

member magazine

# intouch

spring 2011



*meet*  
**Giaan  
Rooney**

and find out  
why she cares  
about super

# CEO's message

Welcome to the Spring 2011 edition of InTouch, your member magazine.



CareSuper has continued to deliver consistently strong investment returns to members. Our Balanced (default) option outperformed the median Balanced fund over 1, 3, 5, 7 and 10-year periods. See how we compare in the graph opposite. As investment markets continue to be volatile, it's important to focus on the long term. CareSuper's 10-year average annual return ranked number two at 30 June 2011, according to the SuperRatings survey\*. Turn to page 7 to see how CareSuper's other investment options performed.

I'm proud to introduce you to our new ambassador – CareSuper member and former Olympian, Giaan Rooney. She's already in her second career and cares about her super. In this edition, we give you some tips about why you should care about your super too, and profile Giaan in the 'Our members' section on page 11.

We're continually working hard to deliver you value-for-money products and services, and competitive investment returns. Over the past year, independent ratings agencies have recognised our efforts with a range of awards, which you can see opposite.

We're also pleased to report that CareSuper members are highly satisfied, according to the recent Roy Morgan Research Superannuation Satisfaction Report. In fact,

CareSuper was ranked the 2nd highest performing fund in terms of member satisfaction with investment returns, for the six month period to 30 June 2011.

From December 2011, our new Direct Investment option will allow you to invest in companies included in the S&P/ASX 300 Index, providing greater control over how you manage your super. We've also negotiated new reduced rates for income protection cover, so now could be a good time to evaluate your insurance with us. You can find out more on pages 8 and 9.

Are you using social media? Stay in touch with us by getting the latest news via Twitter and Facebook. You can follow me @CareSuperCEO or the Fund at @CareSuper. You can also Like CareSuper on Facebook.

We're here to help make super easy for you, so if you have specific questions about your CareSuper account, please call the CareSuperLine on 1300 360 149 or email us at [admin@caresuper.com.au](mailto:admin@caresuper.com.au).

*Julie Lander*  
**Julie Lander**

Chief Executive Officer – CareSuper

\* Source: SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60–76) Index, June 2011.

## inside your pack

Your annual statement pack contains useful information about your super investment with CareSuper including:

- 2010/11 annual statement
- Quick reference guide to your statement
- InTouch member magazine
- Transfer your super form.



**2011 annual report  
– now online!**

Download it at [caresuper.com.au](http://caresuper.com.au), or call us on 1300 360 149 if you would like a copy sent to you.

# you're on to a winner

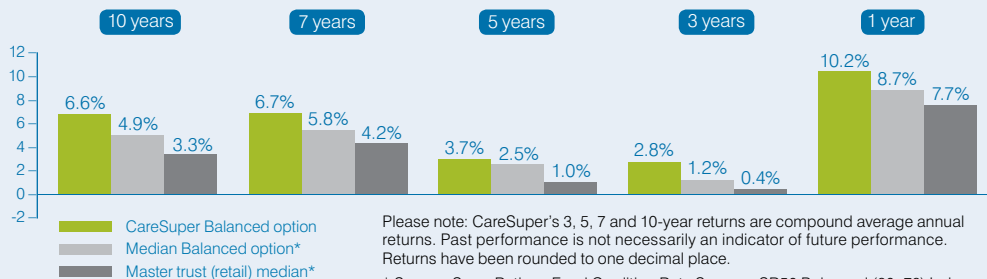
Over the last year we've won some of the industry's top awards and ratings by independent ratings agencies:



Visit [caresuper.com.au](http://caresuper.com.au) to find out more about our awards.

## Top returns from an award-winning fund

Compare CareSuper's Balanced option with the median Balanced option and the master trust (retail) median over a range of timeframes.



Please note: CareSuper's 3, 5, 7 and 10-year returns are compound average annual returns. Past performance is not necessarily an indicator of future performance. Returns have been rounded to one decimal place.

