Are you enjoying retirement?

Meet CareSuper members
Sandra and Robert

Investment update
2015/16
Your annual statement is now available

Inside, you will find important information about your account including your complete transaction history for the last financial year and a breakdown of your investment options and their performance. You will also find your pension details notice enclosed. While you have all of this information on hand, it’s a good opportunity for you to undertake an annual review of your pension account, including your payment amounts, beneficiaries and investment options. If you would like to check your current account balance and member details you can log in to PensionOnline at any time at caresuper.com.au/login.

How did your investments perform during 2015/16?

While CareSuper’s pension investment returns were lower than recent years, we are pleased to say that they still performed strongly, especially when you consider the volatility in global share markets and the low interest rate environment over the last 12 months. Once again, CareSuper has continued to produce strong long-term returns, with the pension Balanced option’s 7-year return of 10.55% per annum to 30 June 2016 ranked an impressive 4th overall compared to similar Balanced options.^ These results show that we remain focused on bringing you consistent investment performance and steady growth in retirement. To read more about the year in review go to pages 4–5.

Coming soon

CareSuper will be introducing a guaranteed* income stream product, backed by Challenger, later this year. A guaranteed* income stream product gives you a set income, regardless of how the market performs. These products are often called ‘lifetime’ or ‘fixed-term’

^ As measured by the SuperRatings Pension Fund Crediting Rate Survey, June 2016.
pensions because you can choose how long you want the income stream to last – either for your lifetime or a fixed number of years. Keep an eye out for more information coming soon.

What might the Federal Budget mean for you?

There has been plenty of coverage on the 2016 Federal Budget and what it means for super and pensions. If you’re wondering how these proposed changes might affect you turn to page 10 for our summary.

If you have any questions or feedback, please email us at pension@caresuper.com.au or call us on 1300 664 781.

Julie Lander  |  CareSuper CEO

* Guaranteed income stream accounts are backed by a life policy issued to CARE Super Pty Ltd (Trustee) ABN 91 006 670 060 by Challenger Life Company Ltd (‘Challenger’) ABN 44 072 486 938, AFSL 234670. CareSuper as issuer of the product does not provide any guarantee and relies on Challenger to fund the product. Payments will not be made by CareSuper in the event monies have not been received by Challenger.

Can you spot online fraud?

It’s harder than you think. Pension members are the most targeted victims of online fraud, with Australians aged over 65 losing almost $6 million to scams in 2015.*

Tips for avoiding online fraud:

• If someone emails you asking for money, be suspicious – even if it seems legitimate.
• Don’t feel pressured into paying. Fraudsters deliberately play on our emotions.
• Contact the Australian Competition and Consumer Commission if you’re not sure.

The year in review
In 2015/16 global share markets were affected by a range of factors, such as the possibility of Greece leaving the Eurozone, weakness in energy and commodity prices, share market volatility in China, the surprise result of the Brexit vote in the United Kingdom and negative performance from the Japanese share market which had exhibited strength in recent years. Industry-wide, pension investment returns are reflective of the uncertain global economic conditions and the low interest rate environment.

How your investments performed
While CareSuper’s pension investment returns were lower compared to recent years, they still performed strongly, particularly given the challenges of the past 12 months.

CareSuper’s three largest pension investment options (where most pension members have all or some of their money invested) performed as follows for the financial year ending 30 June 2016:

- The Conservative Balanced option returned 3.76%
- The Capital Stable option returned 4.08%, and
- The Balanced option returned 4.89%.

According to independent ratings agency SuperRatings, the 7-year return of the Balanced option compares particularly well to similar options of other surveyed funds.* This option is ranked 4th out of 83 surveyed funds over 7 years. These results show how committed CareSuper is to helping our pension members achieve their retirement goals over a range of different investment timeframes.

