



Member Super Facts

April 2012

Benefits at a glance

about CareSuper

- More than 20 years' experience managing members' super
- Run to benefit members, not shareholders
- Competitive fee structure

At 30 June 2011:

- Over \$4.6 billion in funds under management
- Approximately 200,000 members
- Over 48,000 employers

award winning

CareSuper has consistently achieved top ratings by independent agencies:



Choosing the right super fund can be difficult. To keep things simple, we've summarised our benefits – find out more on our website, caresuper.com.au, or in our **Member Guide PDS**.



Did you know?

CareSuper was awarded the Investment Stewardship Award for 2011 at the Melbourne Financial Services Symposium.

Investing in your future

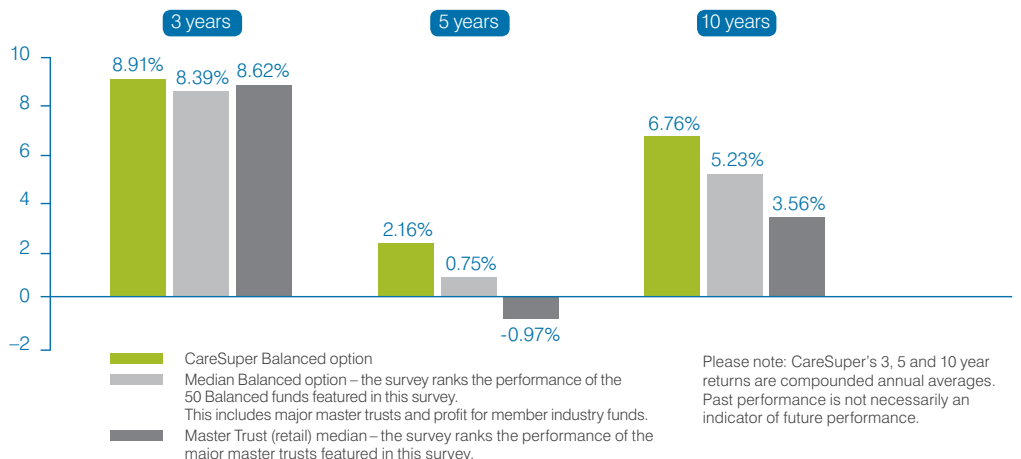
To help you invest your super to suit your own circumstances, we offer a choice of **13 investment options**, including the Direct Investment option enabling investment in Australian shares.

If you don't make an investment selection, your super will automatically be invested in CareSuper's Balanced option.

CareSuper invests its various asset classes across more than 35 specialist investment managers, assisted by JANA Investment Advisers, who provide strategic advice and research in investment and risk.

Superior returns

Compare CareSuper's Balanced option with the median Balanced option's 3, 5 and 10 year returns.



Source: SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60–76) Index, March 2012. This survey includes industry funds and master trusts.

Member Super Facts (continued)

Financial planning

To help our members make super decisions, we offer access to:

- Basic super-related financial planning over the phone at no extra cost
- Fee-for-service comprehensive financial planning, focused on the best financial strategy for your needs. You may even be able to pay for personal super-related advice directly from your CareSuper account.

Note: Financial planning is offered through CareSuper's relationship with Industry Fund Financial Planning, a division of Industry Fund Services Pty Ltd (IFS), ABN 54 007 016 195, AFSL 232514. Advice is provided under the authority of the IFS licence.

Your super online – 24 hours

By logging on to MemberOnline from the CareSuper homepage you can:

- Check your balance and recent contributions paid
- View and update membership details
- View your regular statements and updates from CareSuper
- Apply for new or increased insurance cover securely, online with InsuranceOnline
- Buy and sell shares in the Direct Investment option.

Additional benefits

As a CareSuper member you'll also enjoy access to other services* like:

- Discounts on private health insurance from nib and SMHP
- Special rates on car, house and contents insurance through ISinsured
- Home loans and low-cost banking products through Members Equity Bank.



information helpline

For more information on joining CareSuper or any other super-related topics please call the CareSuperLine on **1300 360 149**, email **admin@caresuper.com.au** or visit **caresuper.com.au**

CARE Super Pty Ltd (Trustee)
ABN 91 006 670 060 AFSL 235226
CARE Super (Fund)
ABN 98 172 275 725



how to join

Contact your Payroll or HR representative for a copy of our **Member Guide PDS**, or download at **caresuper.com.au**.

For any questions, call the CareSuperLine on **1300 360 149**.

insurance

You wouldn't think twice about insuring your car or your house. But your ability to earn an income is your biggest asset, and it's what really creates financial security. If that was suddenly taken away, insurance cover could help reduce the impact on you or your family.

CareSuper offers members access to:

- Competitively-priced insurance cover for death and disablement
- Optional income protection insurance
- Flexible options to change cover, or transfer other cover to your CareSuper account.



Disclaimer

The advice in this document is of a general nature. We have not taken into account your particular financial needs, circumstances and objectives. We recommend you assess your own financial situation, seek professional advice from a licensed financial adviser and read the Product Disclosure Statement before deciding to make any decisions related to your super. While every care has been taken as to the accuracy of this information, CareSuper takes no liability for the correctness of this information. CareSuper is not responsible for any loss, direct or indirect, resulting from reliance of the information contained in this document.

* CARE Super Pty Ltd does not in any way recommend or endorse that these products or services are suitable for you, so you may wish to seek independent advice before deciding to access any of these products or services. Please obtain a Product Disclosure Statement from the service provider.

call 1300 360 149 visit caresuper.com.au