\* Source: SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60–76) Index, June 2011. This survey includes industry funds and master trusts.



## Contents Spring 11

<b>Money</b> Why should you care?	04
<b>Investing</b> Get the latest on investments	06
<b>Member benefits</b> New Direct Investment option coming soon	08
<b>Lifestyle</b> Meet CareSuper member Gian Rooney	11

# Why should you care?

Your super is nearly 10% of your earnings. It's real money, and it's yours, so you should care who's looking after it.



## Leave it to the experts

We take looking after your super seriously. We've been around for 25 years and have been recognised by independent ratings agencies with some of the highest ratings and awards, which you can check out on page 3.

Your time in your 20s and early 30s is usually spent studying, finding that perfect job, meeting that special someone, seeing the world and having some fun along the way. Not taking care of your super! In some areas of life you may rely on expert help, such as seeing a personal trainer for fitness advice or getting your car serviced by a mechanic. The same can be done for your super.

At CareSuper you can get personalised expert advice on how to look after your money, super included. We have financial advisers available in our offices and over the phone, who can coach you on your finances – to help you make the most of the years you have to invest – so you can focus on enjoying life.

## Speak to a financial expert

The first step in setting yourself up for the future is speaking to a financial adviser, who can help you:

- Understand your goals and objectives
- Set up a savings plan to achieve your goals
- Look at how your super is being invested
- Get your super sorted by consolidating your accounts
- Work out if you can afford to add even just a little to super (a little over a long time goes a long way!)
- If you've got a mortgage or people dependant on you, check that you're adequately covered with insurance.

### ➔ What next?

Financial advice on general super topics is at no cost, and available to you over the phone. Call us on **1300 360 149** to be put in touch with our financial advisers.

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.

## What you can do now

If you prefer to take control of your own finances, there are a few things you should consider while you're young. Taking advantage of the time you have on your side can make a real difference to your financial future.

### 1 Choose the right fund – for life

When looking at your super, you'll find that we have a lot to offer. The ratings agencies think so too. Our long-term returns are consistently strong, and we give you access to value-for-money products and services – such as life insurance, general insurance, health cover and banking products – to help you with areas of life other than just your super.

### ➔ What to do:

You can take CareSuper with you as you change jobs, and continue to benefit from being with an award-winning fund. Simply complete the **Choice of fund** form and hand it to your new employer. To download your copy, go to the forms and publications section of [caresuper.com.au](http://caresuper.com.au).



# Giaan Rooney

See why she cares.

You may have seen her before on TV, outdoor sites or on the internet. Giaan Rooney – former Olympic swimmer and current Channel 9 TV personality – is working with CareSuper to encourage young people like you to care about their super.

➔ See what Giaan has to say about super at [whyshouldyoucare.com.au](http://whyshouldyoucare.com.au).

You can also read about Giaan in the 'Our members' section on page 11.

## 2 Get your super together

Save on fees and make your money work harder for you by getting your super into the one fund!

While you're at it, go to the Government website [ato.gov.au/superseeker](http://ato.gov.au/superseeker) to check if any of the lost super lying around belongs to you (there are millions of dollars of lost super in Australia). Don't forget, you'll need your tax file number handy before you can go searching for lost super.

See how CareSuper stacks up with **RateMySuper**, available at [caresuper.com.au](http://caresuper.com.au). It compares key features of CareSuper's products and services against those offered by other super funds. It's run by SuperRatings – an independent research company that provides tools to help super members make the right choice, and it's quick, easy to use, and free!

### ➔ What to do:

- Watch Giaan Rooney talking to one of our financial advisers in the video – 'it's easy', available at [whyshouldyoucare.com.au](http://whyshouldyoucare.com.au).
- Simply complete the **Transfer your super** form and we'll handle the rest for you.

## 3 Start contributing early

When you're young – and without too many commitments – it can actually be a good time to set yourself up financially. While you may want to wait until you're older before pouring money into your super, the Government has set contribution limits that restrict the amount you can add to super each year. So now is the time to start thinking about it. You can also take advantage of compound interest, by investing earlier in super.

