



Member Super Facts

September 2016

Benefits at a glance

about caresuper

- 30 years' experience managing members' super
- Run to benefit members, not shareholders
- Competitive fee structure

At 30 June 2016:

- Over 247,000 members
- Over 63,000 participating employers
- Over \$11 billion in funds under management

award-winning

CareSuper has consistently achieved top ratings by independent agencies:



Choosing the right super fund can be tricky. To keep things simple, we've summarised our key benefits. If you'd like a bit more detail, we encourage you to read our **Member Guide PDS** at caresuper.com.au. This PDS includes information about fees, costs and more to help you make your choice.

Investing in your future

Everybody's different, so we make it easy to invest your super in a way that suits your needs. We offer 13 investment options, including the Direct Investment option (DIO). If you are in the DIO, you can invest part of your super in a range of term deposits, exchange-traded funds, listed investment companies and S&P/ASX 300 shares.

If you don't select an investment option, your super will be invested in the MySuper option – the Balanced option. Go to caresuper.com.au/mysuper to find out more.

At CareSuper, we aim to avoid the extreme highs and lows of the market, while producing consistent returns to build members' retirement savings over the long term. Each of our investment options comes with its own risk profile and set of objectives. It's important to consider the level of risk you're comfortable with before investing. Learn more about CareSuper's investment options at caresuper.com.au/investmentoptions.

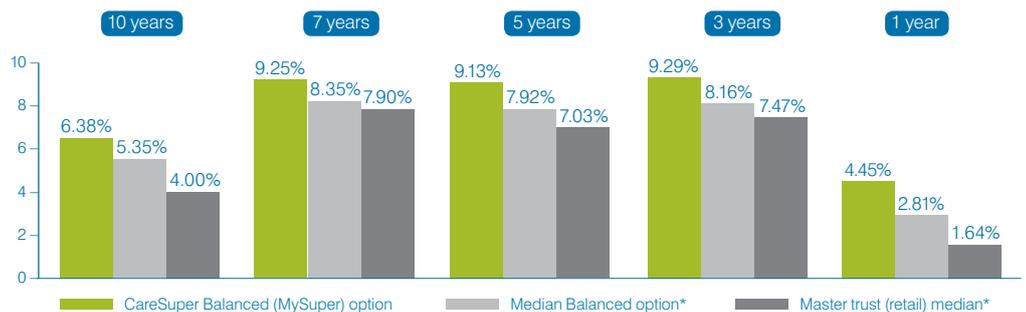
Investment returns (after fees and taxes) to 30 June 2016

Investment options	3 years (% p.a.)	5 years (% p.a.)	10 years (% p.a.)
Managed options			
Capital Guaranteed	2.28	2.02	3.35
Capital Stable	6.07	6.75	5.61
Conservative Balanced	7.01	7.56	5.79
Balanced (MySuper)	9.29	9.13	6.38
Sustainable Balanced	8.76	8.84	5.52
Alternative Growth	9.24	9.19	6.48
Growth	9.92	9.74	6.22
Asset Class options			
Capital Secure	2.68	3.12	3.75
Fixed Interest	4.61	6.22	6.18
Direct Property	10.50	8.93	6.51
Australian Shares	8.01	7.73	5.40
Overseas Shares	12.38	12.63	5.96

Past performance is not a reliable indicator of future performance and you should consider other factors before choosing a fund or changing your investments. The returns shown are after fees and taxes, and have been rounded to two decimal places.

Superior long-term returns

Compare CareSuper's Balanced (MySuper) option returns to 30 June 2016 with other Balanced returns and see how we've delivered strong performance year after year.



Please note: CareSuper's 10, 7, 5 and 3-year returns are compound average annual returns. CareSuper returns are net of fees and taxes. Past performance is not a reliable indicator of future performance and you should consider other factors before choosing a fund or changing your investments. Returns have been rounded to two decimal places.

* Source: SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60–76) Index, June 2016. This survey includes Balanced options for industry funds and master trusts.



Insurance through super

You wouldn't think twice about insuring your car or your house, but your ability to earn an income could be your biggest asset – and it's what really creates financial security. If that was suddenly taken away, insurance cover could help reduce the impact on you or your family.

CareSuper offers eligible members access to:

- Competitively priced insurance cover for death and disablement
- Optional income protection insurance
- The option to tailor your cover at any time after joining (subject to assessment and acceptance by the insurer).

If you join CareSuper through your employer you will automatically receive default death and total & permanent disablement cover. All cover is subject to meeting eligibility conditions. Read the CareSuper **Insurance Guide**, available at caresuper.com.au/PDS, for more information.

→ Calculate cover now

To work out what the cost of your insurance cover might be, go to caresuper.com.au/insurancecalculator.

combine your super



Multiple super accounts can mean multiple sets of fees – and it might be hard to keep track of your money.

It's easy to combine your super. Simply:

- Log in to MemberOnline at caresuper.com.au/login
- Visit caresuper.com.au/combine, or
- Call 1300 360 149 to combine your super over the phone.

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.

Manage your super online



Log in to MemberOnline from your computer, phone or tablet any time to check your balance, update your details and more.

Get started at caresuper.com.au/register.

Super calculators

How much super could you need for the future? How long might it last as a retirement income? CareSuper offers a range of super calculators to help you plan.

Go to caresuper.com.au/supercalculators.



Quality financial advice



There can be a lot to consider when making decisions about your super. To help our members make informed choices we offer access to:

- Basic super-related advice over the phone at no extra cost, and
- Comprehensive financial planning on a fee-for-service basis, focused on finding the best strategy for your needs.

To speak to a financial planner, book a callback at caresuper.com.au/advice.

Note: Financial planning is offered through CareSuper's relationship with Industry Fund Services Limited (IFS) ABN 54 007 016 195, AFSL 232514. Advice is provided under the authority of the IFS license.



How to join

1. Go to caresuper.com.au/join and follow the instructions. (Make sure to read the Member Guide PDS before joining.)
2. To have future contributions made to your CareSuper account, let your employer know by handing them a completed **Choice of fund form** (available at caresuper.com.au/choice).

→ If you have any questions, call 1300 360 149.

Information helpline

For more information please call the CareSuperLine on 1300 360 149 or visit caresuper.com.au.

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

Disclaimer The advice in this document is of a general nature. We have not taken into account your particular financial needs, circumstances and objectives. We recommend you assess your own financial situation, seek professional advice from a licensed financial adviser and read the Product Disclosure Statement before deciding to make any decisions related to your super. While every care has been taken as to the accuracy of this information, CareSuper takes no liability for the correctness of this information. CareSuper is not responsible for any loss, direct or indirect, resulting from reliance of the information contained in this document.