

direct investment option



Enjoy flexibility and
control over your
super investments

What is the Direct Investment option?

The Direct Investment option gives you access to a wide range of investment choice, in addition to CareSuper's Managed and Asset class options.

With the Direct Investment option, you can handpick where you put your money. You can invest part of your account in a range of investments:

- The securities that form part of the S&P/ASX 300 Index
- A range of exchange-traded funds
- A range of listed investment companies, and
- A range of term deposits.

Keep reading to find out more about these types of investments.

“transact
easily online”



For more information visit
caresuper.com.au/Dloption.



How does it work?

We partner with one of Australia's leading providers of investment services – Macquarie Investment Management Limited (ABN 66 002 867 003, AFSL 237492) – to bring the Direct Investment option to our members.

All investments in the Direct Investment option happen over the internet, using an online trading portal known as Direct Investment Online.

Direct Investment Online offers you a wealth of information, and is also optimised for viewing on your mobile phone or tablet. This sophisticated and secure portal allows you to:

- Place buy and sell orders on the market
- Check the value of your investments
- Access your personalised trading information and transaction history, and
- View detailed information about the share market as it is updated.

Once you register for the Direct Investment option, you will have access to Direct Investment Online.

You will be automatically provided with a cash account when you register for the Direct Investment option. The cash account will form part of your Direct Investment option account and it's where transactions will be settled and any interest, dividends, distributions and tax liability paid. You will need to maintain a minimum balance of \$500 in your cash account at all times.



Who can invest in the Direct Investment option?

Both super and pension members of CareSuper can join the Direct Investment option.

If you have \$10,000 or more in your CareSuper account you're eligible to register.

You can invest up to 95% of your total CareSuper account balance in the Direct Investment option, as long as a minimum of \$3000 remains in your other CareSuper investment options. You will also need to maintain a minimum balance of \$500 in your cash account.

For other restrictions relating to minimum and maximum investment levels, refer to the **Investment Guide**.

Pension members should refer to the **Pension Guide PDS** for more information. These documents are available from caresuper.com.au.



Is it like a self-managed super fund?

With our Direct Investment option, you have control like a self-managed fund – but without all the hassles. You can enjoy this flexibility with the added protection of being a member of a regulated super fund. So while you concentrate on your investments, we'll deal with everything else behind the scenes – like tax and compliance.

Unlike a self-managed super fund, you can't borrow money, and you can only select from the investment options available within the Direct Investment option.

Which shares can you invest in?

Through the Direct Investment option, you can choose from all the companies listed on the S&P/ASX 300 Index.

These securities are some of the largest Australian companies, and they make up approximately 80% of the Australian share market. They cover a range of sectors including financials, materials, consumer staples, industrials, energy, telecommunications, health care, utilities and information technology.

If a company you own shares in moves out of the S&P/ASX 300 Index but continues to be listed on the ASX, you will be able to maintain your investment in that company but you may not purchase more of it.

Find out more about these companies and follow a link to the official S&P/ASX 300 Index by visiting caresuper.com.au/DIoption.

Exchange-traded funds

Exchange-traded funds (ETFs) are funds that invest in a number of securities. They are bought and sold on the stock exchange just like shares. ETFs usually attempt to reflect the performance of an index or benchmark by investing in a range of securities like overseas shares, fixed interest, or a commodity such as gold.

To view the range of ETFs currently available through the Direct Investment option, visit caresuper.com.au/Dloption.

Listed investment companies

Listed investment companies (LICs) are units that trade on a stock exchange, like shares and ETFs. They're similar to managed funds, and generally invest in shares of companies that are also listed on the stock exchange.

To view the range of LICs currently available through the Direct Investment option, visit caresuper.com.au/Dloption.

Term deposits

Term deposits are investments with an interest rate that is fixed for a nominated term. Generally, term deposits offer a lower level of return than other types of investments, but they can also be less risky.



choose from term deposits
from 4 different banks



Available terms

- 1 month
- 3 months
- 6 months
- 12 months

To find out more about the term deposits available through the Direct Investment option and view the latest interest rates, visit caresuper.com.au/Dloption.

What are the risks?

All investments have a varying degree of risk and can change in value – including the investments available through the Direct Investment option.

The risk level of the Direct Investment option depends on the types of investments you choose.

If you invest mainly in shares, ETFs and LICs, these investments could potentially have a very high risk level. Term deposits, on the other hand, are generally very low risk.

It's important you feel comfortable with investing your super. After all, it's your money, so it's best to consider your risk tolerance and whether you have the knowledge required for managing your own investments.



Before you make any decisions, make sure you read the **Investment Guide** or **Pension Guide PDS** available from caresuper.com.au

What are the fees?

To set up and maintain your Direct Investment option account costs \$25 per month.

The fee is calculated and deducted on the last Friday of every month. It is payable monthly as long as your Direct Investment option cash account is open, even if your cash account balance is zero.

Brokerage applies when you buy and sell listed securities (including ETFs and LICs), and the rates are as follows:

Trade amount	Brokerage fees (including GST)
\$0 – \$4167	\$13.75
\$4168 – \$10,000	0.33%
\$10,001 – \$30,000	0.22%
\$30,001 – \$50,000	0.20%
\$50,001 – \$100,000	0.17%
\$100,001 – \$10,000,000	0.11%

Other fees also apply, depending on the investments you select and transactions you make. Please refer to our **Investment Guide** or **Pension Guide PDS** for further details about all the fees relating to the Direct Investment option.

Other fees apply to CareSuper in general, and are available on our website at caresuper.com.au.



Is it right for you?

The Direct Investment option could be suitable for you if you're looking to become more actively involved in managing your super. It offers you control over how your super is invested and lets you decide where you want to put your money.



How to get started

If you have \$10,000 or more in your CareSuper account you can register for the Direct Investment option online. You'll also need to register for MemberOnline (or PensionOnline for Pension members) and provide your email address. Visit caresuper.com.au/register to get started.

Once you've registered for MemberOnline, you can open a Direct Investment option account. Simply log in to MemberOnline, head to the 'Investment' section and follow the prompts.

For security reasons, you won't be able to start trading immediately. You'll also need to transfer funds to your cash account before you can transact in the Direct Investment option.

Need help? Get in touch with us



call 1300 360 149



visit caresuper.com.au

CARE Super Pty Ltd (Trustee) ABN 91 006 670 060. AFSL 235226.
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The information provided in this document is general advice only and has been prepared without taking into account your particular financial needs, circumstances and objectives. You should consider your own investment objectives, financial situation or needs and read the Product Disclosure Statement prior to making an investment decision. You may also wish to consult a licensed financial adviser.

Before deciding to invest in the Direct Investment option, read the **Investment Guide** or **Pension Guide** for the full product features and further details about how this investment option works, the risks, fees and other important information. You can download a copy of these documents from caresuper.com.au or contact us on **1300 360 149** to request a printed copy.

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