### ➔ What to do:

- Watch Giaan Rooney talking to one of our financial advisers in the video – 'it's real money, and it's yours', available at [whyshouldyoucare.com.au](http://whyshouldyoucare.com.au).
- Check out our knowledge centre, under 'growing your super' at [caresuper.com.au](http://caresuper.com.au), to explore the different ways to contribute to super. And if you need help, call us on **1300 360 149**.

## 4 Check that you've got enough cover

As an automatic benefit of being a CareSuper member, you get default death and total and permanent disability insurance cover.\* You can apply for additional cover, including income protection. Turn to page 9 to find out more about the changes to income protection, or check out the insurance section of [caresuper.com.au](http://caresuper.com.au) for more information on insurance with CareSuper.

\* Personal Plan members must apply for all insurance cover.



Our financial advisers can coach you on your finances – to help make the most of the years you have to invest.

# Investment update

Have confidence in our Balanced (default) option's strong performance record, or take control of your money by investing in our other investment options. The choice is yours.

## Double-digit return for the Balanced option

CareSuper's Balanced option – which is where most of our members' money is invested – delivered a return of 10.2% for the financial year to 30 June 2011. This result places CareSuper in the top 10 Balanced funds, according to independent ratings agency SuperRatings,\* and compares favourably with the median Balanced option return of 8.7% for the financial year to 30 June 2011.

This is a strong result after a year in which economic concerns dominated Australian and overseas markets. More importantly, CareSuper continues to deliver against its objectives: to preserve members' capital in volatile markets, while capturing much of the upside when markets rise, and producing consistent returns that exceed inflation. We've outperformed inflation by an average of 3.6% p.a. over the last 10 years and by over 5.3% p.a. over the last 15 years.

**i** Take a look at our investment returns across all investment options, in the table opposite.

## Ranked number 2 for our 10-year return

When it comes to investing, it's the long-term returns that really count – and our long-term returns continue to deliver. The Balanced option's 5 and 7-year average returns of 3.7% p.a. and 6.7% p.a., respectively, position CareSuper in the top 25% of Balanced funds, according to the SuperRatings survey. More importantly, CareSuper's 10-year average return of 6.6% p.a. is ranked number two for that period.

It's important to recognise that the past decade has been unusual for investors, with the downturn



Tom Stewart  
Investment Analyst,  
CareSuper

in 2002/03 as well as the Global Financial Crisis in 2008/09. The latter event delivered two consecutive years of negative returns, and still impacts returns over 3 and 5 years.

## The year that was

The first 9 months of the financial year saw strong domestic and global share markets, which were the main drivers of returns for 2010/11. However the June quarter saw share markets falter on the back of ongoing concerns about a slowdown in China, as well as negative economic data out of the USA, igniting concerns about a slowdown in global economic activity. In addition, uncertainty around Government debt levels, particularly in Europe, and the ability of countries such as Greece, Spain, Portugal and Italy to balance their budgets, further exacerbated negative sentiment already present.

## What does this mean for super investors?

With global concerns remaining unresolved, volatility in markets should be expected to continue as uncertainty prevails in the global economy.

Members invested in options that are exposed to Australian and overseas shares are likely to experience volatility in their account balances over the short term. However, we encourage members to maintain a longer-term view to investing, and if necessary seek financial advice to ensure your investment strategy meets your objectives.

CareSuper continues to hold a quality bias in our Australian and overseas share portfolios – that is, companies that have strong cash flows and earnings streams with the ability to maintain healthy dividends. Such companies are anticipated to provide more protection in weak market environments.

\* Source: SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60-76) Index, June 2011.

It is expected that quality companies will outperform in a low-growth environment and will keep up with market performance should economic growth surprise on the upside.

