



SA POLICE LEGACY **NEWSLETTER**

JULY 2022



SA POLICE LEGACY NEWSLETTER



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PRESIDENT'S UPDATE

Hello everyone, I hope this edition of our newsletter finds you well. The last six months have been quite busy and rewarding as we start to get back to business as normal.

In mid-June I accompanied a team of nine police officers/legatees on a 6-day trek on the Heysen trail in the Flinders Ranges. We enjoyed sunny days, the beauty of the bush and most importantly mateship and close teamwork within the group, who feature on the front cover. It was an experience we will not forget and I encourage you to read the story prepared by police officer and budding journalist Sarah Penrose.

The memories of those that have fallen are not forgotten and on Friday 22nd April, I represented SA Police Legacy at SAPOL's Anzac Day Service at the Police Academy. The courage and resilience of those who have served inspires us all.

The quiz night held in May at the Irish Club was a fun night and fantastic fundraiser! We are extremely grateful for the generosity of our supporters in contributing to its success. Fundraising activities continue to be a large source of income for SA Police Legacy and I thank everyone for attending our fundraising events, such as our quiz night and Run4Blue, as well as purchasing merchandise and memorabilia from our SA Police Legacy website.

If you haven't already visited our online shop please do, you'll find a range of products including beanies and scarves to keep you warm during this cold weather. Simply head to policelegacysa.org.au/shop.

In late June the SA Police Legacy team and I joined over 60 Legatees at a lunch at the Calendonian Hotel. A delightful lunch was had by all who attended. It is clear to me that those who attend these events enjoy the close relationship and commitment of our

staff and volunteers who provide wonderful opportunities for attendees to make new friends in a supportive and caring environment.

We continue to offer many activities for our young legatees too, and I look forward to watching them race around the Mega Fast Carts track at Richmond in July. I am reminded of the unique opportunity these events provide for legatees to share their stories and be united in their circumstances and experiences.

We are extremely appreciative of the loyalty from our police community during 2022 enabling us to continue to provide support and assistance to police families in time of need. This support would not be possible without the generous and ongoing financial contributions by serving and retired officers. This ongoing support and generosity was further highlighted recently with 100% of new police recruit course members signing up to assist SA Police Legacy during our recent 'recruitment drive'.

The SA Police Legacy team continues to check in and offer support to our police community. Terella, Bernie, Nadine and Karen welcome new legatees with open hearts, providing ongoing support for the long road ahead. If you, or somebody you know needs support, please get in touch with us.

And finally, the SA Police Legacy team are looking forward to moving into our new office space in Gilbert Street, Adelaide in early September — once renovations are completed. Whilst our current office in Carrington Street has served us well for many years, the new location will provide much needed space and flexibility for all users. Most importantly it will ensure that SA Police Legacy can continue to expand and enhance our service offering to all members.

Take Care,

President

FUNDRAISING FOR SA POLICE LEGACY

If you would like to help by fundraising for SA Police Legacy please contact us at info@policelegacysa.org.au



QUIZ NIGHT 2022

On Friday 13th May we hosted our annual Quiz Night and what a fantastic night it was! This year 128 guests headed to the Irish Club in the city and were once again stumped by the amazing quiz master – Andrew Stratford. It was great to see that the winning team were first timers at our quiz night – we think they just might come back!

We were thrilled to raise over \$7,600 for SA Police Legacy, funds that will go towards supporting our very deserving members, legatees and young legatees. We are very grateful for the support and the generosity on the night, with a special mention to our major sponsor Police Credit Union. It was truly a fabulous event and we are already looking forward to next year's quiz.

TOTAL TOOLS FUNDRAISER

We are so grateful for the support of Total Tools at Windsor Gardens. Not only do they frequently donate prizes to our Quiz Night and Triple 0 Charity Ball, they also chose us as the beneficiary charity for their Insiders Event on 26th May 2022. Karen and Nadine spent the day at Total Tools Windsor Gardens and conducted a Silent Auction. It was a great day and we were able to speak to many people about SA Police Legacy and the work that we do. A very big thank you to



L to R: Brevet Sergeant Corey Pearson, Commissioner Grant Stevens, Sergeant Carolyn Dale, Sergeant James Marsh, Inspector Melissa Gilchrist

Total Tools Windsor Gardens for having us. Their kindness and support saw us raise \$2,714 for SA Police Legacy.

