

Member Super Facts

March 2018

Benefits at a glance



about caresuper

- 30 years' experience managing members' super
- Run to benefit members, not shareholders
- Competitive fee structure

At 31 December 2017:

- Over 246,000 members
- Over 73,000 participating employers
- Over \$14 billion in funds under management



award-winning

CareSuper has consistently achieved top ratings by independent agencies:



It's important to choose the right super fund for you – and it helps to know what CareSuper can offer. To keep things simple, we've summarised our key benefits. If you'd like a bit more detail, we encourage you to read our **Member Guide PDS** at caresuper.com.au. This PDS includes information about fees, costs and more to help you make your choice.

Investing in your future

CareSuper focuses on investing for the long-term, so that your super will be ready for your future. We aim to avoid the extreme highs and lows of the market, while producing consistent long-term returns to build members' retirement savings.

Everybody's different, so we make it easy to invest your super in a way that suits your needs. We offer 13 investment options, including the Direct Investment option (DIO). If you don't select an investment option, your super will be invested in the MySuper option – the Balanced option.

Each of our investment options comes with its own risk profile and set of objectives. It's important to consider the level of risk you're comfortable with before investing. Learn more about CareSuper's investment options at caresuper.com.au/investmentoptions.

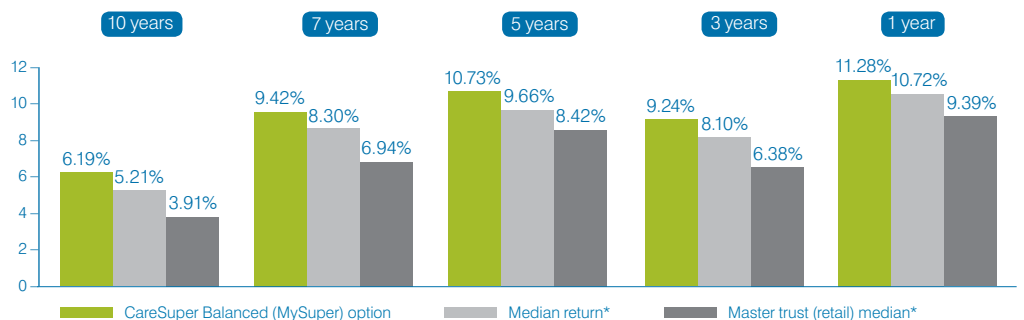
Investment returns (after fees and taxes) to 31 December 2017

Investment options	10 years (% p.a.)	5 years (% p.a.)	3 years (% p.a.)
Managed options			
Capital Guaranteed	2.57	1.94	2.17
Capital Stable	5.41	6.71	5.69
Conservative Balanced	5.72	8.07	6.82
Balanced (MySuper)	6.19	10.73	9.24
Sustainable Balanced	5.54	9.78	7.70
Alternative Growth	6.35	10.67	9.39
Growth	6.34	12.12	9.99
Asset Class options			
Capital Secure	3.25	2.54	2.33
Fixed Interest	5.85	3.71	2.78
Direct Property	6.22	10.79	12.32
Australian Shares	4.98	10.95	9.94
Overseas Shares	7.80	16.59	11.86

Past performance is not a reliable indicator of future performance and you should consider other factors before choosing a fund or changing your investments. The returns shown are after fees and taxes, and have been rounded to two decimal places.

Superior returns

Compare CareSuper's Balanced (MySuper) option returns to 31 December 2017 and see how we've delivered strong performance year after year.



Please note: CareSuper's 10-, 7-, 5- and 3-year returns are compound average annual returns. CareSuper returns are net of fees and taxes. Past performance is not a reliable indicator of future performance and you should consider other factors before choosing a fund or changing your investments. Returns have been rounded to two decimal places.

* Source: SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60–76) Index, December 2017. This survey includes Balanced options for industry funds and master trusts.



Insurance through super

You wouldn't think twice about insuring your car or your house, but your ability to earn an income could be your biggest asset – and it's what really creates financial security. If that was suddenly taken away, insurance cover could help reduce the impact on you or your family.