### How has CareSuper responded to these market conditions?

In the Managed options, CareSuper aims to reduce the negative impact of volatile markets by diversifying across asset classes such as cash, fixed interest, infrastructure and direct property. CareSuper's recent annual strategic asset allocation review resulted in a number of changes to the benchmarks of the Managed investment options, effective 1 August 2011.

For the Balanced option, the exposure to Australian shares reduced by 4%, while the exposure to overseas shares increased by 3%. This decision is based on indications of more favourable global share market valuations and the high Australian dollar making global investing more attractive. In addition, allocations to direct property and growth alternatives increased by 1% each, as part of a strategy to reduce dependence on highly volatile listed markets. Exposure to cash reduced by 1%. These changes create a growth/defensive asset class mix of 76/24% and an expected positive return in at least 15 out of 20 financial years for the Balanced option. They are consistent with CareSuper's strategy of protecting capital and achieving a return over inflation over a rolling 5-year period.



Visit the investment section of [caresuper.com.au](http://caresuper.com.au) for the revised investment benchmarks and objectives – effective 1 August 2011.

*it's the returns over the long term that really count...*

Investment returns (after fees and taxes) to 30 June 2011

Investment options	Annual returns					Compound average annual returns			
	2010/11 (%)	2009/10 (%)	2008/09 (%)	2007/08 (%)	2006/07 (%)	10 years (%)	7 years (%)	5 years (%)	3 years (%)
<b>Managed options</b>									
Capital Guaranteed	3.3	2.7	4.0	6.6	7.0	4.9	4.9	4.7	3.3
Capital Stable	7.7	9.1	-2.2	-0.7	9.1	5.9	6.1	4.5	4.7
Conservative Balanced	8.5	9.3	-4.3	-3.0	10.8	–	–	4.1	4.3
<b>Balanced</b>	<b>10.2</b>	<b>8.9</b>	<b>-9.5</b>	<b>-4.5</b>	<b>15.7</b>	<b>6.6</b>	<b>6.7</b>	<b>3.7</b>	<b>2.8</b>
Sustainable Balanced	9.1	9.3	-10.1	-7.2	12.6	–	5.6	2.3	2.4
Alternative Growth	10.9	9.6	-7.9	-5.4	14.0	–	–	3.9	3.8
Growth	10.1	10.2	-10.2	-9.3	16.3	5.7	6.6	2.8	2.9
<b>Asset Class options</b>									
Capital Secure	4.9	4.0	3.1	4.4	5.6	–	4.5	4.4	4.0
Fixed Interest	7.0	11.0	4.4	5.3	3.2	–	6.1	6.1	7.4
Direct Property	8.6	4.3	-11.8	8.9	12.6	–	6.8	4.1	0.0
Australian Shares	11.6	11.7	-14.2	-14.0	26.8	8.2	8.7	3.1	2.3
Overseas Shares	8.1	9.5	-8.8	-16.3	9.0	0.6	2.8	-0.3	2.6

Where a 7 or 10-year average is not reported, it's because the option has existed for less than 7 or 10 years. Interest is applied to your account at the end of the financial year, when you make an investment switch or make a full or partial withdrawal. Interest will appear in your annual statement. Past performance is not indicative of future performance. Returns have been rounded to one decimal place.

# What do you get from an award-winning fund?



As a profit-for-members fund, our focus is our members. We believe in being transparent about the way we disclose our fees, and don't leave anything hiding in the financial statements or the fine print.

We need to charge fees to cover all costs to run the Fund, not to profit shareholders. We deduct the account-keeping fee and insurance premiums from your account balance before applying the contributions tax required by law. Our administration fees – which are calculated at 0.2% of your account balance – are capped at \$500 per year and cover other operating expenses, including audit and tax advice, legal fees, government levies and communications. Investment returns are net of taxes and investment costs. We think this is fair for all members, and we don't disadvantage members with smaller account balances.