RUN4BLUE

For the entire month of May each year, several police officers and their family and friends register to support Run4Blue. Run4Blue is a national virtual fundraiser event that aims to support families of fallen police officers through Police Legacy. Once registered, participants choose their preferred race along with the distance and then... off they go! It's that simple. A large portion of the funds raised are donated to the corresponding state's Police Legacy. We appreciate the involvement of everyone and would love to see even more people getting behind this great initiative in 2023. If you would like to learn more about getting involved please visit www.run4blue.net

ADELAIDE OVAL CORPORATE BOX

Following the 'Light up the state blue' campaign, Adelaide Oval generously donated a 18-seat corporate box to SA Police Legacy for a game of our choice. We were so excited to receive this donation and partnered with FIVEaa radio to auction the prize live on air. We are thrilled to have received \$6,600 for this fundraiser.

WE'RE MOVING!

It's an exciting time as we expand our footprint to accommodate for our growing community and services. Finding our new home wasn't easy with the market flooded with buyers, however after 18 months of searching we successfully secured our new space. Our Carrington Street office will close early August, with the team working from home until the move to Gilbert St, scheduled for September. You can rest assured whilst the team transitions to the new premises you can still contact us via phone or email. Once settled in, we look forward to welcoming you all for a visit and tour of our new home.



TREKKING THE HEYSEN TRAIL

In June, SA Police Legacy provided a personal development and mentoring opportunity for a small group of members and one young legatee, to experience a 6-day challenge in the Flinders Ranges. The idea of the trip was borne out of the Kokoda trek — scheduled in 2020 but cancelled due to COVID-19. All participants worked hard fundraising towards the cost of the trip which took place between 14th – 19th June. One of the participants, Sarah Penrose, was kind enough to run us through her experience over the 6-day trek.

Sarah's Story

In June 2022, SA Police Legacy put together an amazing 6-day trip to experience the Ikara Flinders Ranges. Our group consisted of 2 tour guides (Brendan and Tegan), 9 police officers (Mark, Kathy, Steve, Lance, Travis, Aaron, Ben, Rob, and myself), and one young legatee (Melissa).

Day 1: Billy the Ghost

After meeting everyone at SA Police Legacy, we made our way North. One of the first things you notice as you drive into the Flinders Ranges is its scale and grandeur; it is something that must be seen in person to be truly appreciated. Upon arriving, I noticed the air felt fresher and with every breath, my stress levels reduced. We had a brief stop in Quorn, some lunch, then headed to the location of our first trek of the trip.

Arkaroo Rock (Akarra Adnya) was originally painted 6,000 years ago and tells the story of the creation of Wilpena Pound (Ikara). This was the shortest trek of the week, only 3km. We were welcomed to the area by Mick, a local Adnyamathanha man and learned about a prevalent tree of the area — the Drooping Sheoak which interestingly, produces a small spiky ball, used by the Adnyamathanha people to suck on to produce saliva when thirsty.

As dusk hit, we arrived at our accommodation for the next 4 nights, Willow Park Station. We stayed in the shearer's quarters, which had a beautiful backdrop of rolling hills, sheep and old shearing shed. Unfortunately, there were no ghost stories (that we know of), so we all made up a story about 'Billy the Ghost' who happened to leave a message for Melissa and myself on our mirror that night.

Day 2: Generous Travellers

The morning started with an introduction to some of the local birds who hang around the shearer's quarters, squawking whenever food was present. They are called Apostle birds, affectionately known as 'Awky Squawky'.

After breakfast and packing a trail lunch, we were on our way to the second trek. We stopped at a lookout and had a geology lesson on how the Flinders Ranges were formed and how they are much smaller today, due to erosion. It was also very interesting to discover the area used to be an ocean. The ridges are made of quartzite and silicone, making them extremely strong.

The 13 km Black Gap trek into Wilpena Pound didn't feel like outback Australia, mostly due to all the cypress pines, native to the area. We were lucky enough to visit the ranges when they were extremely green, so coupled with the pine trees, it felt like a completely different country. Climbing over the ridge wall and into the pound was a memorable moment. The views from the ridge were spectacular, nothing but hills and mountain ranges as far as the eye could see.

