

AFL PLAYERS' ALUMNI HANDBOOK 2024



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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 2024 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.

We are committed to your long-term wellbeing and developing the person beyond the footballer. The AFLPA is here to support you, be that through health and wellbeing, legal support, financial services or career development.

Throughout the last 12 months, we have continued to support past players as well as enhance our programs and resources available for all Alumni members.

Concussion is one of the biggest issues in the game and impacts the health and wellbeing of past players in ways we know, and in ways we are still yet to understand.

As part of our focus to support members suffering the impacts of head knocks sustained during, or that ended, their playing career, we negotiated a \$54.2 million Injury and Hardship Fund over the life of the current CBA.

Not only do we envisage this fund will help ease the burden of head knocks, but it will also continue to assist past players with other physical injuries that are the result of putting your bodies on the line to build the foundations of this great game.

The Injury and Hardship Fund helped 279 past player members in 2023 alone and continues to grow year-on-year.



Alongside this, in 2023, 77 per cent of retiring and delisted players participated in career transition meetings, our Mental Health and Wellbeing Navigator Service provided more than 3000 consults to members and/or their significant others, and we continued to provide Alumni members financial literacy and professional development opportunities, support through legal issues, and stay socially connected at our Alumni Golf Days.

We encourage you to read through all of the services outlined in this handbook. As always, we are here to support you, throughout all stages of your life, so don't hesitate to pick up the phone or send an email.

Paul Marsh



Lance Franklin called time on his 19-season career in 2023.

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 people who were able to live out their childhood dreams of playing in the most elite competition in the country.

Whatever the length of your AFL career, and however many games you played, you worked hard, rode the footy roller-coaster and should be proud of your journey.

A new stage of life is now beginning, and there are plenty of opportunities that come along with that.

However, transitioning from a football career can be an overwhelming time of your life, so it's incredibly important that you lean on the people around you and utilise the resources you can access as a member of the AFL Players' Association.

The AFLPA has a wide range of services and programs in place, along with a dedicated team, to help you through this period and beyond. Everything you need to know is outlined here in this handbook and I highly recommend you take the time to read it and utilise what's available to you.

A membership to the AFLPA is life-long, so be sure to reach out any time you need.

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

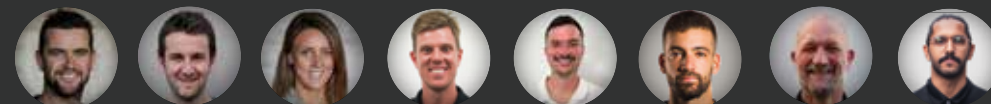
Tim Harrington
Head of Alumni
P: 0419 152 411
E: tharrington@aflplayers.com.au

Chris Smith
Alumni Programs Manager
P: 03 8651 4344 M: 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
(Carlton, Collingwood, Essendon)

M: 0409 867 794 **E:** mdrum@afplayers.com.au

Braden Stokes

Head of Regional Managers
(Richmond, St Kilda, North Melbourne, Hawthorn)

M: 0418 553 437 **E:** bstokes@afplayers.com.au

Luisa Meoli

Regional Manager NSW
(GWS Giants, Sydney)

M: 0407 391 898 **E:** lmeoli@afplayers.com.au

Tom Fields

Regional Manager QLD
(Gold Coast, Brisbane)

M: 0421 081 263 **E:** tfields@afplayers.com.au

Braeden Money

Regional Manager VIC
(Melbourne, Western Bulldogs, Geelong)

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Regional Manager SA
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Regional Manager WA
(West Coast, Fremantle)

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Anthony Wilson

Indigenous Relationship Manager

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

After 216 games for Port Adelaide, Tom Jonas hung up the boots at the end of the 2023 season.

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. 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 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 top-level private health insurance 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

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 & Hardship Fund (see page 16).

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.

OBLIGATIONS OF YOUR ACCREDITED AGENT

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

- Your top-level private health insurance is paid and covers you for a minimum period of 18 months post-delisting.
- Discuss with the AFLPA any potential injury benefits.
- Arrange for reimbursement of your relocation expenses by the club (if eligible).
- Any contract incentives are paid by 31 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 (e.g. pre-season training).
- Assist with your next step, whether that be work opportunities, second-tier football or study.



LET GO OF THAT FOOTBALL IDENTITY AS SOON AS POSSIBLE

BY MITCH WALLIS

Transition is a scary topic for athletes and often one that is left until they are forced to go through the process.

However, the more players prepare for this during their careers, the less daunting that process will seem when the curtains finally close.

The key aspect of any transition into a career post your sporting journey is the shift in identity. Footballers spend the first 18 years of their lives cultivating the identity of being a footballer. Once we arrive in that environment, we endeavour to protect and reinforce that identity.

Everything is centered around you; almost every action and every decision you make is aligned to fostering this football identity.

When football is ripped away from you, there is a huge battle within, between letting go of this identity and wanting to hold onto it. I believe the players that attempt to preserve it will initially struggle and prolong the transition into the next phase of life.

The best thing an athlete can do is shape their non-athletic identity before they finish their careers. Nurturing this identity will help athletes deal with the emotions and challenges of the transition period.