## What you get for your membership

You get access to value-for-money products and services to help you manage your finances, during your working life and beyond. In addition to our proven performance record, you can enjoy:

- Flexibility and control over how you manage your investment: with the ability to choose from CareSuper's 13 investment options, including an ASX option enabling you to choose your own Australian shares.
- Online access to your super account via CareSuper MemberOnline, so you can manage your account when it suits you.

- Member seminars and online education services to help you build your super knowledge.
- Competitive death and total and permanent disablement insurance cover which is automatic for industry fund members (those who receive super guarantee payments from an employer).
- Access to income protection insurance, which costs less (see opposite).
- Expert advice from financial planners, to help you achieve your financial goals. Different levels of advice can cater for your super and non-super related needs.
- Extra services beyond super. You have access to competitive products and services from providers we have relationships with. These include health, car, home and contents insurance, home loans and banking products.
- Friendly telephone service via the CareSuperLine on 1300 360 149.

And because we've received some of the industry's top awards by the independent ratings agencies, you're in good hands. See our awards on page 3.

### What you can do

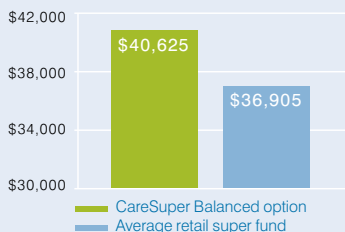
You can also help keep our costs down, by subscribing to receive your member statements online and communications via email. Visit [caresuper.com.au](http://caresuper.com.au) to register for a MemberOnline account.

➔ To find out more about the benefits of being with an award-winning fund, visit [caresuper.com.au](http://caresuper.com.au). For details on our fees and costs, refer to our 2011 Annual report, available online at [caresuper.com.au](http://caresuper.com.au).

## The net benefit of a CareSuper account

See the difference CareSuper's consistent long-term returns and competitive fees can make on an account balance of \$20,000 over just a 5-year period.

### Balance after 5 years at 30 June 2011



**Calculation assumptions:** Comparisons use average chargeable fees and average actual investment returns for default investment options for 16 retail super funds (retail master trusts), and chargeable fees and actual investment returns for CareSuper Balanced investment option for 5 years to 30 June 2011. (Source: SuperRatings, commissioned by Industry Fund Services of which CareSuper is a shareholder). Current at 30 June 2011 and may be revised if further information becomes available. Assumptions: opening balance of \$20,000, starting salary of \$50,000, super contributions 9%, 3.5% salary increase per annum; contribution fee for retail super funds assumed to be nil, with asset and investment fees based on standard rates for each fund; employer asset size \$150,000 (discounts assumed to be applied to fixed dollar member fee and asset based admin fee for employer asset sizes of \$500,000 and \$5,000,000).

Please note that past investment performance and fees should not be used to predict future investment performance and fees.

## Income protection cover with CareSuper now costs less



It's likely you'll at least have default death and total and permanent disablement (TPD) insurance with CareSuper, as it's an automatic benefit of joining for industry fund members.\* Now is a good time to consider adding income protection to your insurance policy, as we've negotiated new rates with our insurer, Commlnsure, which means it now costs you less to have income protection cover.

### What is income protection?

If you have financial commitments, it can give you peace of mind by providing a replacement income if you're unable to work temporarily due to illness or injury (conditions and waiting periods apply). And like death and TPD cover with CareSuper, insurance premiums are deducted from your CareSuper account, so you don't feel the impact on your take-home pay.

### How much does it cost now?

The cost of income protection depends on a range of factors, including your age, occupational category and the waiting period you choose.

### Compare the difference

As an example, if you're aged between 30 and 34, have an office-based job and apply for income protection – with a 60-day waiting period – each unit of cover will now cost you 21 cents per unit per week, compared to the previous rate of 34 cents per unit.<sup>^</sup> Now that can provide peace of mind!

\* Personal Plan members must apply for all cover.

<sup>^</sup> Based on a benefit period of 2 years. Conditions apply. This example is for illustrative purposes only. For details refer to the relevant CareSuper **Member Guide PDS**.