While trekking, we came across some generous travellers Mary, David, and Michelle who kindly donated money to SA Police Legacy after Travis, from our group, talked with them and explained why we were completing the trek.

In the evening, we all partook in some acting games, which paid homage to Melissa's profession. Everyone was hesitant to begin with, but we all had a good laugh. The highlight was definitely dessert, crème brûlée!



Day 3: My favourite trek of the trip!

Our first stop was a visit to a beautiful redgum that had been struck by lightning — known as Cazneaux Tree, before continuing our third trek of the experience.

The Tinderra Saddle was a 14km trek which, towards the top, had steep rock faces to climb. After some scrambling, scraped knees and split pants, we made it to the saddle. Out of respect for the traditional owners, we didn't climb to St Mary's Peak — the tallest peak in the Flinders Ranges. The views from the saddle were amazing in their own right. We had a trail lunch, the obligatory after lunch chocolate, then began the descent. Our guides pointed out native plants, edible berries and flowers along the way.

Every evening consisted of campfire chats and beautiful sunsets. There was no phone signal, which added to the tranquillity. One of the overall highlights of the trip was the level of effort and culinary skills put into preparing our meals by Brendan and Tegan. We had a three-course meal every night, delicious platters, hearty meals, and tasty desserts. We shared a bottle of tawny port, stories about the job and a discussion over nicknames — the best of which was 'VC'. If you know anyone who attended the trip, ask them for an explanation, otherwise it will have to be left to your imagination.

Day 4: Hitting the pub

We had a non-itinerary stop that morning to look at some Yellow Footed Rock Wallabies at Brachina Gorge. After standing there for quite a while, in the cold, we eventually saw some, cleverly blended into the rocks!

We made our way to Aroona homestead, the start of our 19km trek to Parachilna Gorge following the gorge between the Heyesen and ABC Ranges. The scenery was stunning — rolling green hills with rocky quartzite ridges directly above. Our guides shared the story of Hans Heyesen and how the range came to be named after him.



..."thank you for the incredible opportunity to go on the Heyesen trip. I had an amazing time and it is definitely one of the best things I've ever done."

- Melissa

Everyone was a little dejected for our bus ride home as we didn't have time to stop in at the local pub. And just to rub it in, our guides played 'Prairie Hotel Parachilna' over the speakers. As all hope was lost, we pulled up outside the Blinman Pub, accompanied by a lot of cheering! I sampled the Quandong gin, made locally in Quorn.

Time passed quickly and it was our last night at Willow Springs Station. We savoured the clear starry sky and crisp air while devouring freshly made bread rolls and delicious prawn curry.

..."The week was amazing... very well run, great people, informative and fun!" - Kathy



Day 5: A shorter trek

The bus was packed and ready to go by 8.30am. We drove back to Hawker and stopped in for morning tea. On the way, we heard the unfortunate story of John Horrock (Horrocks Highway) and how he was killed by his camel.

The day's trek was Alligator Gorge, about 4.5km. After the longer treks on previous days, everyone seemed thankful for the brief reprieve. We were lucky enough to have Travis with us on the trip who is part of the Nukunu clan. He shared with us some stories and traditional practices around shelter trees and burning. As we arrived in Melrose, Travis also took us to a nearby site where the Nukunu people used to harvest red and yellow ochres. The site still had many beautiful colours and deposits. There he explained to us how he was in the process of getting the site acknowledged and signposted for all to experience.

We spent the evening at the Lone Star Hotel for drinks and a quiz session to celebrate our tour guides 21st birthday.

Day 6: Back to Adelaide

Waking up on our last day, it was cold and cloudy. Breakfast consisted of the regular options, plus delicious bean shakshuka eggs. We began our final trek to the Mount Remarkable summit, a 14km hike. Along the way, we stopped at a 1980 plane crash site where some of the wreckage could still be seen strewn over the rocks. We had morning tea at the top of the mountain where it was extremely cold and windy with light rain.

After a few rest stops we made it back to Adelaide. We said our goodbyes, feeling like the week had passed so quickly. To think that we were all strangers just 6 days ago; proof it takes little time to make lasting friendships.