One-size doesn't fit all, and the end can feel confronting, but athletes need to get into a rhythm of building on new and existing skills that are transferable to their future workplace.

It's understandable to feel sore and sorry for yourself during your days off within a season. Video games and golf are, at times, necessary to mentally and physically freshen up, but the commitment to continually invest in yourself for the future will reward you when it's needed most.

This is where individual responsibility is required. The AFLPA and the industry have so many services at the players' fingertips. If they don't ask the questions, be curious and take ownership of these opportunities, then transition will continue to be a daunting process. Things tend to be given to players in this industry but that is not how the world works.

How do they make that leap? Call the AFLPA, the club PDM, the coach and say, 'what can I do, who can I talk to' and take control.



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 past.players@afl.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.

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 SLHDbrainbank@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

Past players can access Education and Training Grants (E&T) for up to three years post retirement or delistment. 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 out-of-pocket expenses up to \$8,000, while those without 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 158 past players since its launch in 2017.

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:

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 Jessica Foley**
Sports physician



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

– ANTHONY STEVENS





Former teammates, Robbie Tarrant and Jack Ziebell both retired in 2023.

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.



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

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
- 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@afplayers.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



LADDER LEVELS THE PLAYING FIELD FOR YOUNG PEOPLE TO THRIVE.

Founded by three AFL players in 2007, Ladder supports young people in need of positive intervention at critical times in their lives so they can shift their life trajectory and create the future they deserve.

Ladder is the official charity of the AFL Players' Association and the AFL Finals Series.

Over the last 12 months, Ladder has changed the lives of more young people in more communities than ever before.

- 100% of young people improved their social functioning, daily living skills and self-worth.
- 90% of young people feel more connected to their community.
- 85% of all graduates have successfully transitioned into employment, education, and training.

“For youth in Gippsland, meeting professional athletes and having them spend time with us and being so interested in helping us, it’s a huge gamechanger, because we often feel left behind. It lets us know that we’re part of the community and helps us to connect with the community.” – Jordan, Ladder Alumni program member

Since 2007, AFL players have been at the heart of Ladder, contributing financially, as volunteers, staff, board members, advocates, and mentors.

To learn more about Ladder and how to get involved, please contact Sam Philp at sam.philp@ladder.org.au



*Not Jordan's real image



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.

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.

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 wellbeingservice@aflplayers.com.au or 1800 448 903

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 ACCOUNT

eqt.com.au/campaigns/afl-players-association-resources/afl-players-association-resources

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 that non-standard annual contributions stemming from the CBA review mechanism may also be received.) Each AFL season a player is on the official list of an AFL club, the amounts set out in the table below are allocated by the AFLPA to the PRA for your future benefit. The amount is then invested with any earnings added to calculate your final future benefit.

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 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.

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 as a lump sum in July the year after your career ends. Periodic annuity payments are then made every year thereafter depending on your tenure in the game until all funds are paid out in full.

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 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.

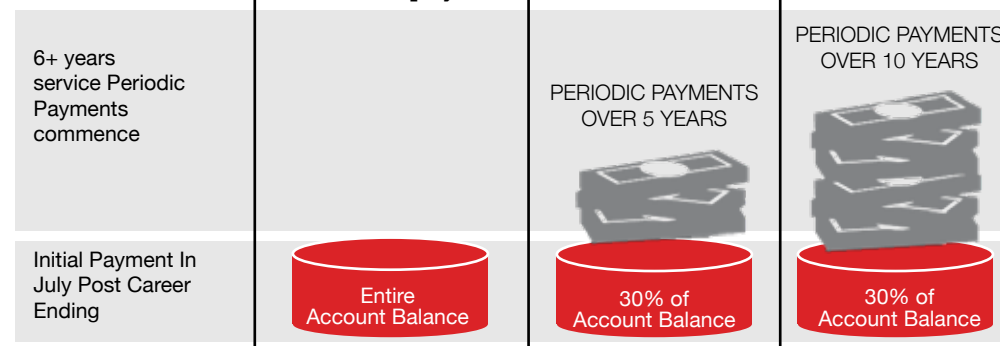
ADDITIONAL ENTITLEMENTS

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 Delegate	\$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 with 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.

PAYMENT TIMING



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 on 31 July 2025.
- 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.
- 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 EQT 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 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.

TAX RATES FOR 2024/2025

Taxable Income	Taxable on this Income
\$0-\$18,200	NIL
\$18,201-\$45,000	16c for each \$1 over \$18,200
\$45,001-\$135,000	\$4,288 plus 30c for each \$1 over \$45,000
\$135,001-\$190,000	\$31,288 plus 37c for each \$1 over \$135,000
\$190,001 and over	\$51,638 plus 45c for each \$1 over \$190,000

YOUR PLAYERS' PORTAL

[MEMBERS.AFLPLAYERS.COM.AU](https://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
- Access the AFLPA Members Whistleblower Service

Contact your Regional Manager for more information



West Coast greats, Shannon Hurn and Nic Naitanui, walked off the ground for the last time in Round 24, 2023.

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