

*making your  
super choice easy*

Why it pays to be a member



# Who is CareSuper?



Superannuation may be one of the biggest assets you'll ever have, apart from your home.

It may also be the major investment you rely on when you retire.

Retirement may seem a long way off, but it pays to choose the right super fund now so you can enjoy life when you retire.

Take a look at why it pays to be a CareSuper member.

## 22-year history

CareSuper has been looking after members' retirement savings since 1987 – and our history has been one of consistent performance since then. See page 6 for all the details.

## Profits for members

As an industry super fund, CareSuper is run only to profit members – not shareholders or financial planners.

## The industry fund for professionals



CareSuper primarily services administrative and managerial people in any industry. This means that we not only understand you and your requirements, but can provide very competitive insurance (see page 10).

*choose the fund that helps you optimise your super now so you can enjoy the lifestyle you want in the future*

## No commissions for financial planners

We don't believe financial planners should be paid a commission for recommending CareSuper. Commissions reduce the earnings on your investment and can be seen as influencing planners' recommendations. And there are enough compelling reasons for advisers to recommend CareSuper.

## Helping members make the right decisions

By providing personal advice and learning opportunities to members, we help you make decisions that could make all the difference to your future financial situation. See page 12 for some of the resources we provide.

## All the right numbers

- Over 200,000 members
- Over 35,000 participating employers
- Over \$3.2 billion in funds under management
- Ranked number 1 for our 10-year Balanced option return\*

## Extra benefits

At CareSuper we use trusted partnerships to provide members with even more benefits, including:\*\*

- **Low-cost banking services** through Members Equity Bank, including discounted home loans, credit cards, personal loans and savings accounts
- **Health insurance** at discounted rates through NIB and Super Members Health Plan.

\* Source: SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60–76) Index, June 2009. Please note that past performance is not necessarily an indicator of future performance.

\*\* CareSuper does not in any way recommend or endorse that these products or services are suitable for you, so you may wish to seek independent advice before deciding to purchase any of these products or services.

# Top ratings by the experts

CareSuper has consistently achieved top ratings by independent agencies.



To achieve the AAA standard, CareSuper passed a comprehensive range of 'best practice' measures and benchmarks in 2009.



Five apples means Chant West defines CareSuper as a 'highest quality fund' in 2009.



For six years running the SuperRatings' Platinum rating has been awarded to CareSuper as a 'best value for money' fund.



Of the 146 super funds assessed by the Heron Partnership, CareSuper was the only fund awarded six stars. We have been rated the top personal fund for five consecutive years.

## The net benefit of being a CareSuper member

It's difficult to calculate the long-term effect of both returns and fees on your super savings. The graph below demonstrates how CareSuper's combination of consistent returns and low fees can make a real difference to your super savings over time.

As at 30 June 2009



### 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 2009. (Source: SuperRatings, commissioned by Industry Fund Services of which CareSuper is a shareholder). Current at 06 August 2009 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. When considering your own objectives you will need to also consider, with the help of a licensed financial adviser, whether the advice is appropriate in light of your particular investment needs, objectives and financial circumstances.

# Consistent returns & flexible investment options

CareSuper offers 13 investment options to cater for a range of investment needs and risk profiles.

As a CareSuper member you can choose how your super is invested, based on your investment needs, goals and attitude to risk. For members who choose not to choose, your super will be invested in the fund's default option – the Balanced option, which has an impressive history of performing well above the median.

CareSuper uses specialist Australian and international investment experts to manage funds within each asset class – so members can rest assured that their super is being looked after.

For the more experienced investor, CareSuper's ASX 200 option lets you invest up to 50% of your super balance in your choice of the top 200 ASX listed companies.

Refer to the CareSuper Member Guide Product Disclosure Statement (PDS) or Investment Guide for more information on investment choice. Call the CareSuperLine on 1300 360 149 or visit [caresuper.com.au](http://caresuper.com.au) for a copy.