Special thanks

I would like to thank SA Police Legacy for allowing us the opportunity to participate in this amazing experience. The memories and laughs we shared as well as the friendships we made will not be forgotten. I would also like to thank our amazing tour guides from World Expeditions, Brendan and Tegan, who went out of their way to ensure we had the most amazing trip and desserts! Lastly, thank you to all the participants for making it memorable. Every single person went into this with a supportive, welcoming attitude that really made it a special trip to remember.



COOKING FOR ONE

For many people, grief after the death of a partner can bring unexpected difficulties especially when it comes to food. A simple task such as preparing and eating meals feels different, dining out is hard, shopping presents new challenges and there is an empty chair at the dinner table.

The often mundane tasks of cooking and eating have changed, taken on new meaning, and it can take time to adjust. There are also many practicalities to address. What do I cook? How do I avoid food wastage? How much should I buy? Is it worth cooking if it's just me?

Here are some tips to consider when cooking for one:

- Think about cooking portions for four – eat one portion, save one for the next day and freeze two portions.
- When shopping, look for smaller packages. Buying in bulk can be cheaper but if you can't freeze or store it long term - you'll waste more money throwing food away.
- Buy products in larger sizes and re-package in smaller portions to freeze.
- Buy reusable, stackable freeze containers that are the right size to freeze individual portions.
- Keep it simple on the hard days – Cook food you enjoy eating or make a nutritious sandwich or heat up something from the freezer.
- Invite friends or family over to share a meal with you.
- If eating at the dining table feels too hard, move to another room or sit outside when the weather is nice.
- Search web pages dedicated to cooking for one like bbcgoodfood.com or deliciousmagazine.co.uk
- Be kind to yourself and give yourself the time you need to adjust

PASTA E FAGIOLI (ITALIAN PASTA & BEANS)

Here's one of our favourite winter warmers from the Cookie and Kate website. Have one bowl tonight and save the rest for tomorrow, or freeze.

INGREDIENTS

- 2 tablespoons extra-virgin olive oil, divided
- 1 small onion, finely chopped
- 1 carrot, scrubbed clean, finely chopped
- 1 rib celery, finely chopped
- ½ teaspoon fine sea salt, divided
- Freshly ground black pepper, to taste
- 2 cloves garlic, pressed or minced
- 1 can (400g) crushed tomatoes
- 2 cups vegetable stock

INSTRUCTIONS

1. In a large pot over medium heat, warm 1 ½ tablespoons of oil. Add chopped onion, carrot, celery, ¼ teaspoon of salt, and about 5 twists of black pepper. Cook, stirring often, until vegetables soften and onions turn translucent, about 6 to 10 minutes.
2. Add garlic and cook, stirring constantly, until fragrant. Add tomatoes, stir and cook until bubbling all over. Add broth, water, bay leaves and oregano.
3. Raise heat to medium-high and bring mixture to a simmer. Cook for 10 minutes, stirring occasionally, and reducing heat as necessary to maintain a gentle simmer.

- 1 ½ cups water
- 1 bay leaf
- ½ teaspoon dried oregano
- 1 cans (400g each) white beans, or chickpeas, rinsed and drained (or 2 cups cooked beans)
- ½ cup (about 100g) small pasta of choice
- 1 cup chopped spinach, chard or silverbeet
- 2 tablespoons finely chopped Italian parsley
- 2 teaspoons fresh lemon juice (about ¼ medium lemon)

4. Use a heat-safe measuring cup to transfer 1 cup of soup (avoiding the bay leaves) to a blender. Add about ½ cup of drained beans. Blend until completely smooth, avoiding hot steam escaping from the lid. Pour blended mixture back into the soup.
5. Add remaining beans, pasta, greens and parsley to simmering soup. Continue cooking, stirring often to prevent pasta from sticking to bottom of pot, about 20 minutes, or until pasta and greens are pleasantly tender.
6. Remove pot from heat, then remove and discard bay leaves. Stir in lemon juice, remaining oil, and salt. Taste and season with salt and pepper and serve.

Recipe courtesy of Cookie and Kate - cookieandkate.com



SA POLICE LEGACY BEQUESTS

By remembering SA Police Legacy in your will you can help ensure the bereaved families of deceased police officers and those experiencing difficult times continue to receive vital financial and emotional support.

Supporting SA Police Legacy with a bequest is a powerful way to help us support police families for years to come. Donations and bequests enable us to continue to provide valuable services, including financial assistance for children after a parent passes away, social and emotional support for those bereaved, and easing the burden on police officers facing serious illness or injury. Your gift — no matter how big or small ensures someone is always there when police families need it most.

