

AFL PLAYERS' TRANSITION HANDBOOK



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AFL PLAYERS' TRANSITION HANDBOOK

The AFL Players' Alumni program recognises the contribution every past player has made to our great game, and all members have access to our comprehensive support network.

Alumni membership is available to any former V/AFL player who satisfies either of the following:

- Played at least one senior V/AFL game.
- Was on a club list from 2017* (regardless of if they played a senior match or not).

*This date reflects the beginning of contributions to the Injury and Support Fund through Collective Bargaining Agreements.

HOW DO I BECOME A MEMBER?

If you aren't a member already, get in touch with the Alumni team below, or via alumni@ aflplayers.com.au.

THE TEAM

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JAMES GALLAGHER

This handbook has been developed for all past V/AFL players, including those who have finished up at the end of the 2026 season.

If you're at the beginning of your journey transitioning out of the game, first and foremost – congratulations on all that you have achieved. Regardless of the length of your career, and how it came to an end, remember that the AFLPA is here to support you and your membership includes numerous services and resources.

Our Mental Health Navigator Service finds that transition out of the game can be marked with feelings of grief and loss. Being delisted or retiring can leave a deep emotional mark – the end of an elite sporting career can produce an identity shift that affects even the most prepared players. That is why the AFLPA continues to invest in transition support, and direct attention and resourcing towards this unique journey.

Reach out any time – when transitioning, or at any point as a past player member – for free, confidential and independent one-on-one support.

Your membership includes access to our world-class Injury and Support Fund, which is made up of the Joints and Dental Benefit, Hospital Admission Excess Reimbursement, Football-Ending Injury Benefit, Delisted Player Benefit, Geoff Pryor Grant, and the Severe Injury and Dependency Benefit.

The Injury and Support Fund has assisted more than 1300 past players and their significant others in the last decade and is funded entirely by current players through their share of industry revenue.



We also conduct annual preventative health screenings nationwide, which were attended by more than 400 past players in 2026. Within these complimentary screenings, 41 skin cancers were detected (including 4 melanomas) and 38 members were identified with elevated Prostate Antigen Assessment levels.

In addition to the above, members can access career development support, financial services and legal assistance.

Wherever you may be in your post-playing life, the AFLPA can support you and I encourage you to read through this handbook and familiarise yourself with our services. Please don't hesitate to get in touch.

James Gallagher
CEO

DARCY MOORE

Firstly, congratulations on your AFL football career and for all you have achieved in the game. We are grateful for your contribution to our game and support of the AFLPA over the journey.

Regardless of how many years you were in the game, your hard work and dedication have paved the way for the many generations of players to follow you.

The AFLPA was founded by elite players in 1973 to serve the players who put their bodies on the line for the game we all love, and who wanted to have a voice in the industry. In 2026, we continue to play a vital role in governing and setting the strategic direction of the industry today. We have only been able to achieve the extraordinary outcomes for more than 50 years because of the strength and unity of our members. We have all benefited from this.

Transitioning away from playing the game is not an easy journey. We hear often from our past players about its complexity and the impact on identity and wellbeing. We have learnt many lessons from past players telling us their stories of transition from the game, and these experiences shape much of the work we do today.

The AFLPA is here to help all past player members through life beyond their football careers. This applies whether you have been out of the game for one year or 50. I encourage you to lean on the AFLPA and make the most of your membership, whether that's for physical health, wellbeing, further education and training, or financial support.

The Injury and Support Fund has been developed for this exact purpose. As a current player, I'm proud to contribute and support those who came before and made the game what it is today.



The association is made up of a team of people who are hardworking and dedicated to our success within and without the game. They are truly some of the most selfless, professional and passionate people I have worked with in football. I urge you to lean on them.

This handbook covers everything you can access through your membership as well as the key AFLPA staff to contact should you need it. Your membership to the PA is for life.

Stay connected to us, look after yourself and your network, and please reach out whenever you need.

Darcy Moore
President

THE EXIT PROCESS

MEDICAL, INJURIES & BENEFITS

CLUB OBLIGATIONS

Under the CBA, clubs are required to follow an outlined process when delisting a player.