Investment returns to 30 June 2016

<table>
<thead>
<tr>
<th>Investment option</th>
<th>Annual returns for 2015/16 (%)</th>
<th>Long-term annual returns*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>5 years</td>
<td>7 years</td>
</tr>
<tr>
<td>Managed options</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital Guaranteed</td>
<td>2.61</td>
<td>2.24</td>
</tr>
<tr>
<td>Capital Stable</td>
<td>4.08</td>
<td>7.59</td>
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<tr>
<td>Conservative Balanced</td>
<td>3.76</td>
<td>8.52</td>
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<tr>
<td>Balanced</td>
<td>4.89</td>
<td>10.16</td>
</tr>
<tr>
<td>Sustainable Balanced</td>
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<td>10.00</td>
</tr>
<tr>
<td>Alternative Growth</td>
<td>5.88</td>
<td>9.96</td>
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<tr>
<td>Growth</td>
<td>3.88</td>
<td>10.88</td>
</tr>
<tr>
<td>Asset Class options</td>
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<td></td>
</tr>
<tr>
<td>Capital Secure</td>
<td>2.66</td>
<td>3.67</td>
</tr>
<tr>
<td>Fixed Interest</td>
<td>4.68</td>
<td>7.09</td>
</tr>
<tr>
<td>Direct Property</td>
<td>14.86</td>
<td>10.13</td>
</tr>
<tr>
<td>Australian Shares</td>
<td>1.27</td>
<td>8.94</td>
</tr>
<tr>
<td>Overseas Shares</td>
<td>-0.45</td>
<td>14.07</td>
</tr>
</tbody>
</table>

* These returns are compound average annual returns.

^ The inception date for all investment options is 1 July 2007.

The long-term returns shown in this table may differ from your actual returns. The returns shown are after fees and tax and have been rounded to two decimal places. All net investment returns are reflected in the sell price of each investment option. Past performance is not a reliable indicator of future performance and you should consider other factors before choosing a fund or changing your investments.
Looking ahead
Last year, CareSuper outlined its expectations for more conservative returns in the future. The Fund continues to remain cautious for the year ahead, anticipating that investment returns are likely to stay at modest levels for the short to medium term.

That said, CareSuper is confident that the strength of our investment approach will help us continue to deliver strong returns for our members. In times of unpredictable market conditions our strategy of protecting members’ capital and diversified investing has helped us to consistently deliver good returns.

Investing for the long term
Here are a few of the key things we’re doing to get the best possible results for members.

1 Going the distance with you
We recognise that your investment needs are different once you’re no longer working full-time, and we focus on achieving consistent returns, protecting your capital and delivering sustainable growth.

This helps us produce consistently strong returns over the long term. Not only is our Balanced option’s 7-year return ranked in 4th place compared to other similar surveyed options, but we’re also ranked in the top 10 over 3- and 5-year periods too, according to SuperRatings.†

2 The benefits of ‘active management’
‘Active management’ means we monitor and respond to changing market conditions and take advantage of investment opportunities as they arise. The investment managers we have appointed make deliberate decisions about when to buy and sell, with the aim of achieving higher returns for you.

In contrast, passive investing, while less costly, aims to only achieve a return in line with market performance, instead of actively choosing investments that are expected to outperform.

3 Spreading the risk
We position the investments of our Balanced (and other Managed) option(s) to take advantage of market growth (and to manage risk by protecting your super when markets are unpredictable). In addition, we make sure the Balanced option is invested across a variety of assets like property, alternatives and fixed interest, as well as shares. By diversifying investments in this way we’re reducing risk and aiming to make the most of various asset classes when they perform well.

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As measured by the SuperRatings Fund Pension Crediting Rate Survey, June 2016.

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Most of the time when we talk about retirement, we concentrate on the money part. However, while income from super might provide choices and even the ability to live your dreams, the non-financial aspects, such as social and emotional wellbeing, are just as important.

If you’ve spent decades of your life working, you now have the task of reforging your identity outside of work – and for some, that’s challenging!

Some of us are fortunate enough to have spent time planning for this phase of our lives, but that doesn’t always mean our expectations for retirement match up to reality. In fact for many of us the early stages of retirement are a series of mixed emotions. There’s the gleefulness that we made it – we’re liberated! – and for a time we might be busy with those post-retirement projects, or relaxing on that long-awaited trip. But after that, some people experience a post-honeymoon phase – the business of being retired. It’s not unusual for negative feelings to creep in here, sometimes associated with a sense of loneliness or boredom – a lack of purpose.

