

ON THE MONEY

Feel confident
you're with a
fund that
outperforms
over the
long term.



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MEET KALEY

A word from our CEO

As an Industry SuperFund, our members are at the heart of everything we do. It's been another busy period at CareSuper as we navigate this new stage of the pandemic – to ensure we're continually adapting to serve you, and helping you achieve your best life after work.



In this edition of 'On the Money', we take a deep dive into fixed interest investments, CareSuper's Retirement Income Strategy and recent changes to super. We also highlight the benefits of a CareSuper Pension account, and the advantages of having insurance cover with us. Importantly, we also outline how to ensure your CareSuper account follows you from job to job. On page 11, we introduce you to CareSuper member Kaley. Kaley shares her experience accessing financial advice through CareSuper and I'd like to thank Kaley for sharing her experience with us all.

Our Balanced (MySuper) investment option returned -1.68% for the financial year to 30 June 2022, and -0.95% for pension members invested in the Balanced option. This is a top 10 result across the super industry, in a year of high volatility in investment markets where the median fund return was -3.44%.* This is a testament to our

active investment strategy, which includes a deliberate emphasis on downside risk. Please remember that super is a long-term investment and market fluctuations are a normal part of the investment cycle. We explain more about what's happening in investment markets and our performance for the financial year 2021/22 on page 4 and 5.

I'm thrilled to share that we were recently awarded 2022 winner of the Finder Super Funds Satisfaction Award's 'Industry Super' category. What's special about this award is that it's voted by our members, so we thank you for making your vote count. The awards rate super funds across performance, customer service, fees, consumers' overall experience as well as how likely you are to recommend us. We're also proud to be rated by independent ratings expert, SuperRatings, as a top-tier platinum fund 15 years in a row.[^]

We aim to be the super fund you partner with for life, and we work hard to bring you products, support and services you need to make the most of your super now, so you can enjoy your best possible life when you finish working.

Stay well.

Julie

Julie Lander CareSuper CEO

* SuperRatings Fund Crediting Rate Survey - SR50 Balanced (60-76) Index, June 2022.

[^]Product ratings are only one factor to be considered when making a decision. SuperRatings does not issue, sell, guarantee or underwrite this product. Go to www.superratings.com.au for details of its ratings criteria.



Understanding fixed interest in volatile times

While fixed interest is a lower risk investment, fixed interest returns can still move up and down like other investments.

It's common knowledge that the value of shares and other assets can fluctuate. However, what some investors may not know is that fixed interest securities (also known as bonds) can deliver negative returns.

A fixed interest security is a loan by an investor to a company or government that wants to raise money.

Investing in our Fixed Interest option is quite different to putting money into a term deposit or in cash. It's important to be aware there is no set rate of return on our Fixed Interest option.

Some of the main factors that affect fixed interest security prices include changes in prevailing/market interest rates and interest rate expectations. A fixed interest security price will always move in the opposite direction to interest rates, so a higher interest rate (or yield) usually causes a fall in fixed interest prices.

Returns from fixed interest securities are generated from two key components:

1. The interest received, and
2. The capital movement (or price change) of the fixed interest security.

When the fixed interest security is issued, it's set at a fixed rate. This is where the term 'fixed interest' is derived. Importantly, it's the value of the regular interest payments that is 'fixed' and not the market value of the security as a whole. As such, when interest rates rise significantly, it's possible for fixed interest securities to record negative returns, as we've seen more recently.

For example, a \$100 investment in a fixed interest security with a 3% interest rate would pay \$3 dollars in interest per year. If the price of the fixed interest security doesn't change, the return on the investment in the security (or bond) would be 3% per year. However, if interest rates were to rise to the point where the capital value of the security fell to \$96, then even with the \$3 interest payment, the return on the investment is still a loss of \$1 for the year.

It's important to focus on your super being a long-term investment. We use an actively managed strategy aimed at providing consistent, strong returns over the long term.

Things to consider if you're only invested in the Fixed Interest option:

SUITABILITY OF THIS OPTION

If your goal is to maintain long-term capital security value, while earning a rate of return above that of term deposits or from a cash management trust, and your minimum investment timeframe is 3+ years.