MEETING

As soon as practicable after the club decides a player will be delisted, the club will give the player reasonable notice to attend a meeting with the Senior Coach, Football Manager, List Manager or other suitably qualified person. At the meeting, you will be told that you have been delisted and the reasons. These discussions will be kept confidential.

PLAYER DEVELOPMENT MANAGER

The club will then arrange for you to meet with the PDM. The PDM will provide you with information about the career transition services and support available through the club and AFLPA. With your consent, the PDM will also inform the relevant AFLPA Regional Manager who can provide you with further support.

EXIT MEDICAL

The club will arrange, at the club's expense, for you to undergo an exit medical examination, which must be conducted in accordance with the Minimum Medical Standards under the CBA. This must cover all relevant matters to your medical history including your medical condition and basic treatment plans for any football injuries being rehabilitated.

The club is required to provide a copy of the report to you within four weeks of the examination. You can also request your full medical records from the club at any time.

WHY DO I NEED TO HAVE AN EXIT MEDICAL?

For 18 months following your delisting, your club must pay any out-of-pocket medical expenses you incur in the course of receiving treatment or undergoing medical procedures for football injuries/conditions that were identified in your exit medical. These are costs which are not covered by your health insurance ("gap expenses"). Please note that to receive payment of the gap expenses, you must continue to hold the required health insurance that applies at your club, and meet certain other conditions.

Your exit medical should identify any injuries or 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

The exit medical will also 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

Note that the rate of pay will depend on the level you were playing when injured, and how many years you have spent on an AFL list.

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.

- If you were injured in an AFL match OR you played more than 10 senior matches in your final year, you will receive a payment per match of:
 - 11-15 AFL matches = 80% of your match payment, or
 - 16+ AFL matches = 90% of your match payment.
- If you were not injured in an AFL match and you played 10 or less senior matches = \$1000 per match missed.

Eligibility will cease when you:

- Play a match in any organised Australian Football competition (at any level);
- Have otherwise recovered from the injury; or
- Have received 23 of these payments, with that amount set off by any injury payments received in the player's final year.

This payment 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 & Support Fund (see page 12).

RELOCATION ALLOWANCE

A first or second-year player who was relocated and is then delisted after one or two years of service, and returns home to their original place of residence, is eligible for the reasonable costs of relocating back to that location. This includes removalist costs (for furniture, car and personal belongings) and airfares. There is no limit on the amount but it needs to be considered a reasonable expense and must reflect the distance travelled and the assets relocated.

YOUR ACCREDITED AGENT

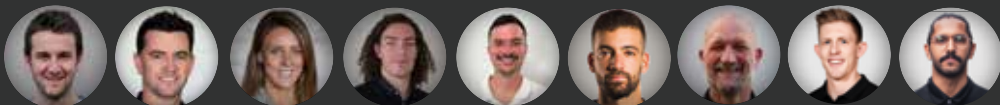
Your Accredited Agent should be able to assist you with the following:

- Ensuring your required health insurance is paid and covers you for a minimum period of 18 months post-delisting.
- Any potential injury benefits.
- Reimbursement of any relocation expenses by your club (if eligible).
- Ensuring any contract incentives are paid by 31 October of your final year.
- Investigating interest levels from other clubs leading up to the player movement periods if you wish to continue your AFL career (e.g. pre-season training).
- Assisting with your next steps, whether that be work opportunities, second-tier football, or study.

If you have any questions or require assistance with any of the above, reach out to the AFLPA legal team via legal@aflplayers.com.au.



THE REGIONAL MANAGER TEAM



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:

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TRANSITION EXPERIENCE

NAVIGATING THE LOSS OF IDENTITY BY WILL SNELLING

In an industry built on structure and performance, the end of a football career can feel anything but clear-cut. My journey covers two delistings that offer valuable lessons – not just about football, but also about identity, communication, and life beyond.

The first time, I was delisted after three years on the rookie list and wasn't under any illusions that I was up against it. But going into that final meeting, I thought I was still a chance.