For others, retirement may have been thrust upon us unexpectedly and there was never any opportunity to pre-plan and ask ourselves: ‘What do I want from this next stage? What’s my new purpose?’ It can be disorienting to now have 40 extra hours to fill each week.
Here’s the very good news. You can always go back to the drawing board. Or pull it out for the first time. Go back to the beginning and complete the sentence: ‘When I retire I want to ______.’

Think hard about what you want this new you to look like. If you lived for the social aspects of the workplace, why not join like-minded communities or consider volunteering? If you’re a homebody, dive into those hobbies you never got to tackle because you were busy ferrying kids around to sport on the weekends.

This process can be very empowering. If you’re part of a couple, why not create your new reality together? If your other half still wants to work for a while, consider what this will mean for both of you. Why not be inspired by what others are doing too? There are plenty of online resources for those who firmly believe that life begins after 50, for example:

- The Retiree Magazine (the-retiree.com.au)
- Seniors Rights (seniorsrights.org.au)
The fear of running out of money can be a major source of stress during retirement – and interestingly, it can lead to some retirees actually underspending their hard-earned savings. Here are a few tips to help you find the balance between feeling confident you won’t out_live your savings and living the best lifestyle you can afford:

1. **Know what you can control**

Even the most seasoned investors can’t accurately predict the ups and downs of the market, so don’t expect that you will be any different! If you are planning to be in retirement for another 20 or so years, you might be perfectly comfortable enduring market fluctuations. However, if the thought of seeing your savings dip at any point makes you nervous, consider whether you’re suitably invested for your risk tolerance levels.

2. **Know what sort of income you want**

Do you want to chart a course of steady spending over the whole of your retirement (or even plan your spending to include travel or other major expenses), or are you happy to adjust your income depending on how your investments are performing? Understanding your own needs can help you plan more successfully.

3. **Know where you stand**

Regularly reviewing your spending plan is essential to managing your savings throughout your retirement. Changes to your personal circumstances, or amendments to legislation or Centrelink benefits, can have an effect on your planning. We suggest reviewing your spending plan on an annual basis. Why not make a new (financial) year resolution to review it every year when you receive your CareSuper statement?
Financial help

Achieving financial security is no easy task, especially when things are constantly changing. We take a look at a new product that will be available soon, and explore the importance of reviewing your financial situation regularly.

Q What is a guaranteed* income stream product? Could it be right for me?

A A guaranteed* income stream product is a financial product that provides a series of guaranteed,* regular income payments at fixed intervals.

This type of product may be suitable for you if you are looking for a regular and dependable cash flow that’s guaranteed* to last for a certain period or for the rest of your life. Unlike a CareSuper Pension or Transition to Retirement Pension, the rate of return is fixed from the time the account is opened. This can provide added certainty for members with a lower risk tolerance who are prepared to sacrifice some level of return for the certainty of a guaranteed* income.

While a guaranteed* income stream product may be appropriate for some members’ retirement needs, it’s important to make sure your product choices suit your particular circumstances and that you have a good understanding of how it works, including any fees and costs.

CareSuper will be launching a guaranteed* income stream product, backed by Challenger, later this year. This product will be available to eligible members through consultation with a financial planner.

Q Why is it important to review my financial situation each year?

A A lot can change in a year, including your personal or financial situation, market conditions and even Government rules around social security entitlements and pension limits.

That’s why it’s important to take the time to review your financial situation regularly, and check in with your financial planner if your situation has changed significantly. If the assumptions that were used to make decisions about your pension account have changed, it’s important that your planner is aware of the differences so they can make sure your pension is still working in your best interests.

need help?

As a CareSuper member, you have access to financial advice.^ Visit caresuper.com.au/pensionadvice to find out more.

* Guaranteed income stream accounts are backed by a life policy issued to CARE Super Pty Ltd (Trustee) ABN 91 006 670 060 by Challenger Life Company Ltd (‘Challenger’) ABN 44 072 486 938, AFSL 234670. CareSuper as issuer of the product does not provide any guarantee and relies on Challenger to fund the product. Payments will not be made by CareSuper in the event monies have not been received by Challenger.

^Financial advice is offered through CareSuper’s relationship with Industry Fund Services Limited (IFS), and is provided by an authorisation under the Australian financial services licence of IFS, ABN 54 007 016 195, AFSL 232514.
What might the Federal Budget mean for you?

This year’s Federal Budget proposed some of the most significant changes to super we’ve seen in the last decade.

