

CareSuper fund comparison

Fill in the details to see how CareSuper compares to the other fund.

Compare	CareSuper	Other fund (please complete)
Run only to profit members	Yes	
Pays sales commissions to financial planners	No	
Pays dividends to shareholders	No	
Applies a buy/sell spread	No	
Awarded Platinum rating by SuperRatings	Yes	
Awarded AAA rating by SelectingSuper	Yes	
Awarded 5 stars by The Heron Partnership	Yes	
Awarded 5 apples by Chant West	Yes	
Entry fee	\$0	
Rollover fee	\$0	
Exit fee	\$0	
Withdrawal fee	\$0	
Contribution fee	\$0	
Account-keeping fee	\$1.50 per week	
Administration fee	0.2% of your balance per year, capped at \$500	
Member Investment Choice switch fee	\$0	
Allows additional contributions	Yes – via salary sacrifice, BPAY®, direct debit or cheque	
Direct Investment option fees The Direct Investment option is provided through Macquarie Investment Management Limited (ABN 66 002 867 003, AFSL 237492). * Note: the brokerage fees have been rounded up to 2 decimal places. Brokerage will either be added to the cost on purchase or deducted from the sale proceeds of each transaction by Macquarie Investment Management Limited.	Direct Investment option Administration fee \$25 per month Trade amount \$0 – \$4,167 \$4,168 – \$10,000 \$10,001 – \$30,000 \$30,001 – \$50,000 \$50,001 – \$100,000 \$100,001 – \$10,000,000	Brokerage fee* (incl GST) \$13.75 0.33% 0.22% 0.20% 0.17% 0.11%
Investment options Note: to determine which options are equivalent to those in the other fund, use the growth/defensive ratio. * The contributions and accumulated earnings in this option are guaranteed. ** CareSuper's Asset Class options (with the exception of Capital Secure) hold 1% of assets in cash.	13 investment options: Managed options Capital Guaranteed Capital Stable Conservative Balanced Sustainable Balanced Balanced Alternative Growth Growth Asset Class options** Capital Secure Fixed Interest Direct Property Australian Shares Overseas Shares Direct investment option	Growth/defensive ratio N/A* 35/65 50/50 76/24 76/24 85/15 90/10 0/100 0/100 100/0 100/0 100/0 Variable
Flexible insurance cover To compare CareSuper's insurance scales refer to the CareSuper Member Guide PDS available at caresuper.com.au or by calling 1300 360 149 .	Death cover Death and TPD cover (automatic acceptance) Income protection Unit-based or fixed cover General, Office and Professional scales	