The second time was markedly different. The process of being delisted is emotionally complex and often logistically opaque. You're at the club's mercy and that's as uncertain as it gets. I was told, 'we'll be in touch,' which became 'we'll wait until after the draft', then 'you're a chance through the rookie draft', and finally 'would you want to go through SSP?' You become a chess piece.

That optimism is part of the system – clubs want you to be hopeful for as long as possible and I understand why, they need to make decisions that benefit them – but, when push came to shove, I walked away.

That agency in the end goes a long way. I was ready to move on to other things, and that has a fair bit of psychological power.

One of the biggest challenges for players is navigating the loss of identity. You're scouted from early teenage years, you're now 'the footballer' among friends and family and you hold on to that during your formative years. But it ends suddenly.



While it was confronting the first time I was delisted, I had greater perspective during my second stint. I was committed to not getting sucked into the fishbowl and having another string to my bow. I think that's paramount to ensuring the transition isn't as difficult as it might be.

Communication is the most important part of delisting players. I respect the decisions football departments, and the individuals within them, have to make but there's discrepancy in the professionalism of how these are handled within the system.

Timelines are drawn-out, but players need to know their options as soon as possible even if that means bringing forward difficult conversations.

The end of a career leaves a lasting impression. It can shape how you view your whole career. Tinkering around the edges to make that smoother for the human in the middle needs to be explored properly.

What helps most is honesty, agency, and space to prepare and these are vital ingredients to supporting players at every career stage.

ALUMNI MEMBERSHIP

Former players who played at least one senior V/AFL game, or were on a club list from 2017, 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, reach out via 1800 448 903 or wellbeing@aflplayers.com.au.

INJURY AND SUPPORT FUND

Alumni members are eligible for benefits within the AFL and AFLW Players' Injury and Support Fund, which provides a wide range of support from preventative health screening days nationwide, to reimbursement of medical costs associated with specific surgeries and hospital excess costs.

More information can be found on page 12, or by contacting alumni@aflplayers.com.au.

CONCUSSION RESEARCH AND BRAIN DONATION

The AFLPA and AFL are committed to ongoing concussion research to improve prevention, detection and management of sports related concussion, and to improve outcomes for past and present players at all levels of Australian football. There are currently contrasting and evolving views from medical and sport research groups on the long term impacts of concussion and repeated head trauma, including Chronic Traumatic Encephalopathy (CTE). Recent examples of position statements about the risks associated with concussion and repeated head trauma include:

- Australian Institute of Sport Concussion and Brain Health Position Statement 2024
- Concussion in Sport Group Consensus Statement 2022
- National Institute of Neurological Disorders and Stroke (a component of the US National Institutes of Health) statement in 2022

An important aspect of concussion research is the learning 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.

If you are thinking about donating your brain and would like some more information and/or to register your interest in brain donation, please contact:

- **AFL** via concussion@afl.com.au
- **Australian Sports Brain Bank** via SLHD-brainbank@health.nsw.gov.au or (02) 9351 0943
- **Sydney Brain Bank** via braindonors@neura.edu.au or (02) 9399 1707

CONTINUED EDUCATION

EDUCATION AND TRAINING GRANTS

Alumni members can access Education and Training Grants in three annual application windows across their first five years out of the game. These grants may be used for university studies, TAFE courses, short courses and licences. A copy of payment receipts (or HECs statement), completion certificate or academic transcript must be submitted as part of the application. Applications can be made via the AFLPA Players' Portal and are only permitted for study or professional development that is completed in the relevant year.

For more information, head to page 21.

AthletePATH

CAREER SUPPORT

Alumni members can access free support via Relaunch Me, who specialise in career guidance, job searching, career planning, skill development and professional networking, as well as resume and LinkedIn profile assistance. Members have access to this service up to three times over their first five years out of the game.

Consultations can be booked in via AthletePATH in the Players' Portal. For more information, visit relaunchme.com.au.