CareSuper offers eligible members access to:

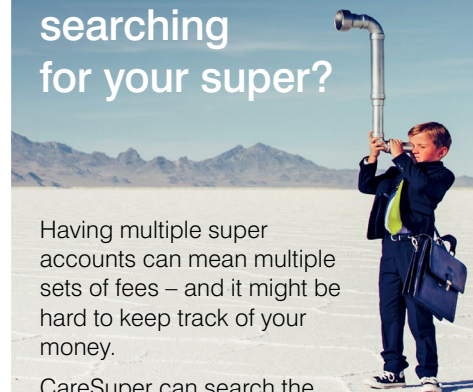
- Competitively priced insurance cover for death and disablement
- Optional income protection insurance
- The option to tailor your cover at any time after joining (subject to assessment and acceptance by the insurer).

If you join CareSuper through your employer you will automatically receive default death and total & permanent disablement cover. All cover is subject to meeting eligibility conditions. Read the CareSuper **Insurance Guide**, available at caresuper.com.au/PDS, for more information.

[➔ Calculate cover now](#)

To work out what the cost of your insurance cover might be, go to caresuper.com.au/insurancecalculator.

Need help searching for your super?



Having multiple super accounts can mean multiple sets of fees – and it might be hard to keep track of your money.

CareSuper can search the Australian Taxation Office's (ATO) database for any of your other super accounts and get the results within seconds.

[➔ Simply visit \[caresuper.com.au/supersearch\]\(http://caresuper.com.au/supersearch\)](#)

Before combining your super into CareSuper you should consider whether this is right for you and check if you will be charged any exit or other fees. You should also check the impact on any insurance arrangements (such as loss of insurance) or other benefits.

Quality financial advice

There can be a lot to consider when making decisions about your super. To help our members make informed choices we offer access to:

- Basic super-related advice over the phone at no extra cost, and
- Comprehensive financial planning on a fee-for-service basis, focused on finding the best strategy for your needs.

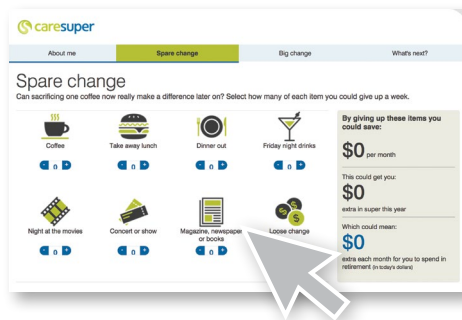
To speak to a financial planner, book a callback at caresuper.com.au/advice.

Note: Financial planning is offered through CareSuper's relationship with Industry Fund Services Limited (IFS) ABN 54 007 016 195, AFSL 232514. Advice is provided under the authority of the IFS license.

Super calculators

How much super could you need for the future? How long might it last as a retirement income? CareSuper offers a range of super calculators to help you plan.

Go to caresuper.com.au/supercalculators.



Manage your super online



Login to MemberOnline from your computer, phone or tablet at any time to check your balance, update your details and more. Get started at caresuper.com.au/register.

For super on the go, download the mobile app at caresuper.com.au/mobileapp.

How to join

1. Go to caresuper.com.au/join and follow the instructions. (Make sure to read the **Member Guide PDS** before joining.)
2. To have future contributions made to your CareSuper account, let your employer know by handing them a completed **Choice of fund form** (available at caresuper.com.au/choice).

[➔](#) If you have any questions, call **1300 360 149**.

➔ Information helpline

For more information please call the CareSuperLine on **1300 360 149** or visit caresuper.com.au.

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 ABN 98 172 275 725

Disclaimer The advice in this document is of a general nature. We have not taken into account your particular financial needs, circumstances and objectives. We recommend you assess your own financial situation, seek professional advice from a licensed financial adviser and read the Product Disclosure Statement before deciding to make any decisions related to your super. While every care has been taken as to the accuracy of this information, CareSuper takes no liability for the correctness of this information. CareSuper is not responsible for any loss, direct or indirect, resulting from reliance of the information contained in this document.

call 1300 360 149 visit caresuper.com.au