

Why it pays to be a member



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About CareSuper

Your super could be one of the biggest assets you ever have. And a major source of income when you stop working.

While retirement may be a long way off, it pays to choose the right super fund now so you can set yourself up for the future.





Here's why it pays to be a CareSuper member.

A 30+ YEAR HISTORY

CareSuper was established in 1986 and since then we've delivered consistently strong performance for members.

PROFITS FOR MEMBERS

We're an industry fund, so we're run only to benefit our members — no one else. We don't pay profits to shareholders or commissions to financial planners.

ALL THE RIGHT NUMBERS

We're a leading super fund, according to the experts.

As at 30 June 2018, we have over:

- 246,000 members
- 80,000 employers
- \$14B in funds under management.

A MYSUPER FUND

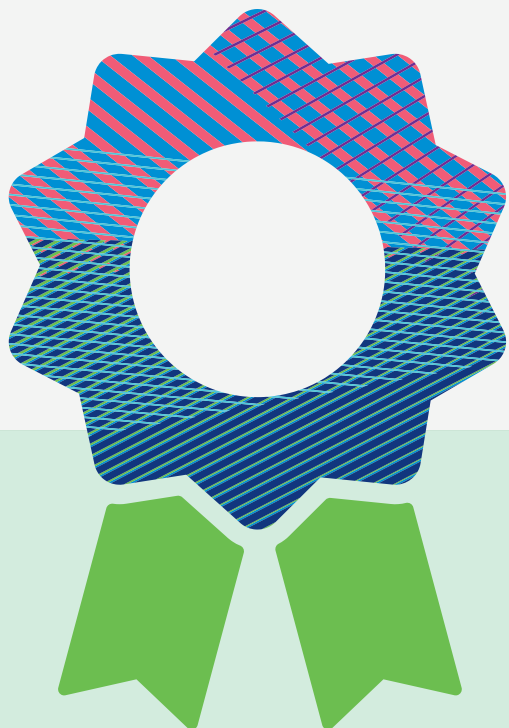
We offer a MySuper product (the Balanced investment option), which meets the government's MySuper requirements in relation to investments, benefits, insurance and fees. If you'd like to leave the investment decisions to us, your super will be invested in this option.

SUPPORTING MEMBERS' CHOICES

Our members come from all walks of life, with different aspirations and goals. By giving members access to advice and educational opportunities, we can help you make decisions that could make a difference to your future financial situation.

EXTRA MEMBER BENEFITS

We have you covered when it comes to savings on everyday insurance and finance-related essentials, with trusted partnerships with ME, HCF, nib and Crowe Horwath. Visit caresuper.com.au/benefits to find out more.



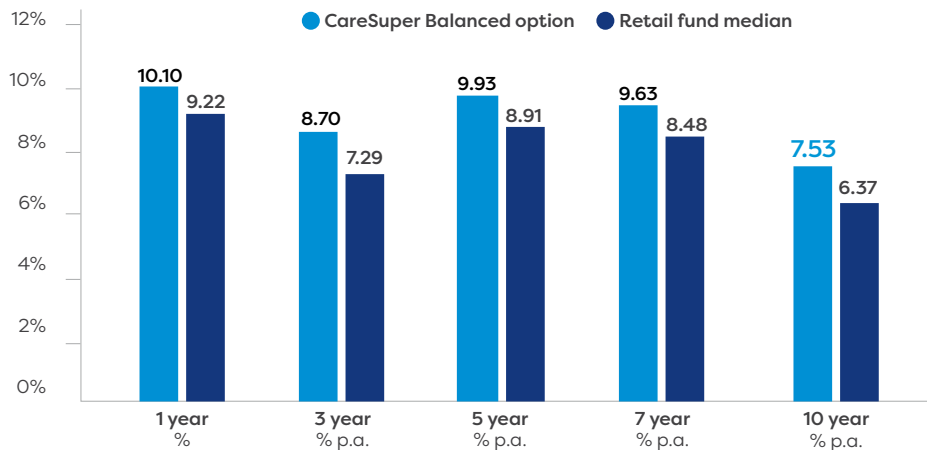
Top ratings by experts

CareSuper has consistently achieved top ratings by independent agencies.



HOW WE COMPARE

Compare CareSuper's Balanced (MySuper) option returns to 30 June 2018.



89% of our members are in our Balanced option
and over 10 years it's returned on average
7.53% p.a.



Please note: CareSuper's returns are compound average annual returns. CareSuper's returns are net of fees and taxes. Returns have been rounded to two decimal places.

Past performance is not a reliable indicator of future performance and you should consider other factors before choosing a fund or changing your investments.

Source: SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60-76) Index, June 2018. This survey includes Balanced options for industry funds and master trusts.



Powerful performance & flexible investment choices

No two CareSuper members are the same. That's why we offer a range of investment options, each with different targets for return and levels of risk.

As a member you can choose which option(s) your super is invested in based on your needs, goals and attitude to risk. Don't want to make a choice? We'll invest your super in the Balanced option.

Our investment options are managed in line with our active investment philosophy, which aims to deliver consistent results over the long term. We use specialist investment managers to manage money within each asset class, so you can be sure your super is being looked after by the experts.