RETURN OBJECTIVE

The return objective of our Fixed Interest option is:

- To outperform returns from a mix of the Australian and overseas fixed interest markets (as measured by a benchmark consisting of the Bloomberg AusBond Composite Bond Index, the Barclays Capital Global Aggregate Index [hedged] and cash).
- To achieve returns after tax and fees at least in line with the inflation rate (as measured by the Consumer Price Index [CPI]) over rolling 10-year periods.

RISK LEVEL

The risk level of the our Fixed Interest option is medium. The likelihood of a negative annual return is 2.2 in every 20 years (based on the Standard Risk Measure, visit caresuper.com.au/investmentfaqs for more).

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**FIXED
INTEREST 101**

INVESTMENTS

Understanding fixed interest investments in volatile times.

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**INVESTMENT
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INVESTMENTS

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Feel confident about life after work with a CareSuper Pension account.

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YOUR CHOICE**

SUPER

Times change, but we're always here for you.

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**OUR COMPETITIVE
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**MEMBER
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TESTIMONIAL

Kaley shares her financial advice journey.

“It's important to focus on your super being a long-term investment.”



LEARN MORE

Scan the QR code to watch our video with Chief Investment Officer, Suzanne Branton, as she explains the Fixed Interest option.

Investment update

LONG TERM RETURNS REMAIN STRONG DESPITE A VOLATILE YEAR

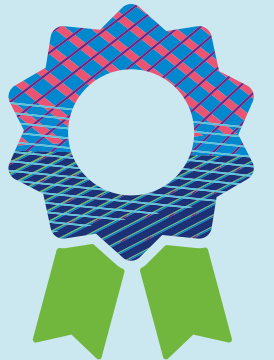


Suzanne Branton
Chief Investment Officer

“

TOP PERFORMING SUPER FUND

Our Balanced (MySuper) option is a top performing super fund over 1, 3, 5, 7, 10, 15 and 20 years.[^]



The financial year 2021/22 truly was a year of two halves for investments.

In the first half of the financial year share markets delivered strong returns – continuing the trend from the 2020/21 financial year by benefiting from government stimulus, vaccine rollouts, the opening up of the global economy and low interest rates.

However, from January 2022 markets reacted to higher-than-expected inflation, central banks around the world raising interest rates, geopolitical tensions including Russia's invasion of Ukraine and China's extended COVID-19 lockdowns, all contributing to increased uncertainty and market volatility. These factors have mainly resulted in share and bond market declines worldwide and have contributed to our recent performance results.

HOW WE'VE PERFORMED

Our Balanced (MySuper) option returned -1.68% and our pension Balanced option returned -0.95% for the financial year to 30 June 2022. In fact, this was only the third time in CareSuper's history, that our Balanced (MySuper) option experienced a negative annual return and follows a year of record high returns of 17.5% in FY2021.

Independent ratings agency, SuperRatings, reported the median return across balanced funds was -3.44% for the financial year to 30 June 2022.* Through our active investment strategy, which includes a deliberate emphasis on downside risk, we were able to soften the downturn for our members.

Despite this year's negative returns, our long-term track record remains strong. Our Balanced (MySuper) option where most members are invested, delivered 8.7% per annum on average over the last 10 years, making us one of the top performing funds in Australia over 1, 3, 5, 7, 10, 15 and 20 years.*

“WE ARE CONFIDENT THAT WE CAN CONTINUE TO INVEST TO THE ADVANTAGE OF OUR MEMBERS.”

WE'RE FOCUSED ON NAVIGATING MARKET CYCLES

“We don't get distracted by short-term trends, and in the current inflationary and low growth environment, our focus remains on effectively executing our investment approach and leveraging the deep experience of our team across cycles.” says Chief Investment Officer, Suzanne Branton.

“And while we do think investors will need to think differently in this new regime, markets have already adjusted substantially, particularly fixed interest markets. We may see more market volatility, but this also means opportunity – and we are confident that we can continue to invest to the advantage of our members.” she adds.

* SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60-76) Index, June 2022.

KEEP THE BIGGER PICTURE IN MIND

It's worth remembering that super is a long-term investment and market fluctuations are a normal part of the investment cycle.



Our investment philosophy, which guides the way we invest your money, prepares, and positions us well in all market cycles.

