

## Member Super Facts

September 2011

# Investment returns

### did you know?

The Balanced option's average return for the 10 years to 30 June 2011 was 6.6% – outperforming inflation by an average of 3.6% p.a.\*\*



### Rethinking your investment choice?

If the recent market volatility has you reconsidering how your super is invested, you may like to speak to a financial planner. You can receive over-the-phone advice for simple, super-related queries – such as investment choice – at no cost by calling the CareSuperLine on **1300 360 149**.\*

#### 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 read the Product Disclosure Statement, assess your own financial situation and seek professional advice from a licensed financial adviser 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 on the information contained in this document.

\*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.

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

CareSuper's Balanced option (the default option) returned 10.2% for the year ended 30 June 2011.

CareSuper's Balanced option – 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.

More importantly, CareSuper continues to deliver against its investment objectives: to preserve members' capital in volatile markets, while capturing much of the upside when markets rise, and producing consistent returns that exceed inflation over the medium to long term. 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.\*\*

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

Investment options	Annual returns	Compound average annual returns			
	2010/11 (%)	10 years (%)	7 years (%)	5 years (%)	3 years (%)
<b>Managed options</b>					
Capital Guaranteed	3.3	4.9	4.9	4.7	3.3
Capital Stable	7.7	5.9	6.1	4.5	4.7
Conservative Balanced	8.5	–	–	4.1	4.3
<b>Balanced</b>	<b>10.2</b>	<b>6.6</b>	<b>6.7</b>	<b>3.7</b>	<b>2.8</b>
Sustainable Balanced	9.1	–	5.6	2.3	2.4
Alternative Growth	10.9	–	–	3.9	3.8
Growth	10.1	5.7	6.6	2.8	2.9
<b>Asset Class options</b>					
Capital Secure	4.9	–	4.5	4.4	4.0
Fixed Interest	7.0	–	6.1	6.1	7.4
Direct Property	8.6	–	6.8	4.1	0.0
Australian Shares	11.6	8.2	8.7	3.1	2.3
Overseas Shares	8.1	0.6	2.8	-0.3	2.6



### ICR or Investment fee

The Indirect Cost Ratios (ICRs) have changed for the 2010/11 financial year. For up-to-date figures, visit [caresuper.com.au](http://caresuper.com.au).

A dash indicates that long-term returns are not available for these options due to their more recent establishment. 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.

\*\* Source: Reserve Bank of Australia information as at 30 June 2011, calculated by CareSuper

### How do the long-term returns measure up?

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. For updates on investments, visit [caresuper.com.au](http://caresuper.com.au).

### 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.