We also offer a direct investment product, so you can get hands-on about choosing where part of your super is invested.

Investment returns to 30 June 2018

Investment option	Long-term annual returns (% p.a.)*				
	1 yr %	3yrs	5 yrs	7 yrs	10 yrs
Managed options					
Capital Guaranteed	1.64	1.85	2.03	1.91	2.33
Capital Stable	5.73	5.37	6.16	6.62	6.05
Conservative Balanced	7.21	6.35	7.41	7.69	6.67
Balanced (MySuper)	10.10	8.70	9.93	9.63	7.53
Sustainable Balanced	8.53	7.39	8.83	8.87	6.87
Alternative Growth	9.59	8.83	9.77	9.58	7.82
Growth	11.53	9.32	10.98	10.55	8.20
Asset Class options					
Capital Secure	1.92	2.14	2.41	2.80	3.16
Fixed Interest	2.14	2.65	3.54	4.98	5.71
Direct Property	12.74	13.00	11.43	10.03	6.91
Australian Shares	15.93	10.04	10.88	9.84	7.52
Overseas Shares	12.04	9.78	13.52	13.37	10.02

*Our long-term returns are compound average annual returns.

Returns are after fees and tax and have been rounded to two decimal places. These returns may be different from your actual returns. All net investment returns are reflected in the sell price of our investment options. Past performance is not a reliable indicator of future performance and you should consider other factors before choosing a fund or changing your investments.



MORE INFORMATION

Refer to our **Investment Guide** at caresuper.com.au/PDS.



Competitive fees

As a large not-for-profit fund, we're able to keep fees competitive. But while we work hard to keep costs low, we're driven by achieving results — not by being the cheapest.

The 'net benefit' in your choice of super fund depends on the returns you receive in relation to the fees that are charged. So returns and fees form part of the same story.

Because CareSuper doesn't pay profits to shareholders, the fees we charge are only to cover the costs of managing the fund. Some of these fees are direct costs, which are deducted from your account.

- The administration fees are \$1.50 per week, plus
- 0.15% to 0.20% of your account balance per year (an annual cap of \$500 applies).

Important! This information is only an outline of some of the fees and costs that may apply. Other fees and costs may also apply depending on the type of activity, transactions or additional services you request. For full information read **Fees and other costs** at caresuper.com.au/PDS.

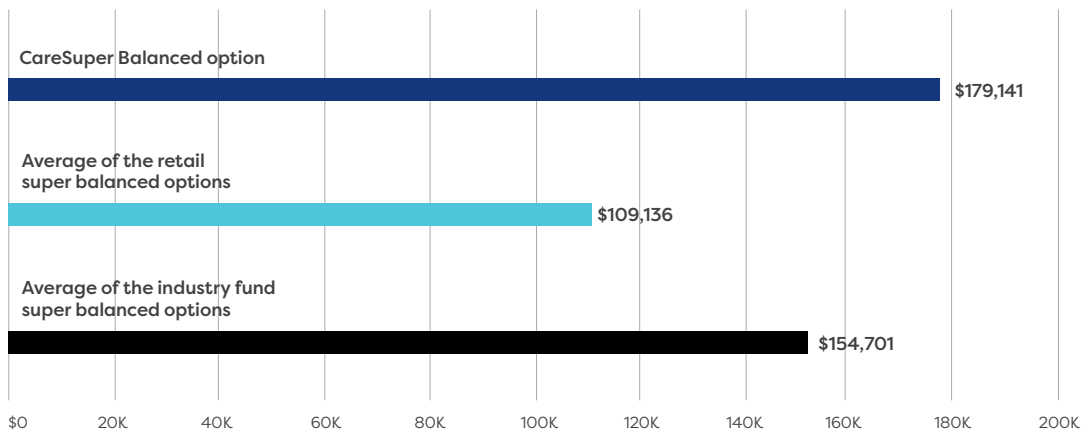
A BIGGER NET BENEFIT

We believe in a simple but powerful equation:

**Competitive fees + smart, proactive investing
= a bigger net benefit**



The result? Over 15 years to 30 June 2018, our Balanced option returned over \$70,000 more than the average of all surveyed retail funds and outperformed the average of all surveyed industry funds by over \$24,000.



Past performance is not a reliable indicator of future performance. Comparisons modelled by SuperRatings as at 30 June 2018, commissioned by CareSuper. Assumes a starting balance of \$50,000 and initial salary of \$50,000 and considers historical earnings and fees – excluding contributions, entry, exit and adviser fees. Compares the average difference in net benefit performance of CareSuper's Balanced option and the balanced options of up to 166 funds tracked by SuperRatings, including 45 funds with a 15-year performance history. Outcomes vary between funds. See caresuper.com.au/assumptions for more details about modelling calculations and assumptions.



Insurance through super

Cost-effective insurance is one of the important ways we can look after you. And the best time to think about insurance is when you're healthy.

STANDARD COVER FOR EMPLOYEE PLAN MEMBERS

Eligible new members who join through an employer receive automatic default death and total & permanent disablement (TPD) cover without the need to provide medical evidence. (Terms and conditions apply.)