WORK PLACEMENTS

The AFLPA Next Goal program, delivered with Infront Sports, provides Alumni members with a flexible 38-hour work placement. The program supports career exploration, practical workplace experience, networking and skill development, helping players build confidence and transition successfully into life after football.

To apply for a placement, head to AthletePATH in the Players' Portal. For more information, see page 22.

FINANCIAL ADVICE

Alumni members can access individualised financial advice through BlueRock Wealth, to assist with personal wealth goals and road mapping their financial future. Members can access a discounted rate and are eligible to claim further money back upon completion. This service is available up to three times over the first five years out of the game.

For more information, see page 23.

COMMERCIAL OPPORTUNITIES

SAILIAS

Sailias is a sponsorship decision infrastructure platform, that gives AFLPA members an avenue to get discovered by brands, manage partnership opportunities, and take control of their commercial profiles.

The platform can connect you directly with brands that align with your values, audience and objectives, at no cost to you. By signing up, you will be able to:

- Get discovered by brands actively looking for partnerships.
- Control the fee range, types of work and sponsorship categories you're open to.
- Review and respond to sponsorship briefs.
- Showcase your values, passions, career, audience reach and social presence.
- Keep your data secure and private.

For more information, visit get.sailias.com. If you have any questions about the platform, reach out to GM Communications and Commercial, Michael Jamison, via mjamison@aflplayers.com.au.



AFL AND AFLW PLAYERS' INJURY AND SUPPORT FUND

Expanded in 2025, the AFL and AFLW Players' Injury and Support Fund provides ongoing support for the health and wellbeing of past players. The Fund has various payments and benefits which may be applicable to past players.

1. JOINTS AND DENTAL BENEFIT

AFLPA Alumni members may be eligible for reimbursement of out-of-pocket medical costs associated with any joint surgery and dental procedures related to their football careers.

Members with private health insurance are eligible for reimbursement of up to \$10,000, while those without private health insurance can access up to \$8,000.

This program also includes a Surgery Avoidant Treatments (SAT) Benefit, which can provide for medically directed treatments forming part of a broader healthcare plan intended at avoiding or delaying surgery.

Criteria for SAT Benefit includes:

- Clinical care is being coordinated by a medical practitioner,
- The treatment has been recommended by a specialist,
- Other treatments have been ineffective or are unsuitable,
- The treatment is being used as part of a broader management plan.

2. GEOFF PRYOR GRANT

This grant is for members who have experienced hardship due to injury, illness, and/or wellbeing issues (including where income has been impacted by injury or illness).

Financial assessment and assistance is required where possible, although grants may be distributed in other circumstances, including to assist football-related insurance claims.

3. HOSPITAL ADMISSION EXCESS REIMBURSEMENT

Alumni members can apply for reimbursement of any excess paid for a stay or procedure conducted in a hospital.

This reimbursement is up to \$750 to cover excess following a hospital stay and should help members reduce their monthly premium for private health insurance.

For more information on the Joints and Dental Benefit, Geoff Pryor Grant or Hospital Admission Excess Reimbursement, contact our Alumni team.

Chris Smith

Alumni Programs Manager
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Rebecca Gross

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4. PREVENTATIVE HEALTH PROGRAM

The AFLPA runs regular Health Screenings in each state for past player members to proactively check their health.

Health checks are facilitated by a third-party medical provider and may include:

- Blood pressure check
- Glucose and cholesterol analysis
- Liver and kidney function
- Full blood count
- Body mass index (BMI)
- Full body skin check
- Optional flu vaccination

Details of upcoming Health Screenings will be communicated to members via email and SMS.

5. SEVERE INJURY AND DEPENDENCY BENEFIT

This benefit provides financial support to members suffering the impacts of a severe injury sustained in or significantly contributed to by their AFL or AFLW playing careers, including those suffering the impacts of traumatic brain injuries.

The Dependency Benefit is designed to assist families who have been impacted by a severe injury, where the former player is now deceased.

Eligible past players can apply for a Severe Injury and Dependency Benefit via third-party provider, Crawford and Co., by expressing their interest through severeinjurybenefit@crawco.com.au.