For a breakdown on the income protection rates, including how to apply for cover, refer to the **Member Guide PDS** available at [caresuper.com.au](http://caresuper.com.au) or by calling 1300 360 149.

## ASX 300 coming soon to CareSuper

Want to invest in Australian companies listed in the S&P/ASX 300 Index? Soon you can, with our new Direct Investment option.

Currently, many CareSuper members can invest in the ASX 200 option. The new Direct Investment option will give you even greater choice of stocks, flexibility and control over how you can trade shares.

### From December 2011, you will be able to:

- Invest up to 75% of your CareSuper account balance in the Direct Investment option, via a cash account. You can then buy and sell shares on the S&P/ASX 300 Index – through Macquarie Investment Management Limited Platform.
- Buy and sell shares daily – so you can respond more quickly to market movements.
- Access a full transaction history of trades – to allow you to better manage your share portfolio.

### get ASX 300 ready!

- 1 To trade in the new Direct Investment option, you'll need a CareSuper MemberOnline account, at least \$10,000 in your super account and hold a minimum of \$500 in your cash account at any given time.
- 2 Get a MemberOnline account. To register, visit [caresuper.com.au](http://caresuper.com.au).
- 3 Provide us with your current email address on MemberOnline. You can also update your contact details at any time via MemberOnline.

Prior to investing you should read the full details of the Direct Investment option, which will be available in the **Member Guide PDS** from December 2011.

➔ Visit [caresuper.com.au/dioption](http://caresuper.com.au/dioption) to find out more.

**Don't forget...** It's important to remember that share trading is a high-risk investment option. We recommend seeking professional financial advice before changing your investment strategy.

# Super CORNER

Here's a snapshot of the latest changes to legislation affecting super members.

## Temporary Flood levy for people with taxable income over \$50,000

The Government's temporary Flood levy applies to taxpayers with taxable income of more than \$50,000 in 2011/12, to help fund the rebuilding of essential infrastructure affected by recent natural disasters.

### What's included

The levy applies to salary and wages, some super lump sum withdrawals and some pension payments, depending on the amount and the components of the benefit or income payment.

### Here's what you pay

Taxable income	Flood levy on this income
\$0 to \$50,000	Nil
\$50,001 to \$100,000	Half a cent for each \$1 over \$50,000
Over \$100,000	\$250 plus 1c for each \$1 over \$100,000

### ➔ Find out more

There are some instances where the Flood levy does not apply. To find out more, visit [treasury.gov.au/floodrebuild](http://treasury.gov.au/floodrebuild). You can also access a calculator to help you work out how much you'll be required to pay in Flood levy.



## New to CareSuper – contribution splitting with your spouse

CareSuper now allows members with a super account to split their concessional (before-tax) contributions, such as employer contributions and member contributions made via salary sacrifice, with their spouse. Often it's a contribution strategy used by couples to grow their super, under the advice of a financial expert. There are some rules applicable to contribution splitting, so if you're interested in finding out more, visit [caresuper.com.au](http://caresuper.com.au).

## did you know?

### Illegally accessing your super early can cost you

The ATO is concerned about the number of illegal schemes being promoted, that offer individuals access to their super savings early.

People who offer easy access to your super, usually for a substantial fee, should not be trusted.

Last financial year the ATO identified over 1,280 people involved with illegal schemes to access super early. This resulted in an additional \$9.4 million in tax and penalties! Don't be fooled – by entering into these arrangements, in addition to paying excessive fees or commissions, you could be taxed at rates as high as 46.5%. Moreover, as these schemes are fraudulent, you risk losing all your super.



Visit the Australian Taxation Office website at [ato.gov.au](http://ato.gov.au) if you'd like to find out more about changes to super laws.



who cares about my super?

We do! Now you can meet some of the professionals who care about your super, in our new online videos. Find out why they're passionate about super – as they share some of their thoughts on super and life.