HOW TO INCLUDE US IN YOUR WILL

Before drafting your will, you need to consider what it is that you wish to provide to us. Most commonly bequeathed in wills are:

- A specific dollar amount
- The proceeds of a property that are to be used for the benefit of the organisation or;
- The residue of an estate.

Because your will is a legal document, we suggest you obtain independent legal advice from your solicitor. You may wish to consider the following wording:

"I wish to give, free of all estate duties and charges [the residue of my estate both real and personal OR the sum of \$.... (or property or shares)] to SA Police Legacy Incorporated ABN 57 768 418 030, to be applied for their general charitable purposes and in respect of such bequest, I declare as follows: A general charitable intent shall apply. The receipt of the Chief Executive Officer, Treasurer or other proper office shall be sufficient discharge to my executors and trustees. My executors and trustees shall not be obliged to see nor enquire into the application of money or assets, the subject of such legacy. In the event that SA Police Legacy Inc. has ceased to exist or has changed its name or has amalgamated with another organisation, the gift shall not fail but my executors shall pay it to the organisation that they consider aligns closely with the objects that I intend to benefit."

WHAT IS THE BEQUEST INTENDED FOR?

As you are the person making the donation, you may choose to provide instruction on what you intend your bequest be used for. You may choose to:

- Leave us the bequest at our discretion as to how we best apply it under the terms of our current constitution or;
- Leave us the bequest for a particular purpose. For example, a specific amount to go towards education or for young legatee wellbeing.

If you wish to provide a bequest for a particular purpose, it is recommended you advise us in writing and we will do our very best to respect your wishes.

OUR LEGAL NAME

In any document which you or your solicitor drafts, including your bequest, the following legal name and address of our organisation is required:

SA Police Legacy Inc.
ABN: 57 768 418 030
286 Gilbert Street
Adelaide SA 5000

FOR MORE INFORMATION

Please contact SA Police Legacy on
8232 5513 or info@policelegacysa.org.au



YOUNG LEGATEE UPDATE

Did you know that SA Police Legacy provides social support in the way of kids' events to the families of other Police Legacies around Australia?

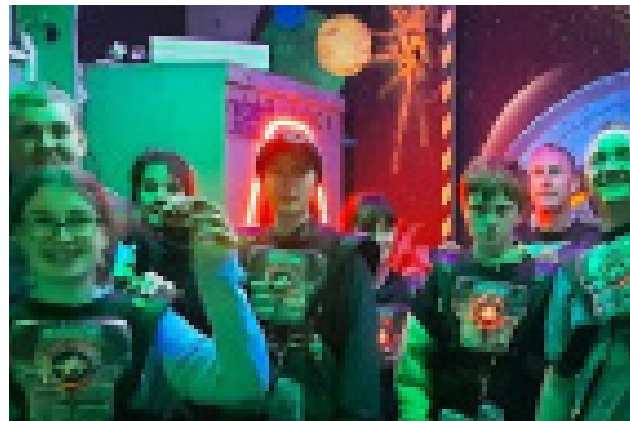
Funded by our interstate counterparts we currently support two NT Police Legacy families and three AFP Legacy families.

This year has sadly seen the addition of four new SAPOL families to our legatee community. We currently support 26 families with a total of 41 children and young people aged between 3 and 21 years.

An important support we offer these families is social events – these help to bring the kids together in a fun environment while also providing emotional and social support to the parents who are supported to form connections with other parents who have similar experiences of loss and grief.

Mega Fast Karts

Our young legatees joined in the fun during a morning of Go-karting, laser tag, battle cars and arcade games. What a fun and exciting day it was for the kids (and parents!). It was great to see so many smiling faces.



MEET YOUNG LEGATEE LEIA PATTERSON

Eleven-year old Leia Patterson is one of our amazing Young Legatees. Bright, friendly and enthusiastic, Leia is always keen to get involved in activities when she joins us at our Young Legatee events.

Here is Leia's story. . .

Can you tell us about your family and how you came to be involved with SA Police Legacy?