For more information about the Severe Injury and Dependency Benefit, visit aflplayers.com.au/alumni or contact our Alumni team.

The following two programs can only be accessed by players within their first year out of the AFL system, as explained below.

6. FOOTBALL-ENDING INJURY BENEFIT

Former players who exit the game due to an injury that prevents them from playing football at a senior level in any other competition again are eligible for a payment based on their age and the base value of the final year of their standard playing contract, up to \$500,000.

7. DELISTED INJURY BENEFIT

Former players who are unable to work immediately following their delisting due to an injury can access one month's pay at the average Australian wage.

For more information on the Football-Ending Injury and Delisted Injury Benefit, contact the AFLPA legal team or your Regional Manager.



"I'M EXTREMELY GRATEFUL NOW AS A PAST PLAYER THAT THE CURRENT PLAYERS ARE SACRIFICING A PORTION OF THEIR SALARY TO GO INTO THIS FUND, AS I DID WHEN I WAS PLAYING. FOR THE GENERATIONS BEFORE ME. WE'RE ALL LOOKING AFTER EACH OTHER IN THAT SENSE, WHICH IS VERY MUCH APPRECIATED AND A GOOD THING WE'RE DOING."

- BRETT DELEDIO



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.

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 consults can be arranged where face-to-face meetings are challenging.

WHY DO PAST PLAYERS CONTACT THE SERVICE?

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

The most common reasons that past players access the service include relationship issues, transitioning out of football, feeling flat or anxious, grief and loss, and drug, alcohol and gambling-related behaviour.

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.

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

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.

Financial Health Checks are available to players within their first five years out of the game, and can be accessed via AthletePATH within the Players' Portal.

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

To book an online financial health check, visit ampcorpsuper.i-events.info/super-health-check

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

SUPERANNUATION LOGIN

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

PLAYER RETIREMENT ACCOUNT

First established on 1 January 1999, the Player Retirement Account (PRA) was created to assist players in their transition away from the game. In 2012, the PRA was updated to provide improved benefits to players through both a lump sum and via periodic payments.

The PRA is already considered one of the leading player retirement account programs in Australian sport, and through continued contributions into the PRA negotiated through the current CBA, as well as improvements made to the structure and rules of the program, players will be provided with greater financial security as they leave the game.

WHEN DO YOU RECEIVE YOUR BENEFITS?

You are paid a lump sum from your benefits in July the year after your career ends. The balance of your Retirement Account will continue to be managed by Equity Trustees (EQT) for a period dependent on your length of service in the game. The amount not paid to you upon leaving the game will continue to be invested by the AFLPA and accrue investment earnings.

The following rules will apply to the payment of your benefits as a retirement lump sum and then as a periodic payment:

• For a player with 1–5 years' service

You will receive the entire amount of your benefits from the Retirement Account as a lump sum in July post your career ending.

• For a player with 6–7 years' service

You will receive 30% of your accrued benefits from the Retirement Account, as a lump sum in July the year after your career ends. The balance is then payable in periodic instalments over a five year period. Note the first periodic instalment will be received in August of the year after the initial 30% lump sum payment (i.e. 13 months after), with the second and subsequent periodic instalments received each May thereafter until all funds have been paid out.

• For a player with 8+ years' service

You will receive 30% of your accrued benefits from the Retirement Account, as a lump sum in July the year after your career ends. The balance is then payable in periodic instalments over a 10 year period. Note the first periodic instalment will be received in August of the year after the initial 30% lump sum payment (i.e. 13 months after), with the second and subsequent periodic instalments received each May thereafter until all funds have been paid out.

If you are an international player who plans to return to your country of origin upon completing your AFL career, please contact EQT (details below) to arrange payment of your PRA balance.

IS ANY TAX DEDUCTED FROM PAYMENTS?

The AFLPA deducts PAYG withholding at a rate of 32% regarding the first \$180k from the initial lump sum payable in July post your retirement/delisting. Any amounts over \$180k will have PAYG withholding deducted at a rate of 47%, noting these rates are subject to change based on any ATO changes made. The receipt of this income should be reported in your income tax return in the year of receipt.

