

What it costs to be a CareSuper member.

» The information in this document forms part of the CareSuper Member Guide Product Disclosure Statement dated 15 October 2020 and Corporate Insurance Product Disclosure Statement dated 15 October 2020.

This document shows fees and other costs that you may be charged. These fees and other costs may be deducted from your account, from the returns on your investment or from the assets of the superannuation entity as a whole.

Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged but will depend on the nature of the activity, advice or insurance chosen by you. Entry fees and exit fees cannot be charged.

Information about other fees and costs including activity fees and advice fees are set out in 'Additional explanation of fees and costs' on pages 3 to 6. Information about taxes is shown in the **Member Guide PDS** and information about costs of insurance cover in the **Insurance Guide** applicable to you.



Understanding the impact of fees and costs on your investment is important. That's why we recommend you read all the information provided in this document.

Type of fee	Amount	How and when it's paid
Investment fee ¹ (estimated)	Investment option	Investment fee (%) per year
	Capital Guaranteed	0.04%
	Capital Stable	0.16%
	Conservative Balanced	0.20%
	Balanced (My Super)	0.24%
	Sustainable Balanced	0.14%
	Alternative Growth	0.22%
	Growth	0.27%
	Cash	0.06%
	Fixed Interest	0.10%
	Direct Property	0.04%
Administration fee ¹ (estimated)	\$78 per year plus	Not deducted from your account. Deducted from the fund's assets and are reflected in the daily unit prices for each of the investment options.
	0.19% of your account balance per year up to a \$500 annual limit	Calculated based on the number of days in the year (\$78 per year ÷ 365 x number of calendar days in the month) pro rata each month (e.g. January = 31 days). They are paid directly from your account monthly or on withdrawal.
		Calculated and paid directly from your account monthly or on withdrawal.

Disclaimer: When writing this document none of your personal financial needs, circumstances and objectives were considered, making all advice in this document general. Before making any super-related decisions, we recommend reading all available information, assessing your financial situation and seeking expert advice from a licensed or authorised financial adviser. We've taken all reasonable care to ensure the accuracy of this information, as required by law, but to the extent permitted by law, do not accept liability for any loss, direct or indirect, as a result of reliance on the information in this document.

Type of fee	Amount			How and when it's paid
Buy-sell spread	Investment option	Buy	Sell	Applies when you contribute to, or withdraw from, an investment option and is reflected in the daily unit prices. Buy-sell spreads are subject to change.
	Capital Guaranteed	Nil	Nil	
	Capital Stable	0.03%	0.03%	
	Conservative Balanced	0.04%	0.04%	
	Balanced (MySuper)	0.05%	0.05%	
	Sustainable Balanced	0.05%	0.05%	
	Alternative Growth	0.08%	0.08%	
	Growth	0.06%	0.06%	
	Cash	Nil	Nil	
	Fixed Interest	Nil	Nil	
	Direct Property	0.45%	0.45%	
	Australian Shares	0.06%	0.06%	
Overseas Shares	0.07%	0.07%		
Switching fee	\$0			Not applicable.
Advice fees relating to all members investing in a particular MySuper product or investment option	\$0			Not applicable. The administration fee above includes the cost for any general advice and/or limited advice you receive. You also have the option of requesting that fees for personal advice relating to super be deducted directly from your account.
Other fees and costs ²	Various			Deducted from your account where applicable.
Indirect cost ratio (ICR) ¹ (estimated)	Investment option	Indirect cost ratio (%) per year		Not deducted from your account. Deducted from investment returns received from, or assets of, underlying investment vehicles and reflected in the daily unit prices for each of the investment options.
	Capital Guaranteed	0.31%		
	Capital Stable	0.28%		
	Conservative Balanced	0.30%		
	Balanced (My Super)	0.50%		
	Sustainable Balanced	0.52%		
	Alternative Growth	0.50%		
	Growth	0.46%		
	Cash	Nil		
	Fixed Interest	0.15%		
	Direct Property	0.64%		
	Australian Shares	0.11%		
	Overseas Shares	0.22%		
Direct Investment option	Nil		Not applicable, however, fees apply to the exchange-traded (ETFs) or listed investment companies (LICs) you may select via this option. These fees are not considered to be an 'indirect cost' under superannuation regulations, however, they can have an impact on your investment. Refer to 'Additional explanation of fees and costs' on the following pages for more information.	

