

CareSuper fund comparison

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

Or, use the Chant West AppleCheck online – visit caresuper.com.au

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																													
ASX 200 option fees * Note: the brokerage fee is charged by Macquarie Equities Ltd	Administration fee \$52 per year <table border="1"> <thead> <tr> <th>Trade amount</th> <th>Brokerage fee* (excl GST)</th> </tr> </thead> <tbody> <tr> <td>\$0 – \$4,167</td> <td>\$12.50</td> </tr> <tr> <td>\$4,168 – \$10,000</td> <td>0.30%</td> </tr> <tr> <td>\$10,001 – \$30,000</td> <td>0.20%</td> </tr> <tr> <td>\$30,001 – \$50,000</td> <td>0.18%</td> </tr> <tr> <td>\$50,001 – \$100,000</td> <td>0.15%</td> </tr> <tr> <td>\$100,001 – \$10,000,000</td> <td>0.10%</td> </tr> </tbody> </table>	Trade amount	Brokerage fee* (excl GST)	\$0 – \$4,167	\$12.50	\$4,168 – \$10,000	0.30%	\$10,001 – \$30,000	0.20%	\$30,001 – \$50,000	0.18%	\$50,001 – \$100,000	0.15%	\$100,001 – \$10,000,000	0.10%															
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<p>➔ Investment options</p> <p>Note: to determine which options are equivalent to those in the other fund, use the growth/defensive ratio.</p> <p>* The contributions and accumulated earnings in this option are guaranteed.</p>	<p>13 investment options:</p> <table border="1"> <thead> <tr> <th>Managed options</th> <th>Growth/defensive ratio</th> </tr> </thead> <tbody> <tr> <td>Capital Guaranteed</td> <td>N/A*</td> </tr> <tr> <td>Capital Stable</td> <td>35/65</td> </tr> <tr> <td>Conservative Balanced</td> <td>50/50</td> </tr> <tr> <td>Sustainable Balanced</td> <td>75/25</td> </tr> <tr> <td>Balanced</td> <td>75/25</td> </tr> <tr> <td>Alternative Growth</td> <td>85/15</td> </tr> <tr> <td>Growth</td> <td>90/10</td> </tr> </tbody> </table> <p>Asset Class options</p> <table border="1"> <tbody> <tr> <td>Capital Secure</td> <td>0/100</td> </tr> <tr> <td>Fixed Interest</td> <td>0/100</td> </tr> <tr> <td>Direct Property</td> <td>100/0</td> </tr> <tr> <td>Australian Shares</td> <td>100/0</td> </tr> <tr> <td>Overseas Shares</td> <td>100/0</td> </tr> <tr> <td>ASX 200 option</td> <td>100/0</td> </tr> </tbody> </table>	Managed options	Growth/defensive ratio	Capital Guaranteed	N/A*	Capital Stable	35/65	Conservative Balanced	50/50	Sustainable Balanced	75/25	Balanced	75/25	Alternative Growth	85/15	Growth	90/10	Capital Secure	0/100	Fixed Interest	0/100	Direct Property	100/0	Australian Shares	100/0	Overseas Shares	100/0	ASX 200 option	100/0	
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<p>➔ Flexible insurance cover</p> <p>To compare CareSuper's insurance scales see the member guide or website.</p>	<p>Death cover</p> <p>Death & TPD cover (automatic acceptance)</p> <p>Income Protection</p> <p>Unit-based or fixed cover</p> <p>General, Office and Professional scales</p>																													

call 1300 360 149 visit caresuper.com.au

Compare

CareSuper

Other fund (please complete)

→ Investment performance

CareSuper's Balanced option achieved an average 10.4% p.a. over 5 years and 8.9% p.a. over 10 years compared with the balanced fund median returns of 9.4% and 7.5%

Note: not all options have a 5-year history.

These returns are calculated **after** the investment fees are paid.

Source: SuperRatings Fund Creating Rate Survey Balanced (60-76), June 2009

Investment performance 2008/09

Managed options

Balanced	-9.5%
Capital Guaranteed	4.0%
Capital Stable	-2.2%
Conservative Balanced	-4.3%
Sustainable Balanced	-10.1%
Alternative Growth	-7.9%
Growth	-10.2%

Asset Class options

Capital Secure*	3.1%
Fixed Interest	4.4%
Direct Property	-11.8%
Australian Shares	-14.2%
Overseas Shares	-8.8%

3-year performance

	Avg p.a.
Capital Guaranteed	5.9%
Capital Stable	1.9%
Balanced	0.0%
Conservative Balanced	0.9%
Sustainable Balanced	-2.0%
Alternative Growth	-0.2%
Growth	-1.8%
Capital Secure*	4.3%
Fixed Interest	4.3%
Direct Property	2.6%
Australian Shares	-2.2%
Overseas Shares	-6.0%

5-year performance

	Avg p.a.
Capital Guaranteed	5.6%
Capital Stable	5.2%
Balanced	5.6%
Sustainable Balanced	4.2%
Growth	5.1%
Capital Secure*	4.6%
Fixed Interest	5.0%
Direct Property	6.9%
Australian Shares	7.6%
Overseas Shares	0.5%

→ Investment fees

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. The figures shown are for 2008/09 financial year.

Note: these fees are deducted before earnings are announced. They are not deducted from your account.

Managed options

	Basic fee	Performance fee
Capital Guaranteed	1.44%	0.04%
Capital Stable	0.53%	0.17%
Conservative Balanced	0.58%	0.22%
Sustainable Balanced	0.91%	0.11%
Balanced	0.74%	0.31%
Alternative Growth	1.09%	0.36%
Growth	0.85%	0.15%

Asset Class options

	Basic fee	Performance fee
Capital Secure*	0.15%	0.00%
Fixed Interest	0.41%	0.00%
Direct Property	0.58%	0.00%
Overseas Shares	0.73%	0.68%
Australian Shares	0.39%	0.13%

Compare extra services for members

Website MemberOnline facility	Yes
Free email newsletter (by subscription)	Yes
Online learning – e-seminars	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
Free SMS updates	Yes

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.