HERE'S HOW CARESUPER PERFORMED TO 30 JUNE 2022

RETURNS FOR SUPER MEMBERS (ACCUMULATION) TO 30 JUNE 2022*

Managed option	1 year (%)	5 years (% p.a.)	7 years (% p.a.)	10 years (% p.a.)
Balanced	-1.68	6.38	6.84	8.72
Growth	-3.19	6.92	7.29	9.73
Alternative Growth	-0.87	5.91	6.64	8.52
Sustainable Balanced	-0.73	7.02	6.97	8.65
Conservative Balanced	-2.68	4.20	4.69	6.34
Capital Stable	-2.18	3.38	3.90	5.22
Capital Guaranteed	0.35	1.17	1.40	1.52
Asset class option	1 year (%)	5 years (% p.a.)	7 years (% p.a.)	10 years (% p.a.)
Overseas Shares	-13.41	6.87	7.38	11.86
Australian Shares	-3.15	7.65	7.52	9.70
Direct Property	13.60	8.69	9.94	9.36
Fixed Interest	-6.10	0.95	1.51	2.62
Cash	0.25	1.09	1.42	1.89

RETURNS FOR PENSION MEMBERS TO 30 JUNE 2022*

Managed option	1 year (%)	5 years (% p.a.)	7 years (% p.a.)	10 years (% p.a.)
Balanced	-0.95	6.87	7.39	9.50
Growth	-2.27	7.58	8.03	10.70
Alternative Growth	0.04	6.43	7.24	9.25
Sustainable Balanced	-0.03	7.90	7.75	9.66
Conservative Balanced	-2.19	4.77	5.29	7.13
Capital Stable	-1.89	3.73	4.31	5.81
Capital Guaranteed	0.45	1.43	1.68	1.80
Asset class option	1 year (%)	5 years (% p.a.)	7 years (% p.a.)	10 years (% p.a.)
Overseas Shares	-14.29	7.72	8.29	13.16
Australian Shares	-3.73	8.56	8.56	10.94
Direct Property	15.22	9.32	10.89	10.37
Fixed Interest	-7.35	1.05	1.73	3.01
Cash	0.29	1.29	1.65	2.21

The long-term returns shown in these tables may differ from your actual returns. The returns shown are compound average annual returns (after fees and indirect costs and tax) and have been rounded to two decimal places. All net investment returns are reflected in the sell price of each investment option.

[^]SuperRatings Fund Crediting Rate Survey, SR50 Balanced (60-76) Index, June 2022.

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

I'm looking forward to giving up paid work. Giving up my salary? Not so much.

CareSuper's Retirement Income Strategy

For over 35 years, CareSuper has proudly served our members and employers, with high-quality, trusted superannuation expertise, guidance, products and services.

On 1 July 2022, we published our inaugural Retirement Income Strategy, which outlines our commitment to our core purpose — to maximise the retirement outcomes of our members.

Our strategy aligns with our profit-to-members ethos and aims to:



You can read a summary of our strategy at caresuper.com.au/retirementincomestrategy.

Recent super changes and what they mean for you



The following changes came into effect on 1 July 2022.

GREAT NEWS: CHANGES THAT WILL GIVE WORKERS A SUPER BOOST

For members still working, these changes may help boost your super balance. The best bit? You don't have to do anything!

1. The super guarantee (SG) rate increased from 10 to 10.5%.
2. The \$450 monthly income threshold for SG contributions has been removed, meaning many more Australians are now eligible for superannuation payments from their employer.

See if you're receiving the right amount of super by logging in to MemberOnline at caresuper.com.au/login and viewing your most recent transactions.

BOOSTING YOUR BALANCE: SUPER NEWS FOR THOSE AGE 60+ AND RETIREES

You might be able to give your super a boost with these measures.

1. The **work test** has been removed. Previously, those aged between 67 and 74 years were required to be employed for at least 40 hours in a 30-day period during the financial year before any voluntary super contributions (before-tax or after-tax) could be accepted.

Important: You may still need to meet the work test if you want to claim a tax deduction on your voluntary contributions.

2. The eligibility age for the **downsizer contribution scheme** has been lowered from 65 to 60 years. This scheme allows you

(if eligible) to sell your main residence of at least 10 years and use the proceeds of the sale to make a one-off contribution of up to \$300,000 (\$600,000 for couples) to super.

