

TOP 10 things to consider about your fund



➔ Why it pays to handle your super with CARE

1 **Q When was the last time you heard from your current superannuation provider?**

A CARE Super believes in providing personalised service and understanding your expectations. As a participating employer with CARE Super you are assigned a dedicated Client Partnership Manager (CPM). Your CPM provides high level support for you, including updates on superannuation and assisting with administrative and payment solutions. Our aim is to remove the burden from you, so that you can concentrate on running your business. We can also assist with the promotion of superannuation as a valuable employee benefit, by providing information and education sessions at your workplace.

At CARE Super, we also provide regular written communication, including a quarterly employer newsletter, which informs employers about superannuation news. Members receive a half-yearly report and an annual report. Quarterly e-newsletters are provided by subscription. We also have a professional call centre available to answer your queries.

2 **Q Are your staff educated about superannuation and retirement?**

A CARE Super is committed to educating members about long-term saving and provides learning opportunities via several means. One of the most effective ways of educating your staff is by holding a short educational session at your workplace. CARE Super, in conjunction with Industry Funds Financial Planning, also conducts free retirement and financial planning seminars for members. These seminars are conducted across a range of locations throughout the year. The more your staff are informed, the less time you will need to spend answering questions.

CARE Super has recently launched a series of short, informative and entertaining e-seminars, designed to educate members about a range of financial topics such as insurance, how much super is needed for retirement and methods to boost retirement savings. Our e-seminar facility is available online at any time, at www.caresuper.com.au.

3 **Q Is your fund an award-winning fund?**

A CARE Super has been awarded a platinum rating from independent financial services research house SuperRatings¹ and a AAA rating from SelectingSuper,² both of which are the highest possible ratings. These ratings are determined through assessment of a range of factors including fees, efficiency of administration, standard of communication and investment performance. CARE Super has also been awarded numerous awards for its communication material.

4 **Q Do you contribute to multiple superannuation funds?**

A CARE Super can provide assistance with managing multiple superannuation fund payments. SUPERCLEAR, our clearing house facility, enables all your super choice payments to be handled via an electronic payment solution. You will have just one deduction from your bank account and SUPERCLEAR will do the rest, distributing information and payments to the different funds nominated by your employees.

5 **Q Does your current superannuation fund add value?**

A At CARE Super we are constantly introducing new ways to add value to members and employers. We deliver a complete superannuation package for any organisation, designed to ease the burden on employers and maximise benefits for members. This is achieved via flexible e-business superannuation solutions, (including clearing house and BPAY facilities), streamlined administration processes, a professional call centre, online access for members and employers, regular communication, educational resources and ancillary benefits.

continued ➔

¹ SuperRatings is an independent Australian research organisation and a leading source of information on super funds. For more information see www.superratings.com.au

² SelectingSuper is independently owned and operated by Rainmaker Information, an Australian financial services research firm. For more information see www.selectingsuper.com.au



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Q Does your fund offer competitive administration fees?

A CARE Super is an 'all profits to members' industry fund that charges fees to cover costs, not to make a profit for other shareholders or pay commissions to agents. CARE Super charges a single \$1.50 administration fee per week (from 1 July 2006) for employer-sponsored members. CARE Super does not charge any other administration fees.³

CARE Super has recently introduced CARE Super Corporate, a separate division that enables a more customised superannuation solution for businesses that want to benefit from tailored insurance arrangements and enhanced flexibility. CARE Super Corporate has a flat \$2.50 per week administration fee; however, a volume discount is also available.

So whatever your needs, CARE Super has the flexibility to deal with all your superannuation requirements.

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Q Can you and your staff access information online?

A Both members and employers can access fund and account information online via the CARE Super website. Member online allows members to view their account balance, make changes to their personal details and switch investment options.

CARE Super@link enables employers to perform a range of tasks including:

- Updating contribution amounts for each member
- Changing member details, such as addresses
- Advising employment terminations
- Adding new employees, and receiving membership numbers online
- Paying contributions via the direct debit system

Online services can be activated by simply calling the CARE SuperLine on **1300 360 149** to obtain an online password.

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Q Does your fund offer competitive insurance cover?

A CARE Super offers Death, Total & Permanent Disablement (TPD) and Income Protection cover at group rates.

There are two units of automatic insurance cover, however members can also opt to have tailored cover, by increasing or decreasing their level of cover. As from 1 July 2006, there will be three scales including general, office and professional. This means that you can have peace of mind, knowing that your employees and their beneficiaries will be looked after in the event of illness, injury or death.

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Q Does your fund offer more than just superannuation?

A CARE Super offers a range of ancillary benefits such as:

- Health insurance
- Low-cost banking products, including home and personal loans, credit cards and savings accounts
- Commission-free financial planning services

For participating employers, you can speak to a CPM about accessing business loans or insurance broking.

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Q Are your current superannuation fund's investment returns strong and consistent over the long term?

A CARE Super's Balanced investment option has delivered consistently strong investment performance since the Fund's inception. In 2004/05, the Balanced investment option credited 14.3%, and its five-year average return of 8.7% p.a. was the top ranking default option as surveyed by SuperRatings.⁴ CARE Super's aim is to deliver above average returns over the long term with below average risk.⁵

Your employees will have the benefits of being able to take control of their investment strategy at industry fund rates. They can select any one, or a combination of 13 investment options, including 7 multi-sector options and 5 individual asset class options, as well as an ASX 200 option. Members can also make an investment switch or find more information online or by calling the CARE SuperLine on **1300 360 149**.

³ Investment management fees still apply and members who participate in the ASX 200 option are subject to a \$52 fee per year.

⁴ SuperRatings Superannuation Fund Earning Rates Survey of Default Funds 2005.

⁵ Past performance is no guarantee of future returns.



➔ Need more info?

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