Some of the changes (if legislated) could affect retirees as well as those transitioning to retirement, so it’s important to be prepared. Here’s what you need to know.

Work test removed for those aged 65 to 74
If you’re aged between 65 and 74, from 1 July 2017 you may no longer need to meet the ‘work test’ to make contributions. This means you’d be able to keep putting money into your super even after you retire.

Transition to Retirement (TTR) pension tax on earnings
Currently, investment earnings from TTR pensions are not taxed. Under Government proposals, these earnings would be taxed at up to 15% – just like earnings from accumulation accounts.

Your TTR pension could still be a great option, depending on your circumstances. For example, it can allow you to sacrifice more of your pre-tax salary to super (potentially reducing the tax you pay) and receive tax-free pension payments if you’re over 60.

$1.6 million cap on transfers into the retirement phase
The Government has proposed a $1.6 million cap on the amount you can use to start a pension. This means that from 1 July 2017 you would only be able to receive tax-free earnings from a pension of up to $1.6 million. If your pension is larger than this, you’ll be able to move the excess over to an accumulation account where earnings will be taxed concessionally at the maximum rate of 15%. In practice, superannuation funds claim tax deductions, so the effective tax rate is generally lower than 15%. You will be able to make regular drawings from the accumulation account if you have reached your preservation age and are retired or have met another condition of release.

Reminder: Upcoming changes to the age pension
From 1 January 2017, the Government will make some changes to the Centrelink assets test that could have an impact on your age pension benefit. Your CareSuper Pension is assessable under the assets test, so it might be a good idea to talk to a financial planner about what these changes mean for you.
After 39 years in the legal world, Sandra Baird retired in mid-July. For her, life after work represents a whole new realm of possibilities. ‘I’ve never really had any hobbies, as my job took up most of my time,’ she says. ‘I intend to find some now that I have retired! I am looking forward to having time to do things like learning to prune roses and gardening.’

Both Sandra and her husband, Robert Baird, recently started pensions with CareSuper – although Robert intends to continue working full-time for at least a year before joining his wife in retirement. He’ll be taking some time off soon, however, for a trip to Port Douglas, where the Bairds will be celebrating their golden wedding anniversary with friends. Robert rolled his super into CareSuper a number of years ago, while Sandra has been a member of CareSuper since she started paying super ‘donkey’s years ago’. When it comes to choosing a super fund, there are two key things the Bairds look for: ‘Trust and support.’

Sandra says they have definitely felt those things so far. ‘We went to a seminar,’ Sandra reveals, ‘and we were very impressed. That is actually the reason we went to see one of the financial planners. With his help, we have chosen our pension investment options.’

Reflecting on what CareSuper’s string of top ratings and awards means to them, Sandra and Robert both say, ‘We feel as if we are in good hands’. While Sandra confesses that it will take a bit of time to adjust to retirement (‘I am going to miss legal’), she and Robert are both looking forward to the future. For Sandra, that is likely to involve some volunteering – and a bit more time with friends. ‘My girlfriends have a Tuesday lunch club! I didn’t even know because I worked so much,’ she laughs. ‘So I’m looking forward to joining that.’

‘We went to see one of the financial planners. With his help, we have chosen our pension investment options.’
At CareSuper, our focus on digital is about you.

Your pension is important, and being able to get in touch with you via email means we can deliver relevant and interesting content to you more regularly. If you change your mind later on, changing your preferences is easy.

To sign up for email, update your details in PensionOnline (caresuper.com.au/login) or contact us using the information below.

got in touch

Call CareSuper PensionLine 1300 664 781
Visit caresuper.com.au
Email pension@caresuper.com.au
Write CareSuper Pension, Locked Bag 5042 Parramatta NSW 2124

Disclaimer: This magazine has been prepared for general information purposes only and not as specific advice to any particular person. Any advice contained in this magazine does not take into account any particular person’s objectives, financial situation or needs and you should read the applicable Product Disclosure Statement. You should consider the appropriateness of this advice, having regard to your own particular objectives, financial situation and needs before acting on any advice. You need to apply the concepts to your own situation before making an investment decision.

CARE Super Pty Ltd (Trustee)
ABN 91 006 670 060 AFSL 235226
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