3. The age limit for the **bring-forward rule** has increased from 67 to 75 years. Under this rule, you can use up to 3 years' worth of your future non-concessional (after-tax) super contributions (currently limited to \$110,000 per year) over a shorter period.

For details on all the super changes that came into effect on 1 July, visit caresuper.com.au/superchangesjuly22.

Enjoy a smoother ride to retirement

Whether it's a few years away, or just around the corner, we want you to feel confident about life after work. And with super likely to be one of your most valuable assets, a CareSuper Pension account might be exactly what you need — here's why.

✓ WE INVEST TO GROW AND PROTECT YOUR SAVINGS

At CareSuper, we're proud to have delivered strong, long-term returns for our members.* We use an actively managed long-term strategy that focuses on taking advantage of rising markets and protecting your super during more uncertain times.

We also seek the best investment opportunities in Australia and overseas, adding extra value by choosing specialised investments from a financial and sustainable point of view, that have the potential to outperform the market. Not every super fund can do this, but our size and agility mean we can secure prime investments and niche opportunities.

✓ THE CHOICE IS YOURS

We've kept our product choices simple — designed to work alone or in combination with each other. And remember, being part of the CareSuper family means there's always member events available, where you'll learn more about us, our pension products, and how we can help you. Discover more at caresuper.com.au/retirement.

✓ ADVICE TO PUT YOU IN YOUR BEST POSSIBLE POSITION

Advice about super or pension-related topics is covered by your membership — at no extra cost.† Our financial advice model aligns with our "profit-to-member" philosophy, meaning our planners receive no incentives to sell you advice. Check out caresuper.com.au/advice for all your advice options.

✓ SELF-SERVICE WHEN YOU NEED IT

It's important to be able to access and manage your pension account quickly and easily. In MemberOnline, you can:

- View your balance, investments and statements
- Update your bank account details
- Change your pension payment frequency and amount (within the government set limits)
- Review and change your drawdown strategy (the investment option(s) your pension payments are deducted from), and
- Make one-off withdrawals for things like holidays or home renovations.



We're here for your journey to retirement, and beyond. While there might be some bumps along the way, we aim to make your ride to a comfortable retirement as smooth as possible. Discover your choices for life after work at caresuper.com.au/yourpension.

* SuperRatings Fund Crediting Rate survey SR50 Balanced (60-76) Index — June 2022. Past performance is not a reliable indicator of future performance, and you should consider other factors before choosing a fund or changing your investments.

† 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.

I can work from
anywhere these
days, lucky my
super fund
can come too.



You're with an award-winning
Industry SuperFund that can
follow you for life.

If you've recently changed jobs, your CareSuper
account can follow you from job to job.

For many Australians the pandemic has created a shift in attitude to prioritising work-life balance and our overall wellbeing. And lots of people are choosing to move to new jobs that better suit their lifestyle.

Under the 'super stapling' changes introduced last year, when you change jobs, your super will now travel with you. Super stapling is designed to reduce the number of super accounts you have over your working life – and that's a good thing! You won't be paying more fees than you need to, because you won't have a new super account opened every time you change jobs.

But if you have more than one super account, your super contributions might not be going where you want them to. When you change jobs, if you don't tell your employer where you want your super to be paid, your employer will need to request the details of your stapled fund from the Australian Taxation Office (ATO). The fund you're stapled to is established through a set of rules – which means your super may not be paid to your preferred fund. If this fund is underperforming, it could cost you thousands by the time you reach retirement.

TELL YOUR EMPLOYER TO PAY YOUR SUPER TO CARESUPER

When joining a new employer, be sure you complete the **Choice of Fund** form (on the opposite page) electing CareSuper as your preferred fund. You can also find a PDF version on our website at caresuper.com.au/choice. If you're completing online onboarding with your employer, you'll find our important details (such as ABN, USI and Letter of Compliance) at caresuper.com.au/changingjobs.

YOUR MEMBER BENEFITS

Here are some of the benefits you receive as a CareSuper member:

- Award-winning and long-term outperforming fund[#]
- Competitive fees
- Our active investing approach protects members' super against the ups-and-downs of investment markets
- Insurance for every situation
- Advice about your super available over the phone at no extra cost*
- Manage your super and pension online anytime via MemberOnline.

There's
\$13.9 billion[^]
in lost and
unclaimed super
and some of it
could be yours!

