



Hutchinson
Legal

Merger

My Health
Record

Superannuation

WINTER 2021

Insight

Merger with Wheeler Family Law

We are pleased to announce that Wheeler Family Law and Hutchinson Legal have merged.

Andrew Wheeler established Wheeler Family Law in 2015, practising exclusively in the area of family law (including family violence). He is also a solicitor-advocate, regularly appearing for clients in the Family Court, Federal Circuit Court, and Magistrates' Court of Victoria. Andrew is now the Partner heading up our family law team.

We will continue to trade under the name Hutchinson Legal and will be operating from Ringwood, Doncaster, and now our Dandenong office (located next to the Family Court and Federal Circuit Court in Dandenong).



Whatever the time or place, we are always committed to providing solutions for life.

"One kind word can warm three winter months."

JAPANESE PROVERB

FAST FACTS

70

The estimated number of surviving Gilbert's Potoroo, the most endangered animal in Australia

900

The number of species of the Eucalypt genus, almost all of which are native to Australia

200 million

The approximate number of feral rabbits in Australia

20 March

The date of the Autumnal Equinox in 2021

Is your *My Health Record* information safe?

Your *My Health Record* is one of the most important online records containing your personal information. This record is comprised of your health information and medical history, and is an extremely private record. However, an Article ("Insurers snooping in health records") published in *The Australian*, suggested that your *My Health Record* may not be so private after all. The Article claimed that insurance companies can access information contained in your Record, a claim which the Australian Government's Digital Health Agency ("the Agency") has responded to as simply false.

According to the response of the Agency to the Article, published on the same day in 2019, it is "against the law for a life insurance company to access the My Health Record system for insurance purposes." This calls for an answer to an important question – Who can access your Health Record?

Apart from yourself, the only other people authorised to access your record are: your GP or specialist, people you invite to help manage your record, or those who manage your record for you (if you are not able to manage your record yourself).

Conveniently, you are able to check who has accessed your *My Health Record* if you have any concerns. To do this you simply need to log into your *My Health Record*, and browse through the "Access History" section of the Record. In this section, you are able to view which organisations or representatives have accessed your *My Health Record*. Furthermore, it is a criminal offence for anyone to access your record for a purpose other than providing you with healthcare, and serious penalties also apply in this circumstance.



20 years of Hutchinson Legal

Hutchinson Legal reached a 20-year milestone on 1st April 2021, but if we incorporate the years Henry S. Dixon served the community, our involvement in Ringwood goes back almost 70 years. Thank you for being part of the journey so far. We are thrilled to pause this year to reflect on our past, as we also plan for the future.

Introducing our new website

A new website has been launched for Hutchinson Legal. We have designed this site with clients in mind, both to make contacting us easier, as well as to provide you with helpful resources and articles. The new website also enables you to book directly with many of our lawyers for an online or in-person meeting.



Debt Helpline

The “National Debt Helpline is a not-for-profit service that helps people tackle their debt problems”. The Debt Helpline also states; “(we are) not a lender and we don’t ‘sell’ anything or make money from you. Our professional financial counsellors offer a free, independent and confidential service. We’re simply here to help you get back on track”.

You can call the National Debt Helpline on 1800 007 007.

Superannuation – Interesting facts you may want to know

We are all looking forward to the day that we have enough in our Super Fund to retire in style. The Superannuation industry can be very confusing so here are a few interesting facts which you may not already know.

CHANGES FROM 1 JULY 2021

Under the Superannuation Guarantee Scheme your Employer is required to pay 9.5% of your wage to your nominated Super Fund. This payment will increase to 10% on 1 July 2021 and to 10.5% on 1 July 2022. From 1 July 2021 there are changes in the amounts which can be paid into super in concessional and non-concessional contributions. Concessional contributions are contributions that are made into your super fund **before** tax. They are taxed at a rate of 15% in your super fund. From 1 July 2021 the cap on concessional contributions will increase from \$25,000 to \$27,500.

Non-concessional contributions are contributions that are made into your super fund **after** tax is paid. The annual non concessional contribution cap will also increase on 1 July 2021 from \$100,000 to \$110,000 per annum or \$330,000 in any three year period.

FOR THE OVER 65'S

Prior to 1 July 2020 “work test” requirements had to be satisfied before contributions could be made to super by any-one over 65. This age limit has now been raised to 67 to align more with the minimum age for the aged care pension.

Further changes in the May 11 Budget have relaxed the “work test” rules for retirees aged between 67 and 74.

To satisfy the work test, you must work at least 40 hours during a consecutive 30-day period each income year, in order



for your fund to accept a personal super contribution. An exemption applies from 1 July 2019 for contributions made up to a year after you have satisfied the work test for which you can claim a deduction. You must also have a total super balance of less than \$300,000 at the end of the previous income year.

DOWNSIZER CONTRIBUTION

From the age of 65 you can sell your principal place of residence and make a contribution of up to \$300,000 to your super fund even if you are no longer working. It may be worth noting that this contribution is not exempt from the Centrelink Aged Care Pension Means Test.

ACCESS TO SUPER FOR THE OVER 60'S

After you turn 60 you are able to access your Super, provided you are no longer working. Once you turn 65 access to your funds is unlimited and is available whether or not you are working.

COVID ACCESS TO SUPER

The Federal Government allowed people affected by COVID-19 to access up to \$10,000 of their superannuation before 1 July 2020 and then another \$10,000 between 1 July and 31 December 2020. As of 1 January 2021, you can no longer apply for early access to super via this government scheme.

This article is not intended to provide financial advice and individual advice should be obtained. If you require any further information about Superannuation, please contact our Estate Planning Team on 9870 9870.



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