I'm Leia, and in my family I have my Dad (Matt) and my brother Bailey. My Dad is still in the Police Force and Bailey enjoys doing stuff like footy, basketball and video games. I'm involved with Police Legacy because my Mum, Danielle, unexpectedly passed away when I was six.

How has SA Police Legacy supported you?

It's been able to support me by knowing that others can relate to what it's like losing a parent and knowing that I'm not the only person in this situation.



Can you tell us about school and what you like to do in your spare time?

At school my favourite lessons are mainly Maths and History, the other lessons are okay but I despise English and Italian. In my spare time I like to read, play netball and spend time with our pets; Ardie our dog and Peaches and Monkee our cats.

What do you enjoy about being part of the SA Police Legacy community?

I enjoy doing the different activities and being around other kids that are in a similar situation as me.

SUPPORTING LEGATEES

Building a connection between police legatees is an important part of what we do at SA Police Legacy. After several cancelled events in the past year, we were thrilled to bring together some wonderful groups for events over the past few months.

Record Attendance at Caledonian

Our most recent event was our midyear lunch on 26 June at the Caledonian Hotel in North Adelaide. With a record number of attendees, we were so appreciative to those who were able to join us for such a lovely Sunday lunch.



Victor Harbor Luncheon

Liaison officer, Terella was pleased to meet with local police legatees at Victor Harbor for lunch on 19 May. The lunch provided an opportunity for new and familiar faces to get together and provide support and friendship. If you are in a regional area and would like us to arrange a lunch with other police legatees, please let us know!

Kangaroo Island three-night tour

With travel being off the table for so long, we were also delighted to be able to host a group of police legatees on a three-night tour of Kangaroo Island in April. With perfect weather, everyone had a fabulous time exploring the stunning landscape and many new friendships were made.

Strawberries and Chocolate

On 24 March, the sun was shining and we ventured to Green Valley Strawberry Farm for a beautiful morning tea. The cakes were divine and it was almost impossible to pick only one! Once we had enjoyed our fill we headed to Melba's Chocolate Factory to do a spot of Easter shopping.



SA POLICE LEGACY HONOUR ROLL

We remember those who have passed away since our last newsletter

Serving Members

Russell Nash	24	December	2021
Stephen Anderson	18	January	2022
Benjamin Warren	27	February	2022
Michael Houston	4	July	2022

Retired Members

Timothy Lyons	15	January	2022
Peter Cameron	15	January	2022
Philip Crowle	30	January	2022
Raymond Feltus	1	February	2022
Graham "John" Bartlett	9	February	2022
Leslie "Wayne" Durbidge	19	February	2022
Philip Tait	22	February	2022
William "Don" Maddern	3	March	2022
David Leech	26	March	2022
Mostyn Geue	30	March	2022

Retired Members cont..

Barry deDear	30	March	2022
Alan Webber	4	April	2022
Graham Gunn	5	April	2022
Graham Sandland-Dow	15	May	2022
Michael Standing	16	May	2022
Robert Kent	19	May	2022
Desmond Spurway	3	June	2022
Thomas Ferguson	23	June	2022
Leslie Thomas	27	June	2022

Police Legatees

Betty Becker	20	January	2022
Gwen Devine	29	January	2022
Mary Jean Sprich	18	March	2022
Beverley Irrgang	14	May	2022
Eileen Doris Richardson	1	June	2022

RETIREEES ENCOURAGED TO DRAW DOWN ON THEIR HOME EQUITY

These days, the federal government is encouraging Australians to utilise all their available assets to fund their retirement, including the use of superannuation, savings and equity in family homes.

In 2021, the federal government's Pension Loans Scheme was renamed the Home Equity Access Scheme. Based on a concept similar to reverse mortgages, the Home Equity Access Scheme (funded by the government) is paid as a regular fortnightly amount up to 150% of normal pension payment rates to eligible retirees of "Age Pension" age — but you don't have to be an Age Pensioner recipient to qualify for the loan within the scheme.

From 1 July 2022, eligible applicants can now access two lump sum payments in a 12-month period. The total of the lump sums cannot exceed the maximum annual rate of Age Pension approximately \$12,000 for singles and \$18,600 for couples based on current rates.

