FACTSHEET

Benefits at a glance.

SUPER THAT WORKS FOR YOU.

Superannuation could be your main source of income when you stop working. So what can you do now to get it in the best possible shape for the future?

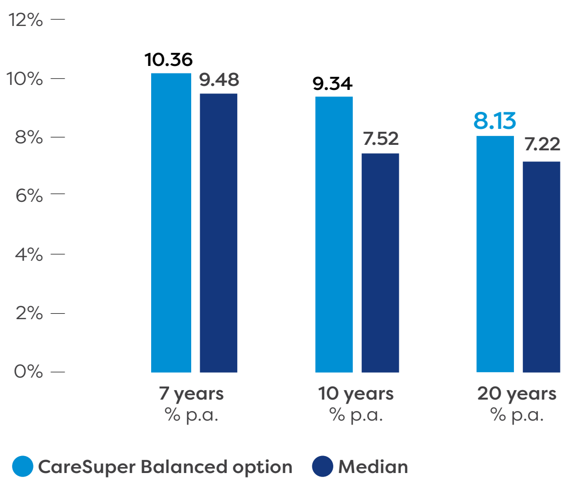
Here are some of the ways we can help you achieve your ultimate post-work lifestyle.

ACTIVE INVESTING FOR YOUR FUTURE

We invest with one goal in mind: to help you achieve the best possible lifestyle in the future. How do we invest for that? We use an actively managed and long-term strategy – driven by a proven investment philosophy. Plus, our team of experts is always looking for ways to boost your net returns.

HOW WE COMPARE OVER 20 YEARS

Compare CareSuper's Balanced (MySuper) option returns to 30 June 2019.



Around 90% of our members are in our Balanced option and over 20 years it's returned on average

8.13% p.a.

Please note: CareSuper's 7-, 10- and 20- year returns are compound average annual returns. CareSuper returns are net of fees and taxes. Returns have been rounded to two decimal places.

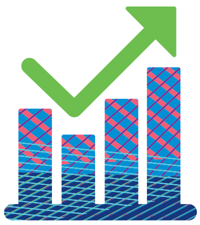
Past performance is not a reliable indicator of future performance and you should consider other factors before choosing a fund or changing your investments.

Source: SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60-76) Index, June 2019. This survey includes Balanced options for industry funds and master trusts.

WE'LL HELP YOU MAKE POWERFUL CHOICES WITH MORE INVESTMENT OPTIONS

No two CareSuper members are the same. That's why we offer 12 different investment options, each with different targets for returns and levels of investment risk, plus a Direct Investment option (DIO). This variety lets you mix and match your investments to suit your own goals.

Find out more about our investment options at **caresuper.com.au/investmentoptions**.



CARESUPER HAS BEEN AWARDED THE HIGHEST RATINGS BY INDEPENDENT ORGANISATIONS.

SUPER RATINGS

10 YR PLATINUM PERFORMANCE 2008–2018

Chant West Super 2019 5 Apples · Highest Quality Fund

Chant West Pension 2019 5 Apples · Highest Quality Fund

heron PARTNERSHIP 2019 Quality Star Rating

heron PARTNERSHIP 2019 MySuper

WE'LL HELP YOU PLAN YOUR FINANCIAL FUTURE

As a member, you can access phone and digital advice about super at no extra cost.

And if you need hands-on help beyond super, we're ready to tackle that too.

Explore your financial advice choices at **caresuper.com.au/advice** or by calling **1300 360 149**.

GET YOUR SUPER ON TRACK WITH OUR TOOLS AND CALCULATORS

Curious about what your future income might look like, or how extra contributions could help your super grow? Our online calculators can help you plan the future you want.

Go to **caresuper.com.au/supercalculators**.

WE'VE GOT YOU COVERED

You take care, but sometimes the universe has other ideas. CareSuper offers a range of insurance cover to protect you and your loved ones if something hits you out of the blue.

You'll have access to:

- Competitive insurance cover for death and disablement
- Optional income protection insurance
- The option to apply to tailor cover any time after joining.

All cover is subject to meeting eligibility conditions. You'll find full details in our **Insurance Guide**, available at **caresuper.com.au/insuranceguide**.

ADDED EXTRAS FOR MEMBERS

You can take advantage of savings on everyday essentials too, like travel insurance, home loans and discounted online tax returns.

Find out more at **caresuper.com.au/benefits**.

JOIN NOW

It only takes a few minutes to become a member. Head to **caresuper.com.au/join** to get started.

Already with us? Log in to MemberOnline at **caresuper.com.au/login** to manage your account today.

CARE Super Pty Ltd (Trustee) ABN 91 006 670 060 AFSL 235226 CARE Super (Fund) ABN 98 172 275 725

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