

# Thinking about life after work?



Many people approaching retirement age are interested in accessing their super before retirement to either top up their super balance or reduce their working hours. This strategy is called transition to retirement (TTR).

If you've reached 'preservation age' (age 55 if you were born before 1 July 1960) and have money in a super account, you can transfer part, or all, of your super into a TTR income stream. This is subject to legislative

requirements and fund rules. Your maximum yearly drawdown is 10% of your balance. The money is also non commutable, which means lump sums cannot be withdrawn until you fully retire or reach age 65.

Income received from an income stream is concessional taxed. This means, if you're under 60, income is taxed at the marginal rate with a 15% tax offset. After age 60, the income is tax free! There is also no tax paid on the investment earnings. This means you could

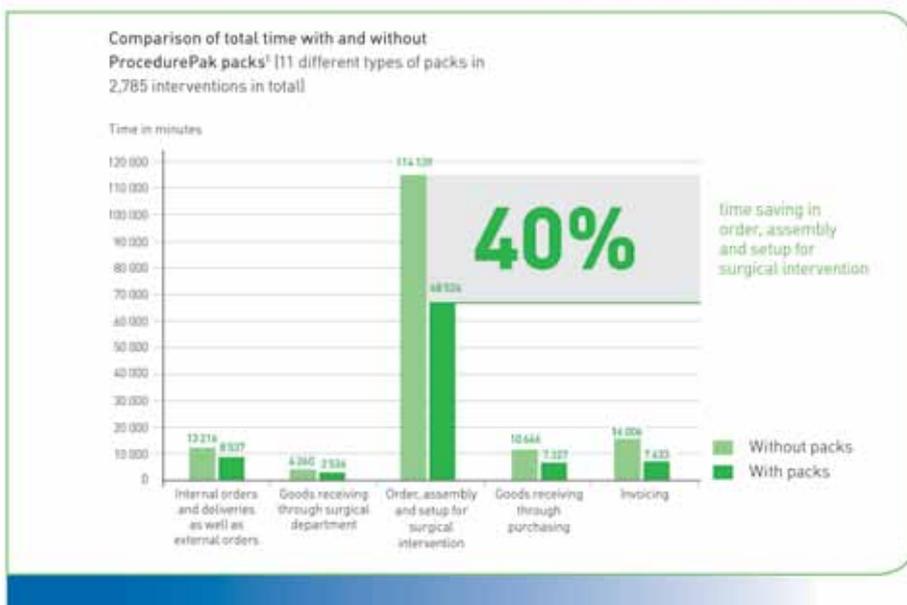
have more cash available to either reduce your working hours by supplementing your income, or increase your super savings through salary sacrifice.

To find out more about how we can help you transition to retirement, attend the next HESTA presentation at your workplace, visit [hesta.com.au](http://hesta.com.au) for a copy of our Super strategies in your 50s and 60s fact sheet and the HESTA Income Stream Product Disclosure Statement (PDS) or call 1800 813 327 to arrange a consultation with a HESTA Superannuation Adviser.

**With more than 25 years of experience and \$28 billion in assets, more people in health and community services choose HESTA for their super.**

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# Proven efficiency gains with ProcedurePak® custom procedure packs



Custom procedure packs include all single-use medical devices needed for a specific surgical procedure. The level of customisation available creates efficiencies in a lot of ways.

The results from a multi-centre study conducted in five hospitals in Europe suggest substantial efficiency gains, attributable to ProcedurePak1.

In one of the hospitals, 11 packs for different procedures were used for a total of 2,785 interventions per year. The freed-up resources from time and cost savings and process optimisation enabled 500 more interventions to be performed than the year before; an increase of 18%.

In another hospital, the number of procedures increased by 37.5%, from 40 to 55 per day.

These results were the combined effect of time savings, changes in processes, and working in two parallel operating theatres, enabled by ProcedurePak custom procedure packs from Mölnlycke Health Care.

**For more information call 1800 005 231 or visit [www.molnlycke.com.au](http://www.molnlycke.com.au)**

## Cost-effective infection prevention

# Rubbermaid Commercial Products introduces industry's first disposable microfibre

Described as an industry first, Rubbermaid Commercial Products (RCP) has introduced the Rubbermaid HYGEN Disposable Microfibre System for efficient cleaning and infection prevention in the healthcare environment.

The Rubbermaid HYGEN Disposable Microfibre System is designed and proven by third-party testing to remove 99.9% of microbes, which includes C. diff, a bacteria

that can cause potentially life-threatening infections. The Rubbermaid HYGEN Disposable Microfibre System also features built-in scrubbers that enable complete dirt removal without smearing.

"With healthcare-associated infections resulting in the loss of thousands of lives and costing billions, microbe removal is crucial," said Matthew Francis, marketing manager for



Rubbermaid Commercial Products. "What people don't realise is that even if microbes are killed by chemicals, they remain on surfaces and become food for live pathogens. We're excited to debut a solution that changes the cleaning game by removing these microbes to facilitate infection prevention and ensure patient safety without the use of chemicals."

The first product to deliver the cleaning power and efficacy of microfibre at a disposable price point, the Rubbermaid HYGEN Disposable Microfibre System enables cleaning staff to do more with less to improve productivity. The disposable microfibre mop can be used wet or dry and is compatible with Rubbermaid Pulse or Rubbermaid HYGEN Charging Bucket. Application areas include occupied and discharge patient rooms; emergency and isolation rooms; intensive care units; nurses' stations, X-ray stations and MRI stations; and other public areas.

[www.rubbermaidcommercial.com.au](http://www.rubbermaidcommercial.com.au)



## Genuinely Fairer Banking.

ME Bank is a 100% Australian-owned, APRA regulated Bank. Established by industry super funds – the same people who brought you low-cost, no-commission super. ME Bank was proudly built to provide a genuine banking alternative – a fairer way to bank.

All ME Bank's products are straight forward, transparent and low-cost – from home loans and personal loans to transaction and savings accounts. In fact, they've kept their standard variable rate home loan for eligible super fund and union members below that of the 'big four' banks every month, of every year, since becoming a bank in 2001.

ME Bank prides itself on real service. Because they appreciate the importance of your time, they'll visit you at home or at work.

**To see how you could benefit from fairer banking call 13 15 63 or visit [mebank.com.au](http://mebank.com.au)**

## Hospira offers healthcare facilities solutions

As the world's leading provider of injectable drugs and infusion technologies, Hospira offers healthcare facilities solutions to improve clinician efficiency and patient safety. We provide an integrated range of oncolytics, needle-free compounding and transfer devices and the Plum A+™ Infusion pump for closed system IV administration of hazardous medications - All designed with your safety in mind. Independent studies have shown CLAVE Connectors to be more effective barriers to infection than two other connectors on the market. The unique design of the CLAVE means compliance with needle-free policies. The CLAVE requires no additional components or adapters to access and requires no end cap.