call 1300 360 149 visit caresuper.com.au

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<p>→ Investment performance</p> <p>CareSuper's Balanced (default) option achieved an average 3.7% p.a. over 5 years and 6.6% p.a. over 10 years compared with the balanced fund median returns of 2.5% p.a. and 4.9% p.a.</p> <p>Note: not all options have a 10-year history.</p> <p>These returns are calculated after the investment fees are paid and taxes are deducted.</p> <p>Source: SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60 – 76), June 2011</p>	<p>Investment performance 2010/11</p> <p>Managed options</p> <p>Balanced 10.2%</p> <p>Capital Guaranteed 3.3%</p> <p>Capital Stable 7.7%</p> <p>Conservative Balanced 8.5%</p> <p>Sustainable Balanced 9.1%</p> <p>Alternative Growth 10.9%</p> <p>Growth 10.1%</p> <p>Asset Class options</p> <p>Capital Secure 4.9%</p> <p>Fixed Interest 7.0%</p> <p>Direct Property 8.6%</p> <p>Australian Shares 11.6%</p> <p>Overseas Shares 8.1%</p> <p>3-year performance Avg p.a.</p> <p>Balanced 2.8%</p> <p>Capital Guaranteed 3.3%</p> <p>Capital Stable 4.7%</p> <p>Conservative Balanced 4.3%</p> <p>Sustainable Balanced 2.4%</p> <p>Alternative Growth 3.8%</p> <p>Growth 2.9%</p> <p>Capital Secure 4.0%</p> <p>Fixed Interest 7.4%</p> <p>Direct Property 0.0%</p> <p>Australian Shares 2.3%</p> <p>Overseas Shares 2.6%</p> <p>5-year performance Avg p.a.</p> <p>Balanced 3.7%</p> <p>Capital Guaranteed 4.7%</p> <p>Capital Stable 4.5%</p> <p>Conservative Balanced 4.1%</p> <p>Sustainable Balanced 2.3%</p> <p>Alternative Growth 3.9%</p> <p>Growth 2.8%</p> <p>Capital Secure 4.4%</p> <p>Fixed Interest 6.1%</p> <p>Direct Property 4.1%</p> <p>Australian Shares 3.1%</p> <p>Overseas Shares -0.3%</p>																																											
<p>→ Investment fees</p> <p>The cost of investment for each option. This fee will differ from year to year as some of CareSuper's managers are paid partly on a performance fee basis.</p> <p>The figures shown are based on estimate calculations for the 2010/11 financial year. This information may change from time to time. Call the CareSuperLine on 1300 360 149 to get the latest version, or download it from caresuper.com.au.</p> <p>Note: these fees are deducted before earnings are announced. They are not deducted from your account.</p> <p>* Negative performance fees may apply due to a fund manager under-performing the benchmark.</p>	<p>Managed options</p> <table border="1"> <thead> <tr> <th></th> <th>Base fee</th> <th>Performance fee</th> </tr> </thead> <tbody> <tr> <td>Capital Guaranteed</td> <td>1.48%</td> <td>0.00%</td> </tr> <tr> <td>Capital Stable</td> <td>0.52%</td> <td>0.19%</td> </tr> <tr> <td>Conservative Balanced</td> <td>0.59%</td> <td>0.22%</td> </tr> <tr> <td>Balanced</td> <td>0.77%</td> <td>0.22%</td> </tr> <tr> <td>Sustainable Balanced</td> <td>0.94%</td> <td>0.25%</td> </tr> <tr> <td>Alternative Growth</td> <td>1.05%</td> <td>0.64%</td> </tr> <tr> <td>Growth</td> <td>0.89%</td> <td>0.34%</td> </tr> </tbody> </table> <p>Asset Class options</p> <table border="1"> <thead> <tr> <th></th> <th>Base fee</th> <th>Performance fee</th> </tr> </thead> <tbody> <tr> <td>Capital Secure</td> <td>0.13%</td> <td>0.00%</td> </tr> <tr> <td>Fixed Interest</td> <td>0.34%</td> <td>0.00%</td> </tr> <tr> <td>Direct Property</td> <td>0.68%</td> <td>0.00%</td> </tr> <tr> <td>Australian Shares</td> <td>0.41%</td> <td>0.02%</td> </tr> <tr> <td>Overseas Shares</td> <td>0.71%</td> <td>-0.09%*</td> </tr> </tbody> </table>		Base fee	Performance fee	Capital Guaranteed	1.48%	0.00%	Capital Stable	0.52%	0.19%	Conservative Balanced	0.59%	0.22%	Balanced	0.77%	0.22%	Sustainable Balanced	0.94%	0.25%	Alternative Growth	1.05%	0.64%	Growth	0.89%	0.34%		Base fee	Performance fee	Capital Secure	0.13%	0.00%	Fixed Interest	0.34%	0.00%	Direct Property	0.68%	0.00%	Australian Shares	0.41%	0.02%	Overseas Shares	0.71%	-0.09%*	
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Compare extra services for members

Website MemberOnline facility	Yes	
Free email newsletter (by subscription)	Yes	
Online learning with Money Mentor	Yes	
Education seminars	Yes	
In-house pension product	Yes	
Commission-free financial planning services	Yes	
Access to low-interest banking products	Yes	
Access to competitive health insurance	Yes	
Access to general insurance products	Yes	
Free SMS updates	Yes	

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

This comparison does not constitute a recommendation and is not intended to be relied upon for the purpose of making a decision in relation to a financial product. This information is of a general nature and does not take into account your specific needs. You should read the Product Disclosure Statement and consider your own financial position, objectives and requirements before deciding to join CareSuper. Past performance is not necessarily an indicator of future performance. CARE Super Pty Ltd does not accept any liability, either directly or indirectly, arising from a person relying, either wholly or partially, upon information shown or omitted from this comparison.

