was his 8th season of service.

A player that is rookie listed in 2017 and has three prior years of service on the senior list will be categorised as a 4th year player as there is no rookie contribution under the 2017-2022 CBA. The player will receive \$14,784.

When you retire from AFL, you are paid a percentage of your fund within 12 months of your career ending, with the balance in your account retained for a further three years accruing investment earnings.

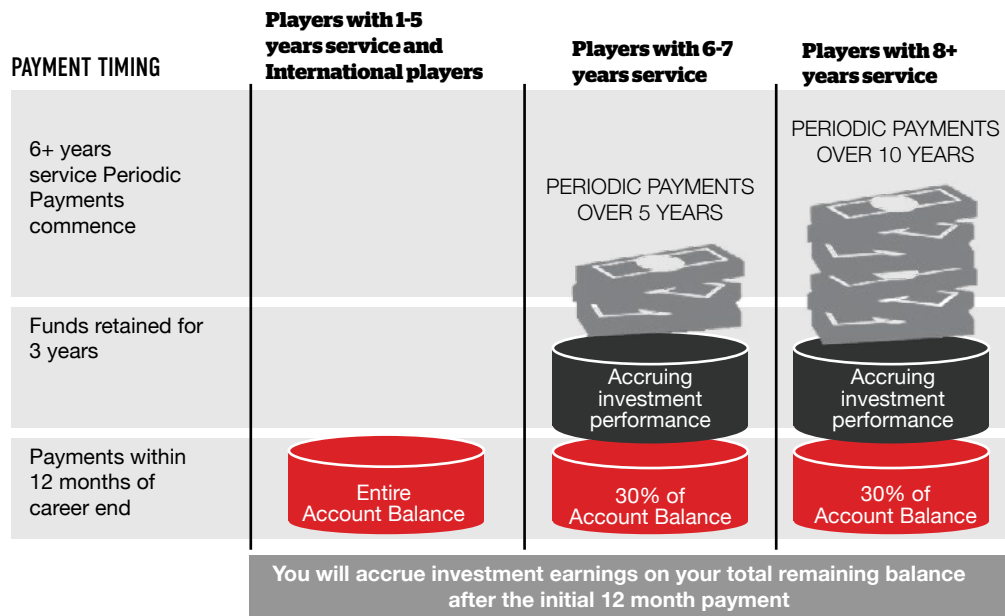
When retiring or being delisted and not being redrafted should your investment be in a High-Growth, Growth or Balanced Option, your investment will automatically be rolled over into the conservative option. Please advise the AFLPA or Equity Trustees (EQT) if you don't want this to occur. EQT will communicate with players advising the deadline to notify the AFLPA that you do not want your investment to switch to Conservative.

ADDITIONAL ENTITLEMENTS

Additional Entitlements		
Private Health Insurance - 2010/2011	\$1,500 per annum	
Office Bearer fee per year:	1999-2015	2016 onwards
Director	\$4,000	\$5,000
Delegate	\$2,000	\$2,000
Alternate Delgate	\$500	N/A

THOSE WHO HAVE PLAYED PRIOR TO 31ST OCTOBER 2011

Those who have played prior to 31st October 2011 will also have funds included in their PRA balance from the previous "defined benefit" program. The previous program was in effect from 1st January 1999 to 31st October 2011 and assisted players in the transition into their post-AFL career. The level of the benefit was determined by reference to the years the AFL player was on an AFL list and the particular list the AFL player was on at the commencement of the season, that being, senior or rookie list.



YOUR PLAYERS' PORTAL

POINTS TO NOTE

- Under the regulations of the PRA, your benefit will be paid to you according to the number of years that you have been on an AFL club's list. An initial lump sum payment, which is a percentage of your benefit, will be paid post 30 June 2024 and the remainder will be invested for a further three years.
- The initial lump sum payment is eligible to be treated as an Employment Termination Payment (ETP) as secured by the AFLPA through a private tax ruling from the Australian Taxation Office. Following the three year investment period, the balance in your account will be remitted to you as a periodic payment in May each year for a period determined by the length of your AFL career (see table above). These instalments will form part of your assessable income in the taxation year you receive it.
- As everybody's personal taxation situation is different, we strongly recommend you seek professional taxation and financial advice to determine the tax consequences regarding your payment.
- If you are an International player who plans to return to your country of origin upon completing your AFL career, please contact Equity Trustees or the AFLPA to arrange payment of your PRA balance.

TAX INFORMATION

As your income may vary post football it is worth familiarising yourself with the tax rates pertaining to gross income/salary/earnings that may be derived from future pursuits. In addition to the rate of tax, the current Medicare levy of 2% will apply to your taxable income, as well as any additional Medicare levy surcharges should the appropriate levels of private health insurance not be maintained.

TAX RATES FOR 2023/2024

Taxable Income	Taxable on this Income
\$0-\$18,200	NIL
\$18,201-\$45,000	19c for each \$1 over \$18,200
\$45,001-\$120,000	\$5,092 plus 32.5c for each \$1 over \$45,000
\$120,001-\$180,000	\$29,467 plus 37c for each \$1 over \$120,000
\$180,0001 and over	\$51,667 plus 45c for each \$1 over \$180,000

MEMBERS.AFLPLAYERS.COM.AU

LOGIN TO THE AFL PLAYERS' PORTAL TO UPDATE YOUR PERSONAL DETAILS, AS WELL AS:

- Lodge grant requests online
- Access your AMP super fund
- Check your Player Retirement Scheme balance
- See your Regional Manager details
- View the Alumni Handbook
- Check out special offers for AFLPA members

Contact your Regional Manager for more information



We exist to make young people's lives matter

Ladder is the official charity of all AFL and AFLW players. It is an independent not for profit, founded in 2007 by AFL players who recognised the power of sport, and the AFL industry, as being a powerful vehicle for social change.

Ladder is a leader in youth mentoring and development, delivering specialist programs and vital opportunities to disadvantaged young people in communities across Australia. Ladder has proven success in working with some of the most complex young people, in the most marginalised and socially disadvantaged communities in Australia. Approximately 80 per cent of young people Ladder supports have complex needs, including mental health issues, and behavioural and social challenges, and 28 per cent identify as Aboriginal and Torres Strait Islander (ATSI).

Ladder programs support young people aged between 16 and 25 to build their capacity across key life domains including self-belief, community connection, health and wellbeing, independent living skills and education, employment, and training. Upon graduating Ladder programs:

- 83% of young people are now engaged in education, employment or training.
- 90% say Ladder supported them to achieve their goals (e.g., find a job, engage in education).
- 100% of young people feel more connected to their community.
- 100% of young people feel positive about their future.

Since 2007, AFL players have been at the heart of Ladder, contributing financially, as volunteers, staff, advocates and mentors. If you are interested in hearing more about how players (past and present) have directly supported our young people to achieve their goals, check out ladder.org.au, contact Guy Walker on guy.walker@ladder.org.au or call 03 9416 0064.



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@AFLPlayers