Periodic payments will also be taxable as ordinary income with PAYG withholding withheld at a rate of 32% by the AFLPA prior to payments being made, provided you have advised the AFLPA of your Australian Tax File Number (TFN). Income received from the PRA and PAYG withheld from payments received will be reported to the ATO and automatically appear in your PAYG Summary for the year in question.

Members need to seek their own advice as to the impact receipt of benefits from the PRA has on their own financial circumstances.

DOES THE AFLPA PAY INCOME TAX ON INVESTMENT RETURNS?

Under current tax arrangements, no taxes are payable with regards to allocations made to the PRA or investment returns while your allocation is retained within the PRA under the ownership of the AFLPA. Income tax will be payable when amounts are paid to you.

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.

WHAT HAPPENS WHEN YOU LEAVE THE AFL?

Post completion of the season you leave the game, should your PRA allocation be invested in a "High-Growth", "Growth" or "Balanced" investment option, you will be contacted by EQT to nominate whether you would like to request the AFLPA retains this current investment option. Should you not make a nomination by the date provided, your allocation will be switched to the "Conservative" default investment Option.

EQT will contact you leading up to your initial lump sum ETP in July, requesting various key information required for the payment to be made. This information will include your Tax File Number (TFN), ID and bank account details where the payment is to be made. Post payment of your ETP, any remaining balance of the PRA amount allocated on your behalf will be paid out as annual periodical payments over either five or ten years, depending on the number of years spent on the list of an AFL club.

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 Delegate	\$500	N/A



PLAYER RETIREMENT ACCOUNT

ARE YOU ABLE TO GET EARLY ACCESS TO THE FUNDS IN YOUR ACCOUNT?

From 1 November 2024, the early release rules for members were changed. In keeping with the broad intention of the PRA to provide retirement income benefits, it is envisaged that early releases will only occur infrequently and be subject to a narrow set of conditions, such as in a situation whereby you have retired and:

- Are experiencing or are likely to experience financial hardship
- On Compassionate grounds;
- Have been totally and permanently disabled; or
- Have a terminal illness.

In these limited cases, you may apply for an early release of all your PRA. The AFLPA CEO, in their absolute discretion, will consider all early release submissions. If the AFLPA CEO is satisfied that one or more of the above conditions have been met, they may grant an early release of all of a player's retirement benefit as the CEO may, in their absolute discretion, determine. Should you wish to make an early release application from your PRA, please contact Equity Trustees as follows:

Karina Wagner (Equity Trustees Client Relationship Manager)
P: (08) 8127 1740
E: aflpamembers@eqt.com.au

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	2024-26 CBA PRA Payment
Rookies	\$7,000	N/A	N/A	N/A	N/A	N/A
1st Year	\$10,000	\$10,560	\$2,640	\$7,040	\$11,780	\$11,957
2nd Year	\$12,000	\$12,672	\$3,168	\$8,448	\$14,136	\$14,348
3rd and 4th Year	\$14,000	\$14,784	\$3,696	\$9,856	\$16,492	\$16,739
5th Year	\$15,000	\$15,840	\$3,960	\$10,561	\$17,670	\$17,935
6th Year	\$16,000	\$16,896	\$4,224	\$11,265	\$18,847	\$19,130
7th Year	\$17,000	\$17,952	\$4,448	\$11,969	\$20,025	\$20,325
8th Year	\$18,000	\$19,008	\$4,752	\$12,673	\$21,203	\$21,521
9th Year	\$19,000	\$20,964	\$5,016	\$13,377	\$22,381	\$22,717
10th Year	\$20,000	\$21,120	\$5,280	\$14,081	\$23,559	\$23,912

Note: 2024 PRA contributions increased by 1.50% on 2023.
Note: 2023 PRA contributions increased by 11.55% on 2022.
Note: For the purpose of the 2012-2016 PRA, a "Rookie" received a Rookie allocation regardless of the number of years on an AFL list. Under the 2017-2022 CBA, "Rookie" allocations no longer applied with "Rookies" receiving a contribution based on the number of years they had been on an AFL list (same as a primary listed player).
Note: Supplementary Signing Period (SSP) and Mid-season draft players 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 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.

