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.

<table>
<thead>
<tr>
<th></th>
<th>7 years</th>
<th>10 years</th>
<th>20 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>7% p.a.</td>
<td>10.36</td>
<td>9.34</td>
<td>8.13</td>
</tr>
<tr>
<td>10% p.a.</td>
<td>9.48</td>
<td>7.52</td>
<td>7.22</td>
</tr>
</tbody>
</table>

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.
Contributing for a partner

You and your partner can contribute to each other’s super if you’re married or de facto. There are two ways to do this — through spouse contributions or contribution splitting. And that’s where the tax bit comes in. You can claim an offset for spouse contributions if your partner earns less than $40,000, and you can stagger these contributions throughout the year if you choose. With a contribution split, you’ll do this at the end of the financial year and can re-direct up to 85% of your before-tax contributions. (If you roll out contribution split is processed first.)

There can be tax benefits for these could be better for your super and/or your tax. For example, you might prefer to let your super pile up in a larger sum over the year, then split that at the end of the financial year.

Depending on your situation, one of supercalcuators caresuper.com.au/ can help you plan the future could help your super grow? Our online calculators can help you plan the future you want. Go to caresuper.com.au/supercalculators.

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.