Why it pays to be a member

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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.

ALL THE RIGHT NUMBERS
We’re a leading super fund, according to the experts.
As at 30 June 2019, we have more than:
• 245,000 members
• 55,000 employers
• $16B in funds under management.

A MYSUPER FUND
We offer a MySuper product (the Balanced option), which meets the government’s MySuper requirements in relation to investments, benefits, insurance and fees. We’ll invest your super here unless you tell us differently.

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 Findex. Visit caresuper.com.au/benefits to find out more.
CareSuper has consistently achieved top ratings by independent agencies.
HOW WE COMPARE

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

Our Balanced option has been the best performing of all surveyed super funds over the past 20 years to 30 June 2019, with an average return of 8.13% p.a. That’s well above the median.

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 2019.
This survey includes Balanced options for industry funds and master trusts.

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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 2019

<table>
<thead>
<tr>
<th>Investment option</th>
<th>1 yr</th>
<th>3 yrs</th>
<th>5 yrs</th>
<th>7 yrs</th>
<th>10 yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Managed options</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balanced (MySuper)</td>
<td>6.88%</td>
<td>9.55%</td>
<td>8.74%</td>
<td>10.36%</td>
<td>9.34%</td>
</tr>
<tr>
<td>Growth</td>
<td>7.13%</td>
<td>10.76%</td>
<td>9.36%</td>
<td>11.67%</td>
<td>10.13%</td>
</tr>
<tr>
<td>Alternative Growth</td>
<td>6.45%</td>
<td>9.18%</td>
<td>8.52%</td>
<td>10.28%</td>
<td>9.39%</td>
</tr>
<tr>
<td>Sustainable Balanced</td>
<td>9.37%</td>
<td>9.09%</td>
<td>8.26%</td>
<td>9.92%</td>
<td>8.98%</td>
</tr>
<tr>
<td>Conservative Balanced</td>
<td>5.52%</td>
<td>7.19%</td>
<td>6.56%</td>
<td>7.91%</td>
<td>7.71%</td>
</tr>
<tr>
<td>Capital Stable</td>
<td>4.96%</td>
<td>5.85%</td>
<td>5.55%</td>
<td>6.59%</td>
<td>6.81%</td>
</tr>
<tr>
<td>Capital Guaranteed</td>
<td>1.89%</td>
<td>1.73%</td>
<td>2.07%</td>
<td>1.85%</td>
<td>2.13%</td>
</tr>
<tr>
<td><strong>Asset Class options</strong></td>
<td>1 yr</td>
<td>3 yrs</td>
<td>5 yrs</td>
<td>7 yrs</td>
<td>10 yrs</td>
</tr>
<tr>
<td>Overseas Shares</td>
<td>7.22%</td>
<td>12.52%</td>
<td>11.32%</td>
<td>14.90%</td>
<td>11.82%</td>
</tr>
<tr>
<td>Australian Shares</td>
<td>7.74%</td>
<td>12.75%</td>
<td>9.09%</td>
<td>11.78%</td>
<td>9.99%</td>
</tr>
<tr>
<td>Direct Property</td>
<td>8.37%</td>
<td>11.34%</td>
<td>11.38%</td>
<td>10.18%</td>
<td>9.14%</td>
</tr>
<tr>
<td>Fixed Interest</td>
<td>5.53%</td>
<td>3.14%</td>
<td>3.66%</td>
<td>4.18%</td>
<td>5.83%</td>
</tr>
<tr>
<td>Cash*</td>
<td>2.00%</td>
<td>2.00%</td>
<td>2.24%</td>
<td>2.49%</td>
<td>3.05%</td>
</tr>
</tbody>
</table>

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

*This option was previously known as ‘Capital Secure’. Only the name has changed — its objectives and features remain the same.

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 $78 per year, plus
- 0.19% 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 costs at caresuper.com.au/pds.

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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 2019, our Balanced option returned over $60,000 more than the average of all surveyed retail funds and outperformed the average of all surveyed industry funds by over $18,000.


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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

New members who join the Employee Plan will receive standard death and total and permanent disablement (TPD) cover when they become eligible. Once you’re eligible for standard insurance, you don’t need to provide medical evidence in order to receive cover (terms and conditions apply). The amount of standard cover you have changes as you age.

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 joining CareSuper 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 also fix your death and TPD cover so that the amount stays the same each year, or increases by 5% on 1 July each year. You can make changes to your cover in MemberOnline (if eligible), by completing the relevant form or by calling us.

THE COST OF COVER

Because CareSuper has so many members, mostly in office-based professions, we’ve been able to negotiate competitive fees with our insurer, MetLife. For all the details, read our Insurance Guide at caresuper.com.au/pds.
PERSONAL PLAN AND CORPORATE MEMBERS

If you’re a Personal Plan member (meaning you pay your own super contributions), you don’t receive automatic standard 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, see your relevant PDS for details.

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.

**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**
We offer a range of financial advice options for you to choose from at any stage of life.

Limited advice* about your investments, insurance, income projections and super contributions is at no extra cost — it’s a benefit of membership.

And for topics beyond super, such as other assets, debts and goals, we offer face-to-face comprehensive advice^: We can also set you up with complex advice for more intricate financial arrangements.# Both of these services will need to be paid for, but of course you’ll only be charged for agreed-upon services that are explained upfront.


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*Financial advice obtained over the phone, or through MemberOnline, is provided by Mercer Financial Advice (Australia) Pty Ltd (MFAAPL) ABN 76 153 168 293, Australian Financial Services Licence #411766.

^Advice is provided by one of our financial planners who are Authorised Representatives of Industry Funds Services Limited (IFS). IFS is responsible for any advice given to you by its Authorised Representatives. Industry Fund Services Limited ABN 54 007 016 195 AFSL 232514.

#If you require more complex personal financial advice, our financial planners, in the course of their initial appointment with you, may refer you to an external advice service provided by Australian Unity Personal Financial Services Limited (ABN 26 098 725 145, AFSL 234459).
Follow these easy steps.


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 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 completed 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.