NEW MEMBER OPTIONS

As long as you're under age 60, new Employee Plan members can apply to add income protection and/or increase death and TPD cover up to seven times your total income to a maximum of \$750,000.

You'll need to answer a few simple health questions – which is much easier than going through the full assessment process later.

Your application must be submitted within 90 days of the date on your welcome letter or email and still requires our insurer's approval.

CHANGING YOUR COVER

If standard cover isn't right for you, you can make changes any time, including cancelling, increasing or reducing cover, or applying for income protection. (Extra cover is subject to approval.) You can select more units or choose fixed cover for death and/or TPD, up to maximum limits. To make changes to your cover, log in to your MemberOnline account.

THE COST OF COVER

Because CareSuper has so many members, mostly in office-based professions, we've been able to negotiate competitive premiums with our insurer, MetLife. You can see how much standard or tailored cover costs by using our insurance calculator at caresuper.com.au/insurancecalculator.

PERSONAL PLAN AND CORPORATE MEMBERS

If you're a Personal Plan member (meaning you pay your own super contributions), you don't receive default cover, so you'll need to apply for access to our full range of insurance benefits.

And to check the specifics of any corporate insurance arrangements, it's best to head to the **Corporate Insurance PDS** at caresuper.com.au/CIAPDS.

IMPORTANT INFORMATION

Insurance cover is subject to eligibility, acceptance by our insurer and terms and conditions. This is only a high-level look at your cover options and how insurance through CareSuper works. Please refer to caresuper.com.au/insurance and the **Insurance Guide** at caresuper.com.au/PDS for more information.



Super tools & resources

Get your super on track with our tools and resources.

GROWING YOUR SUPER

Why rely solely on your employer to grow your super savings? We have strategies to give your super a boost and ensure it doesn't come up short. To find out more about your contribution choices go to caresuper.com.au/contributiontypes.

MANAGE YOUR SUPER ONLINE

Access everything you need to effectively manage super in your MemberOnline account, such as updating personal details, switching investments and checking your balance. Go to caresuper.com.au/login or download the app at caresuper.com.au/mobileapp.



CALCULATE WHAT YOU NEED

No need for a crystal ball to see what your financial future might hold. Our super calculators are far more informative. Use our calculators to help plan for your financial freedom at caresuper.com.au/supercalculators.

SUPER EDUCATION

We provide seminars on super and finance to help you stay informed. Topics include super updates, investing, growing your super, insurance, wealth creation and retirement planning.

FINANCIAL PLANNING

CareSuper members have access to financial advice from Industry Fund Services (IFS).*

Our planners can provide guidance on certain super-related topics, including investment choices, super contributions and insurance, at no extra cost. For more complex, paid advice, you can meet with a planner. There's no charge for the first appointment. If you go ahead with paid advice, you'll receive a quote upfront.

Book an appointment at caresuper.com.au/advice.

*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. Payment for financial planning from your CareSuper account is subject to authorisation and certain restrictions.

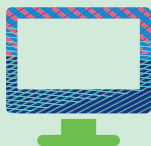


How to join

Follow these easy steps.



- 1 Read the CareSuper **Member Guide PDS** at caresuper.com.au/PDS.



- 2 Visit caresuper.com.au/join to become a member in minutes.



- 3 Hand a **Choice form** to your current employer so they start paying contributions into your new CareSuper account. Go to caresuper.com.au/forms.

CONSOLIDATING SUPER FUNDS

Did you know you can save on multiple sets of fees by transferring other super accounts into CareSuper? With a few clicks we can help you locate and consolidate your super.

Go to caresuper.com.au/consolidate to get started.*

*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.

Taking your super with you

When you change jobs, it's easy to keep CareSuper as your fund of choice.

In most situations, your employer must let you choose your super fund. To stay a CareSuper member, hand your employer a **Choice form**, which you can download any time at caresuper.com.au/forms.

We've already pre-filled our details to make choosing CareSuper simple.

By staying with the super fund of your choice, you can feel confident your super is in good hands — and you won't end up with multiple super accounts!

STAYING UP TO DATE

Let us know when your personal details change, like your email or address, so we can keep you informed about your super.





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Sovereign Offset is FSC® certified and considered to be one of the most environmentally adapted products on the market with carbon neutral certification to Ball & Doggett warehouses nationally. Containing fibre sourced only from responsible forestry practices, this sheet is ISO 14001 EMS accredited and made with elemental chlorine free pulps.

Disclaimer: The information provided in this document is general advice only and has been prepared without taking into account your particular financial needs, circumstances or objectives. You should consider your own investment objectives, financial situation and needs and read the appropriate product disclosure statement before making an investment decision. You may also wish to consult a licensed financial adviser.

The information provided in this document is a summary only, current at the time of production and subject to change. Changes to government legislation and superannuation rules made after this time may affect the accuracy of the information provided. You may wish to obtain professional advice before acting on any of the information contained in this document. Past performance is not a reliable indicator of future performance and you should consider other factors before choosing a fund or changing your investments.

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CARE Super (Fund)
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