Find and combine your super
in 3 easy steps. One account.
One set of fees.

- 1 Log in to your account**
Log in to your MemberOnline account at caresuper.com.au/login. Once logged in, select 'Find my super' in the dropdown menu.
- 2 Verify your identity**
You'll need to have two items of identification handy, like your drivers licence, Medicare Card or passport to verify your identity.
- 3 Search and combine**
Then start your search. We'll tell you how many accounts we find (if any), and you decide how much you want to transfer into your CareSuper account. Simple!

[#] SuperRatings Fund Crediting Rate survey SR50 Balanced (60-76) Index – June 2022.

* 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.

[^] ATO lost and unclaimed super as of 30 June 2020.

Take us with you when you change jobs

If you've recently changed jobs, complete this form and give it to your employer so they can pay your super into your CareSuper account.

I'm choosing CareSuper

Use this form to tell your employer to pay your super into your CareSuper account.

MEMBER TO COMPLETE

Once you complete this section, give this form to your employer. Don't give it to us or the Australian Taxation Office (ATO).

PERSONAL DETAILS

Surname

Given names

Member account number (if known)

Date of birth (DD/MM/YYYY)

Tax file number (optional)*

*If you've already given your employer your tax file number, you can leave this blank. If you haven't, it isn't compulsory to include it, but we may not be able to receive contributions for you and any contributions we do receive will be taxed at a higher rate. Find out more at caresuper.com.au/FAQs.

YOUR APPROVAL

I authorise my employer to pay all my future super contributions into CareSuper.



Member's signature

Date (DD/MM/YYYY)

COMPLIANCE STATEMENT

CareSuper is a complying resident regulated superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act 1993 (SIS Act)*. CareSuper is a registrable superannuation entity and may be nominated as a default fund as it meets the minimum statutory insurance cover requirements.

The Trustee of the Fund is
CARE Super Pty Ltd
ABN 91 006 670 060
AFSL 235226.



Remember to sign and date your form.

INFORMATION FOR EMPLOYERS

Your employee has chosen to have their super paid into CareSuper. This form is an allowable alternative to an **ATO Standard Superannuation Choice** form. You must process this form within 2 months of receiving it. After 2 months, any super contributions for this employee must be paid into their CareSuper account if:

- Your employee is eligible for choice of fund, and
- Your employee hasn't nominated another choice of fund in the past 12 months, but you may still choose to accept their choice form.

Once you've accepted your employee's choice, record the date of your acceptance and keep it for your records. It doesn't need to be sent to the ATO, CareSuper or your default super fund.

! CareSuper accepts contributions via a SuperStream compliant payment method and doesn't accept payments directly made to the fund by EFT, direct debit or BPAY®.

OUR DETAILS

Fund name: CareSuper

Address: Locked Bag 20019, Melbourne VIC 3001

ABN: 98 172 275 725

Unique Superannuation Identifier (USI): CAR0100AU

EMPLOYERS COMPLETE THIS INFORMATION FOR YOUR RECORDS

Date you received this form (DD/MM/YYYY)

Date you acted on your employee's choice (DD/MM/YYYY)



A MESSAGE FOR EMPLOYERS

If you're a business and want to hear more about a CareSuper solution for you, scan the QR code, fill in your details and we'll be in touch.

I knew insurance was important

But when I couldn't work, I realised just how important it is.

We insure our car, house and health but often forget one of our most important assets — our ability to earn an income. Insurance through super can provide an affordable and convenient safety net should the unexpected happen.

WE'VE GOT YOU COVERED

We offer CareSuper members three types of insurance cover:

- Death insurance (also known as life insurance) provides a lump sum payment to your beneficiaries in case of your death or terminal illness.
- Total and permanent disablement (TPD) insurance provides a lump sum payment if you're unable to work again due to illness or injury.
- Income protection insurance can provide a temporary income if you need to take extended time off work due to illness or injury.

Our standard insurance cover includes tailorable death and TPD insurance for eligible members and the option to add income protection insurance. See our **Insurance Guide** at caresuper.com.au/insuranceguide for more information. If you're in a corporate insurance arrangement, different rules may apply. See your **Corporate Insurance Guide** for details.