PAYMENT TIMING	Players with 1-5 years service and International players	Players with 6-7 years service	Players with 8+ years service
6+ years service Periodic Payments commence		PERIODIC PAYMENTS OVER 5 YEARS 	PERIODIC PAYMENTS OVER 10 YEARS 
Initial Payment In July Post Career Ending	Entire Account Balance as an ETP	30% of Account Balance as an ETP	30% of Account Balance

Your future benefits will accrue investment earnings on your total remaining balance after the initial 12 month payment

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 in July after you finish.
- If you are an International player who 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 ETP, the balance in your account will be paid to you by EQT as an annual periodic payment 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. Note your first periodic payment will be made in August the year after you receive your ETP, with each subsequent periodic payment made in May each year.

TAX INFORMATION

As your income may vary post football, it is worth familiarising yourself with the tax rates relating 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.

Visit the Players' Retirement Fund Portal at aflpa.eqt.com.au/login

For more information, visit eqt.com.au/campaigns/afl-players-association-resources

TAX RATES FOR 2026/2027

Taxable Income	Taxable on this Income
\$0-\$18,200	NIL
\$18,201-\$45,000	15c for each \$1 over \$18,200
\$45,001-\$135,000	\$4,020 plus 30c for each \$1 over \$45,000
\$135,001-\$190,000	\$31,020 plus 37c for each \$1 over \$135,000
\$190,001 and over	\$51,370 plus 45c for each \$1 over \$190,000



Torrens University Australia is the 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.

The benefits on offer to you via the partnership are:

- 25% 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

If you are interested in enrolling or wish to apply for a scholarship please contact your Regional Manager or **Nathan Lay** (0448 884 118 or nlay@afplayers.com.au) who can guide you through the process.



Melbourne's Alex Neal-Bullen graduated from Torrens University Australia in 2024 with a Bachelor of Business (Sports Management).

EDUCATION AND TRAINING GRANTS

Players can access Education and Training Grants to subsidise university, tertiary study and short courses. The Committee determines grants based on the guidelines provided, the number of total successful applicants and the amount of funding available in each year.

CLOSING DATE FOR E&T GRANT APPLICATIONS:

15 JAN 2027

For study completed in 2026

FUNDING GUIDELINES

MASTERS	\$4290 (PER YEAR)
GRADUATE CERTIFICATE / DIPLOMA	\$3575 (PER YEAR)
BACHELOR	\$3575
AVIATION	\$2400
DIPLOMA	\$2860
PROFESSIONAL QUALIFICATION / LICENSES	\$1430
TAFE CERTIFICATE 4	\$1100
TAFE CERTIFICATE 1-3	\$825
SHORT COURSE	\$715

Education and Training Grants are capped to a maximum of \$4300 per year.

Torrens University Australia (TUA) is the Higher Education Partner of the AFL Players' Association, and all AFLPA members can access the following opportunities:

- 25% off all Torrens University enrolments
- 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 courses

For more information about TUA and how it could benefit you, contact Janine Greaney via jgreaney@afplayers.com.au.

E&T Grant applications are submitted via the AFL Players' Portal (members.afplayers.com.au). A copy of your paid course receipts/ HECS Statement, university results or completion certificate must be uploaded at the time of application.

For more information, reach out to your Regional Manager
(see page 22 for contact details)

NEXT GOAL PROGRAM

The AFLPA Next Goal program, delivered with Infront Sports, provides unparalleled career development and work experience opportunities for current and past professional players.

The program runs for 38 hours, the equivalent of one week full-time.

Infront Sports supports the player with host sourcing, placement set up, work health and safety (WHS), insurance coverage, payroll, career exploration, placement maximisation, networking, and future opportunities development. Players can complete placement hours flexibly around their AFL schedule and commitments, and in a variety of industries and career interest areas.