## Returns (after tax and fees) to 30 June 2009

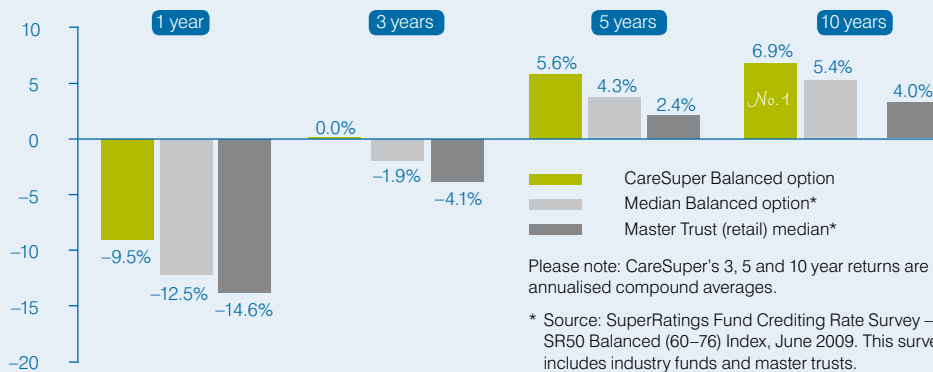
	1 year (%)	3 year (%p.a.)	5 year (%p.a.)
<b>Managed options</b>			
Capital Guaranteed	4.0	5.9	5.6
Capital Stable	-2.2	1.9	5.2
Conservative Balanced	-4.3	0.9	-
<b>Balanced</b>	<b>-9.5</b>	<b>0.0</b>	<b>5.6</b>
Sustainable Balanced	-10.1	-2.0	4.2
Alternative Growth	-7.9	-0.2	-
Growth	-10.2	-1.8	5.1
<b>Asset Class options</b>			
Capital Secure*	3.1	4.3	4.6
Fixed Interest	4.4	4.3	5.0
Direct Property	-11.8	2.6	6.9
Australian Shares	-14.2	-2.2	7.6
Overseas Shares	-8.8	-6.0	0.5

Please note: past performance is not necessarily an indication of future performance.

\* Previously 'Cash'

## Superior returns – we're ranked No.1 for our 10 year return

Compare CareSuper's Balanced option with the median Balanced option's 1, 3, 5 and 10 year returns.



An impressive history of outperforming the median fund's returns

# Competitive fees

## As a large not-for-profit fund, CareSuper is able to keep its fees low.

Returns are only part of the story – the 'net benefit' in your choice of super fund depends on the returns you receive in relation to the fees that are charged.

Because CareSuper doesn't have to provide a profit for shareholders or pay commissions to financial advisers or staff, the fees we charge are only to cover the costs of managing your account:

- \$1.50 per week account-keeping fee, plus
- 0.2% of your account balance per year (capped at \$500).

If you choose to invest in the ASX 200 option, an administration fee of \$52 will be deducted from your account yearly. Macquarie Equities Ltd will also charge a brokerage fee for each transaction – see the Investment Guide for details.

An investment fee ranging from 0.14% to 1.20%, plus any performance fees, are also deducted from each investment option before returns are declared at the end of each financial year.

This is an annual percentage fee for managing investments, and can differ from year to year. The investment fee for CareSuper's Balanced option in 2008/09 was 0.76% with a 0.1% performance fee.

There are NO fees for:

- Joining CareSuper
- Making a contribution
- Rolling over other superannuation benefits into your CareSuper account
- Switching investment options
- Cancelling your CareSuper membership.

*CareSuper charges fees only to cover costs, not to make a profit*



# Flexible insurance that's hard to beat!

CareSuper has negotiated cost-effective insurance scales – a great benefit of being a member.

CareSuper members are automatically covered for Death and Total & Permanent Disablement (TPD) insurance.

## Standard cover for new members

New members are provided with Death and TPD cover on joining CareSuper – without having to provide proof of health.

You also have the flexibility of 'upgrading' your default cover within 60 days of joining, without the hassle of providing medical evidence.

## Tailoring your cover

Members can opt out, decrease, or apply to purchase additional insurance cover.