Six years ago, Police Credit Union developed an exciting and unique range of financial products, specifically designed to meet the needs of those over the age of 60, they call it ... GO SIXTY PLUS. A great alternative to the Home Equity Access Scheme, GO SIXTY PLUS can provide support and benefits to anyone residing in their own home or in a retirement village, to achieve their financial goals and desired lifestyle. The GO SIXTY PLUS range of products includes:

Bridge to Retirement Loan

Designed to support individuals to facilitate an easy and smooth transition into a retirement village or aged cared facility, the Bridge to Retirement Loan pays the 'licence to occupy' or the 'refundable accommodation deposit' via bridging finance secured against your existing home property.

The loan enables you to purchase your future residential arrangements, before the sale of your existing home has been finalised. It can also facilitate the purchase of your chosen retirement village unit or aged care accommodation within 3-4 weeks, while allowing up to a 12-month period to prepare your existing home for sale.

There is no need to make loan repayments as the interest is capitalised, and will calculate daily and compound monthly. Plus, there are no penalties for early repayment at any time during the 12-month period and interest will only be charged up to the pay-out date.



The loan must be paid out in full following the sale of your existing home. The minimum loan amount is \$20,000 and the Maximum Loan to Value (LVR) ratio is 75%.

Lifestyle Personal Loan

Police Credit Union is the only financial institution in Australia that offers this unique loan to those aged over 60 residing in an approved Retirement Village. The loan is based on the residential agreement (Licence to Occupy) you have with the retirement village operator. This includes your current equity together with the future refundable amount.

The Lifestyle Personal Loan are minimum loans of \$5,000 and a maximum loan amount of \$50,000, (which can be taken as a lump sum to fund purchases such as a car, caravan or holiday). This loan has a fixed term of 5 years and requires regular weekly, fortnightly or monthly repayments.

Home Care Services Loan

This is a variable home loan for those over 60 who own their home and wish to access some of this wealth for reasons including but not limited to home care services, home improvements, travel expenses, new or replacement vehicles or medical expenses.

The minimum loan value is \$20,000, with a maximum term of 30 years, and Principle and Interest repayment options made weekly, fortnightly or monthly with a maximum LVR of 80%.

WANT MORE INFORMATION?

If you would like further information about the federal government's Home Equity Access Scheme or GO SIXTY PLUS, contact Linda Ginever – Relationship Manager, Police Credit Union on 0438 859 797.

Alternatively, visit a Police Credit Union branch or policecu.com.au/go-sixty-plus/ for more information.

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2022 TRIPLE 0 CHARITY BALL

Sat 26th November | Adelaide Convention Centre | 6pm til late

Enjoy a black tie event, 3 course meal, drinks package, live band, auction, raffle & more!

PROUDLY SUPPORTING



Australian Professional Firefighters Foundation



GET TICKETS



triple0charityball.com.au/tickets

SPECIAL OFFER

Twelve lucky legatees have the chance to purchase their ticket for just \$92.50 each (normally \$185) thanks to SA Police Legacy. Tickets include a 3-course meal and 4-hour drinks package.

To register your interest contact Nadine at Nadine@policelegacysa.org.au or call 08 8232 5513



GO SIXTY PLUS
Live Life Better

Over 60? Residing in your own home or a retirement village?

The **GO SIXTY PLUS** range of financial products from Police Credit Union can support and benefit you to achieve your financial needs, goals and aspirations to live life better...

- Bridge to Retirement Loans
- Lifestyle Personal Loan
- Reverse Mortgage*
- Home Care Services Loan
- Master Club everyday access account
- Term Deposits

Plus, you'll also have a dedicated advisor to work with you to provide better options for your finances.

Call 1300 131 844 or visit policecu.com.au



Police Credit Union Ltd (PCU) ABN 30 087 651 205 AFSL/Australian Credit Licence 238991. Terms, conditions, fees, charges, membership and lending criteria apply. Full details available upon request. Not available for online applications. *Subject to complying with the terms and conditions of the Heartland Reverse Mortgage, you will not owe more than the net sale proceeds of your home and you can stay in your home for as long as you choose. These loans are subject to loan approval criteria. Terms, conditions, fees and charges apply. Credit provided by ASF Custodians Pty Ltd (ACN 106 822 780 / Australian Credit Licence No. 386781). Term Deposit rates are available upon request. Any advice herein does not take into account your personal objectives, financial situation or needs. Please consider your circumstances and the Information Statement available from PCU to decide if the product is right for you.



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