PROGRAM BENEFITS

- Explore different career interest areas, jobs and industries, first hand.
- Develop valuable on the job skills, experience and capability
- Establish high quality employment contacts, connections, and mentors.
- Experience positive networking benefits and open future job opportunities.
- Increase confidence in post-sport direction, and support higher performance on field.
- Understand day to day job realities to inform study and career choices
- Make progress in creating a career bridge for post sport career transition.

HOW TO APPLY

To access the Next Goal Program, log in to the Players' Portal and click on the AthletePATH tile.

CONTACT

For more information about the AFLPA Next Goal Program, or how Infront delivers successful athlete career transition services, please contact:

Erin Devlin, Managing Director

P: 1300 338 546

M: 0403 212 761

E: erin@infrontsports.com.au

You can also visit infrontsports.com.au



BLUEROCK WEALTH

BlueRock Wealth can provide you with access to discounted expert financial advice, tailored to your individual needs.

BlueRock is an advisory firm helping people achieve their personal wealth goals. Their aim is to provide you with a clear roadmap for your future, smart strategies to get you there, and ongoing support to navigate a path to financial freedom.

CHOOSE FROM THREE PROGRAMS

TIER 1: FUNDAMENTALS –

AIMED AT 1ST TO 3RD YEAR PLAYERS

Tailored personal advice across the core areas of their financial world.

TIER 2: EXPLORER –

AIMED AT 4TH YEAR PLAYERS AND BEYOND

Current and past players who want to utilise their earning capacity intelligently, and are seeking advice aligned to their financial goals and objectives

TIER 3: ACCUMULATOR –

AIMED AT 7TH YEAR PLAYERS AND BEYOND

Current and past players who want a long-term financial game plan to make major life decisions, eg. buying/selling property, career transitions, starting a family, funding education.

EXCLUSIVE AFLPA OFFER

All AFLPA members can access:

- **20% off** BlueRock's fees
- **Extra \$1,500 off** upon completion, via the Player Portal
- **Access to the offer each year** while playing or **three times** within your first five years out of the game.

HOW TO SIGN UP

You can find more information, and book in a session with BlueRock, via the **AthletePATH** tile in the Player Portal.

If you have any questions, reach out to programs@aflplayers.com.au.



BlueRock has been awesome for me. I'm the first to admit I am not very across the possibilities when it comes to investing and things like that, so to have the guys at BlueRock there to help educate me not only with those decisions, but around how it all works, has been brilliant!

Ruby Schleicher

We level the playing field for young people to thrive in partnership with the AFL industry and players.

Ladder is the official charity of the AFL Players' Association. 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. We deliver programs to young people, 16 – 25, that improve outcomes across key life domains including self-efficacy, community connection, health and wellbeing, independent living skills and education, employment, and training.

Ladder Development Coaches work alongside the young people to help them achieve goals across each of the program areas. Over ten years on, players continue to be at the heart of the organisation, contributing financially, as volunteers, staff, advocates, mentors, and there is also player representation on the Ladder Board.

Ladder has made a lasting impact on the lives of young people across Australia and looks forward to continuing this important work as the AFL and AFLW players' official charity.

To find more about Ladder, or how you can get involved, please contact your AFLPA Regional Manager.

YOUR PLAYERS' PORTAL

MEMBERS.AFLPLAYERS.COM.AU

LOG IN 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
- Access the AFLPA Members Whistleblower Service
- Access AthletePATH

Contact your Regional Manager for more information



FIRST THREE MONTHS

- What needs to be sorted out immediately?
- What support do you think you will need through this period?
- What would make the next three months feel successful to you?

6-12 MONTHS

- Where would you like to be at the end of this period?
- What does work/study/football/personal life look like in this period?

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There are no margins, text, or other markings on the paper.

LONG TERM

- What type of career or life are you building towards?
- What is important to you beyond work or football?
- What does a successful transition look like to you if it doesn't involve another AFL/W opportunity?

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There are no margins, text, or other markings on the paper.



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