¹ If your account balance is less than \$6,000 at the end of the financial year (30 June), the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded. Capped fees and costs include investment fees, administration fees and indirect costs charged to you (but not administration fees charged as activity fees or insurance fees, or costs charged by issuers of ETFs and LICs available via DIO). Refer to 'Additional explanation of fees and costs' on the following pages.

² Other fees and costs, such as activity fees, advice fees for personal advice or insurance fees, may apply. Refer to 'Additional explanation of fees and costs' on the following pages for further information.

Note: The fees and costs shown relate to the CareSuper Employee Plan and Personal Plan and the investment options offered by CareSuper. They take into account the definitions of fees prescribed by law (see 'Defined fees' on page 5). We charge fees in different ways. For example, some insurance related administration expenses are charged via insurance fees rather than as administration fees. Also, the expenses of the superannuation entity as a whole (which has multiple products) may be different to the fees and costs you pay for your individual investment.

EXAMPLE OF ANNUAL FEES AND COSTS

This table gives an example of how the fees and costs for CareSuper's MySuper product can affect your superannuation investment over a one-year period. You should use this table to compare this product with other superannuation products. Be careful to make comparisons on the same basis.

EXAMPLE – CareSuper's MySuper product		BALANCE OF \$50,000
Investment fees	0.24%	For every \$50,000 you have in CareSuper's Balanced (MySuper) option you will be charged \$120 each year
PLUS Administration fees	0.19% + \$78	And , you will be charged \$95 in administration fees each year (based on a percentage of assets), plus \$78 in administration fees regardless of your account balance
PLUS Indirect costs for the superannuation product	0.50%	And , indirect costs of \$250 each year will be deducted from your investment
EQUALS Cost of product		If your balance was \$50,000, then for that year you will be charged fees of \$543 for Balanced (MySuper).

Note: Additional fees may apply.

ADDITIONAL EXPLANATION OF FEES AND COSTS

ACTIVITY FEES

Activity fees may also apply to members invested in the Direct Investment option.

Type of fee	Amount	How and when paid
Direct Investment option administration fee	\$10 per month	The fee is deducted from your CareSuper account on the last day of each calendar month or on full withdrawal from the fund. It is in addition to the administration fees you pay from your CareSuper account, and is pro-rated for the number of days in the month that your DIO account was open.
Brokerage fees applicable to listed securities This is applicable to trading in listed securities available via the Direct Investment option only.	Trade amount	Brokerage is an additional fee paid at the time of trade. Brokerage will either be: <ul style="list-style-type: none"> Added to the cost on purchase, or Deducted from the sale proceeds of each transaction.
	Brokerage fee*	
	\$0 – \$20,000	\$22.00
	\$20,001 – \$10,000,000	0.11%
Fee for breaking a term deposit prior to maturity	Variable	If you hold a term deposit in the DIO and you request to break it before it matures, the term deposit provider may charge a fee or reduce the interest you receive. Contact CareSuper to find out more about the specific fee or interest reduction that may be charged by a particular term deposit provider. A request to break a term deposit before it matures is subject to the approval of the term deposit provider and the Term Deposit Terms and Conditions (available through MemberOnline). A notification period may apply which, combined with processing times, may result in a significant delay before you can access your funds. Any request to break a term deposit before the agreed maturity date must be made directly to CareSuper in writing. You can find further information about breaking a term deposit before maturity in the Investment Guide available from caresuper.com.au/pds and in the Term Deposit Terms and Conditions, available through MemberOnline.

* The brokerage fees have been rounded up to 2 decimal places.

TAX AND SUPER

Taxes may be deducted from your account for contributions and transfer ins received and benefits paid. Contributions tax is deducted from concessional contributions (for example, employer contributions) at the time the contribution is applied to your account. For more information on tax go to ato.gov.au.

INVESTMENT FEE

The investment fee for each of CareSuper's Managed and Asset class investment options includes internal fees and costs such as custodial, asset consulting, performance and other investment manager fees. These fees are payment for the care and expertise provided to invest Fund assets. They're not directly deducted from your account. Refer to the table on page 1 for investment fees and 'Estimates of performance-related fees' on this page for estimated performance fees.

PERFORMANCE FEES

Some investment managers' fees are partially linked to performance. This means fees may be paid from assets of the fund if they perform above an agreed level. Generally, they are calculated as a percentage of the returns generated. Performance fees are not deducted from your account. They are deducted from investment returns received from, or assets of underlying investment and reflected in the daily unit prices.