INSURANCE TO SUIT YOUR CHANGING NEEDS

It's a good idea to review your insurance when you first receive cover with us and then again any time you experience a significant life change such as getting married, having a child, or buying a home. This will ensure you have the right level insurance cover to meet your needs.

HOW TO CHECK AND UPDATE YOUR INSURANCE

You can see how much insurance you currently have and how much it costs by logging in to MemberOnline at caresuper.com.au/login.

Our insurance cover is flexible. If you decide you'd like to apply for or change your insurance cover, it's easy to do through the Insurance section of MemberOnline — simply go to caresuper.com.au/login to get started. You can also apply to change your insurance by

completing and returning the relevant form at caresuper.com.au/forms.

To see how much standard insurance cover and any additional cover may cost, you can use our easy-to-navigate insurance calculator at caresuper.com.au/insurancecalculator.



ADVICE WHEN YOU NEED IT

Our financial planners can give you advice about your insurance cover over the phone,* at no extra cost. Simply book a call-back today at caresuper.com.au/advice.

* 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.



AFFORDABLE INSURANCE

As a CareSuper member you have access to group insurance rates, which are generally cheaper than insuring yourself individually. And with fees conveniently deducted from your super account, it's one less bill to worry about.

MEMBER PROFILE

Meet Kaley

CareSuper member since 2007

Kaley and her husband work full-time and part-time respectively and are looking to wind-down work gradually over the next 5-10 years. The couple were after financial advice that considered their super as well as their outside investments. They wanted to set themselves up for the future and ensure they were taking advantage of the tax incentives offered through the super system.

Kaley had attended CareSuper's advice webinars before deciding to move forward and access comprehensive advice through CareSuper.

"I knew that because we had other investments, we needed financial advice to understand the best strategy for us to ensure we were making the most of our situation."

She appreciated the fee-for-service model that aligned with CareSuper's profit-to-member philosophy, meaning our financial planners receive no incentive or commissions to provide advice.

"Our CareSuper planner looked at our financial circumstances overall and listened to what we wanted, in terms of our goals and hopes for the future. This helped establish our trust and confidence."

Although Kaley's husband isn't a CareSuper member, our financial planner was able to provide recommendations to the couple to set them up for the next 10 years



as they transition to life after work, looking holistically at both their super accounts and their outside investments. His advice focused on super contribution strategies the couple could use and establishing a transition to retirement (TTR) account for Kaley's husband, to maximise the super contribution caps and realise some tax benefits along the way.

"The advice we've received has provided peace of mind that we're on track to meet our financial goals in the future."

"We've got more direction now in terms of what we've got to do to ensure we're able to live comfortably and achieve the lifestyle we want in retirement. And importantly, how can we get there without it affecting our lifestyle now."

"We're looking forward to being able to continue to enjoy some of the nicer things when we finish working including, for example, some domestic and international travel, and a weekly dinner out."

Kaley says that with all the recent changes to the superannuation rules, she'd encourage others, particularly couples with two incomes, to consider accessing financial advice early, to ensure they're making the most of the advantages of the super system.

"It's good to have a financial planning professional to help steer you in the right direction."

ADVICE WHEN YOU NEED IT

As a CareSuper member, you have access to super-related advice over the phone as part of your membership.* If your advice needs are more complex, for example you have other investments, debt, receive a redundancy payout or an inheritance, we can provide financial advice that considers your whole financial situation.[^]

Scan the QR code to book a call-back with a financial planner.



* 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.

SHARE YOUR STORY

If you'd like to share your story with us, just send an email to social@caresuper.com.au.



We've partnered with **Pedestrian.tv** on a new game show where CareSuper members compete against each other in physical and mental financial-based challenges.



FOLLOW THE SERIES TO SEE WHO WINS:

Facebook.com/thecaresuper
Instagram.com/caresuperofficial
Pedestrian.tv

Who
CARES
WINS



Get in touch

Call 1300 360 149
Visit caresuper.com.au
Contact caresuper.com.au/getintouch
Write CareSuper
Locked Bag 20019
Melbourne VIC 3001

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 and target market determination. 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. Opinions expressed by individuals identified in this document are those of the individual and do not necessarily reflect CareSuper's policy.

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



Grange Offset is PEFC certified. Manufactured in facilities with ISO 14001 EMS certification and made elemental chlorine free with ISO 9706 Longlife certification.