### Meet Renae Anderson

In one of our videos we profile Renae Anderson, Industry Fund Planner for CareSuper members. She's young, a successful full-time Financial Planner and mum! Renae takes us inside her world and explains why anyone can benefit from having a financial plan.

➔ To watch Renae's story and those of other CareSuper professionals, visit the 'About us' section at [caresuper.com.au](http://caresuper.com.au).

# Our members

## Meet CareSuper member, Giaan Rooney

**My working life...** has changed dramatically since my days in the pool. Now that I've retired from swimming, no two days are the same. I'm enjoying the variety and opportunities that come with working for Channel 9, along with some other great organisations such as CareSuper. I get to work with people who are the best in their field, which allows me to continually learn about myself and the world.

**When I'm not working...** I enjoy the simple things like going to the movies and reading a good book. I'd much rather spend time catching up with friends over a meal than chatting over the phone. As for exercise, Lester – my three-legged Jack Russell-fox terrier – keeps me fit and healthy.

**Swimming has taught me...** to be focused on planning for long-term goals. I've adopted this approach to managing my finances, super included. At the end of the day, it's the small steps that help you get to where you want to be later on in life.

**Super has always been a part...** of my savings plan for the future. I was taught from a young age to save for a rainy day, and I'm grateful I learnt the value of contributing to my savings plan early.

**I must admit...** I am tempted by beautiful things, but being risk-averse – and now working in my second changeable industry – I take a cautious approach to managing my money.

**At the end of the day...** it is your money, so you should have trust in who's looking after it. It surprises me how

some people really don't care or have no idea about their life savings. I like knowing where my money is, and be able to contribute to it so that it slowly stacks up for when I do retire (for good). I don't need to be involved in the day to day dealings, but want to be comfortable knowing it's being managed the way I want it to.

**CareSuper makes it easy...** to look after your super. You can get help over the phone, meet a financial planner in their offices, or even manage your account online.

**I come from a family...** who believes in having back-up plans. I don't think it's planning for failure, just peace of mind in case something happens. I've got my car, house and health insured, so it makes financial sense to protect my income and life too. I have a friend who had travel and health insurance, which helped when he was seriously hurt overseas, but his life now would be a lot easier if he had income protection as well, like I do. It's great that CareSuper offers members access to insurance.

**My friends ask me...** what do you know about super? Why would you be involved in your super fund? It's been a part of my life for so long now – quietly ticking along in background – and is an important part of my financial future. And when I tell them that you could need up to \$1 million to live a comfortable retirement, they are astounded. So I encourage them to take an interest in who is looking after their super, as it can make a real difference to their future lifestyle.



If you'd like to share your story with us, please email [InTouch@caresuper.com.au](mailto:InTouch@caresuper.com.au). Don't forget to tell us about yourself, and include a photo if you can.

## Contact us

*call* CareSuperLine 1300 360 149

*visit* [caresuper.com.au](http://caresuper.com.au) for the latest news and information, brochures and forms.

For online access to your CareSuper account log on to [caresuper.com.au](http://caresuper.com.au) and follow the links to CareSuper MemberOnline.

*email* [admin@caresuper.com.au](mailto:admin@caresuper.com.au)

*write* CareSuper  
Locked Bag 5087  
Parramatta NSW 2124

---

**Disclaimer:** The information in this newsletter is correct at the time of printing and is an outline of the topics discussed. The information provided is of a general nature and does not take into account your personal objectives, situation or needs, and read the Product Disclosure Statement prior to making a decision. You need to assess you own situation and if necessary seek professional advice. Past performance is not necessarily an indicator of future performance.

CareSuper is not responsible nor accepts liability for the views or actions of third parties and does not in any way recommend or endorse that any third party products or services are suitable for you. Please obtain the Product Disclosure Statement from the service provider before deciding to access any of these products or services.

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



CONSUMER

CareSuper uses  
**Greenhouse Friendly™**  
Envi 50/50

Envi 50/50 is an Australian Government certified  
Greenhouse Friendly™ Product.