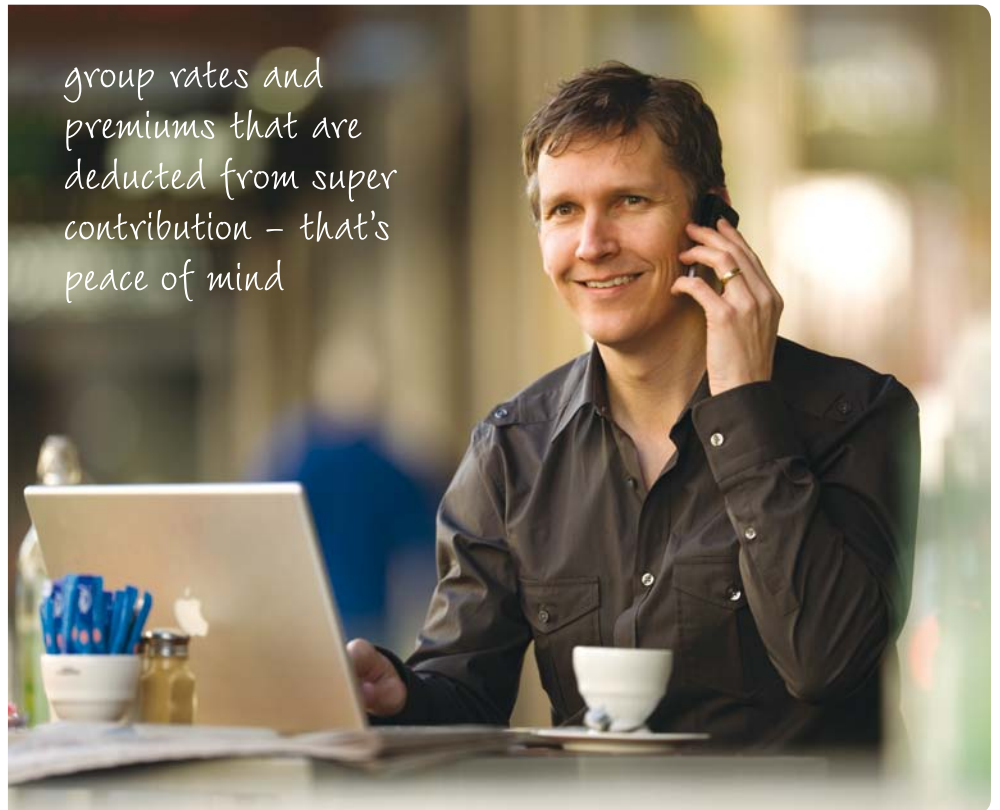
Insurance cover can be increased either by selecting more units or electing a fixed amount of Death and TPD cover – up to \$2 million on a General, Office or Professional scale.

Members can also purchase Income Protection (IP) cover of up to \$20,000 per month, at competitive rates with flexible waiting periods.

Insurance premiums are deducted from your super contributions before they are taxed, so they are very tax-effective and there's no impact on your take-home pay.

Take a look at our insurance scales at [caresuper.com.au](http://caresuper.com.au) or call 1300 360 149 to request a copy of the CareSuper Member Guide PDS for more information.

*group rates and premiums that are deducted from super contribution – that's peace of mind*



# The tools to boost and manage your super



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Don't have time to attend a super seminar?

Visit [caresuper.com.au](http://caresuper.com.au) to view CareSuper's e-seminars.

## Boost your super

Legislation requires your employer to contribute 9% of your salary into your super. But will this be enough to fund the lifestyle you want in retirement?

In addition to employer's contributions, CareSuper members can make additional contributions to their accounts via salary sacrifice, payroll deduction, direct debit from your bank account, cheque, EFT or BPAY®.

By making personal (after-tax) contributions, you may even benefit from the government's co-contribution scheme (subject to eligibility).

## Super online tools

Take the stress out of super by using a range of free online tools to help you manage your super.

A CareSuper membership gives you online access to your super account via MemberOnline

– a secure site that allows you to check your account balance, change personal details and investment choices, view nominated beneficiaries and contribution history and more!

Visit [caresuper.com.au](http://caresuper.com.au) to also access a range of super calculators. These handy tools can help you work out how salary sacrifice can save you tax as well as boost your super, whether your insurance cover is adequate, or how much you may need to contribute to super to enjoy your retirement.



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For free personal phone advice on super, members can call the CareSuperLine on 1300 360 149 to be put in touch with a financial planner.

## Super seminars

CareSuper brings super to your workplace or local area, with a range of super seminars to keep you up to speed with super.

Topics include superannuation in general, investing, growing your super, insurance, wealth creation and planning for retirement. We can even tailor programs for your workplace.

If you can't attend a seminar in person, check out our range of e-seminars at [caresuper.com.au](http://caresuper.com.au).

## Quality financial advice

Need help maximising your super investment, making an investment choice or selecting the right level of insurance cover?

CareSuper members can receive FREE advice over the phone on super topics such as investment choice, contribution strategies, insurance and consolidation. For more complex financial matters, members can make an appointment to meet with a financial planner.

Dedicated financial planning services are available through our Melbourne, Sydney and Brisbane offices. The highly qualified and experienced financial planners are available through our relationship with Industry Fund Financial Planning (IFFP)\* to provide fee-for-service personal financial advice to CareSuper members. Members who can't get to one of CareSuper's offices can visit an IFFP financial planner in one of their branches located in every State and Territory.

\* IFFP is a division of Industry Fund Services Pty Ltd (ABN 54 007 016 195, AFSL 232514).

*making it easy to sort out your super*

# How to join or stay a member

## Just follow these easy steps:

1. **Read** the CareSuper Member Guide PDS. It has all the information you need about being a CareSuper member, plus the forms for you to complete.
2. **Complete** the choice form and hand it to your employer. It already has our details on it, plus contribution instructions for your employer. If you will not be contributing via an employer, simply join our Personal Plan.
3. **Complete** the application form if you are not already a member and post it to us. You can stop at this point if you wish. Your super will be invested in the Balanced option and you will receive the default level of Death and TPD cover.
4. **Save** fees and paperwork by transferring your other super to your CareSuper account. You'll need your member number from your old account/s, plus some certified copies of identification. We'll do the rest.
5. **Tailor** your account by completing forms to:
  - Choose your own investment option mix or buy/sell shares in the ASX 200 option
  - Vary your insurance cover or apply for the office or professional scale
  - Transfer insurance cover
  - Organise regular additional contributions via your employer or via direct debit from your bank account.
6. **Make** a beneficiary choice that will be binding on CareSuper. Complete the **Binding death benefit nomination** form.
7. **Register** for MemberOnline. Once you have your member number, simply register via [caresuper.com.au](http://caresuper.com.au) to keep on top of your account and opt for online statements.



The Member Guide PDS and forms are available on [caresuper.com.au](http://caresuper.com.au) or by calling 1300 360 149.

*we make super  
easy for you*



call 1300 360 149 visit [caresuper.com.au](http://caresuper.com.au)

## Contact us

**CALL** CareSuperLine 1300 360 149  
8am – 8pm Monday – Friday EST

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

CareSuper has a dedicated team to provide support and customer service on all superannuation matters. For additional information on CareSuper's investment performance and options, insurance offerings and extra benefits, visit [caresuper.com.au](http://caresuper.com.au)

### Disclaimer

The information in this brochure is correct at the time of printing and is only 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. You need to assess your own situation and if necessary seek professional advice. The services and products mentioned in this brochure are subject to Australian law, which may change from time to time. CareSuper is not responsible nor accepts liability for the views or actions of third parties. Further information may be obtained from [caresuper.com.au](http://caresuper.com.au), or the CareSuperLine on 1300 360 149. You should read the Product Disclosure Statement and consider your own financial position, objectives and requirements before deciding to join CareSuper.  
**CARE Super Pty Ltd** (Trustee) ABN 91 006 670 060 AFSL 235226  
**CARE Super (Fund)** ABN 98 172 275 725

CR/MBR/BEN/GLINE/BRO 365.0 10/09 ISS7