Changes in the performance fees from year to year impact the investment related costs we incur, so you may find that the investment fee changes over time.

Depending on the returns achieved, we estimate future performance fees for each investment option as shown below (based on the average experience over three prior consecutive years).

ESTIMATES OF PERFORMANCE-RELATED FEES

Capital Guaranteed	Nil
Capital Stable	0.01%
Conservative Balanced	0.02%
Balanced	0.02%
Sustainable Balanced	Nil
Alternative Growth	0.02%
Growth	0.03%
Cash	Nil
Fixed Interest	Nil
Direct Property	Nil
Australian Shares	0.09%
Overseas Shares	Nil

INDIRECT COST RATIO

The indirect cost ratio (ICR) for each of CareSuper's Managed and Asset class investment options is the ratio of the total of the estimated indirect costs for the investment option to the total average net assets of CareSuper attributed to that investment option.

The ICR is inclusive of external fees and costs such as investment management costs, costs associated with over-the-counter derivative financial products, transactional and operational costs and other fees and costs paid or incurred outside the Fund in or through the underlying investment vehicles (interposed vehicles), where applicable. The ICR is based on costs for the 2019/20 financial year and may change from time to time because of changes in indirect costs from year to year.

Investment fees and ICRs are taken into account in the daily calculation of unit prices and are reflected in the returns allocated to your account through changes in the unit prices. Refer to the **Investment Guide** at caresuper.com.au/pds for more information about unit pricing.

BUY-SELL SPREADS

To ensure equity among all members, a buy-sell spread may apply on transactions affecting your account (including contributions, investment switches, fee deductions and withdrawals). The purpose is to ensure transaction costs resulting from buying or selling assets are fairly allocated to members who transact in a Managed or Asset class investment option.

If you transact in these options you may incur the cost of buying and selling the corresponding assets. See the table on page 2 for details of the buy-sell spreads for each investment option.

It's an additional cost that's not deducted from your account but reflected in the unit price.

TRANSACTIONAL AND OPERATIONAL COSTS

These are costs associated with the buying and selling of underlying investments. They're defined (under relevant regulations) to include buy-sell spreads, brokerage, settlement costs (including related custody costs), clearing costs and stamp duty of investment transactions (depending on the nature of the underlying investments or assets). They don't include (in the case of superannuation funds) certain costs associated with over-the-counter derivative financial products and borrowing costs, if applicable.

They're incurred outside the Fund, in or through underlying investment vehicles (interposed vehicles) used by CareSuper or our investment managers, where applicable.

Examples of costs incurred by our underlying investment managers or through interposed vehicles in relation to the buying and selling of assets include brokerage and settlement costs on share trading and buy-sell spreads of or obtained by unitised managed funds. Part of these spreads may be paid to an external product issuer or manager.

Transactional and operational costs vary depending on the different asset classes and investment managers within each investment option. Estimates of these (including the amount recovered through the buy-sell spreads under the heading 'Recovery' and excluding amounts not required to be included) are shown in the transactional and operational costs in the table on page 5.

Estimated transactional and operational costs are based on information provided by underlying investment managers for the year ending 30 June 2020 and are reflected in (and recovered through) the unit price of the underlying fund managers or gross earnings CareSuper receives from non-unitised investments. All (other than those included in and recovered through the buy-sell spreads) are included in the ICR of each investment option and will vary from year to year. They're not an additional charge to members as they are reflected in the buy-sell spreads or ICRs and the calculation of unit prices.

Transactional and operational costs for the Direct Investment option include brokerage fees applicable to listed securities, recovered in the form of an activity fee.

ESTIMATES OF TRANSACTIONAL AND OPERATIONAL COSTS PER YEAR

Investment option	Gross	Recovery	Net
Capital Guaranteed	0.02%	0.00%	0.02%
Capital Stable	0.05%	0.01%	0.04%
Conservative Balanced	0.06%	0.03%	0.03%
Balanced (MySuper)	0.09%	0.00%	0.09%
Sustainable Balanced	0.08%	0.02%	0.06%
Alternative Growth	0.09%	0.02%	0.07%
Growth	0.10%	0.01%	0.09%
Cash	Nil	Nil	Nil
Fixed Interest	0.00%	0.00%	0.00%
Direct Property	0.25%	0.23%	0.02%
Australian Shares	0.12%	0.02%	0.10%
Overseas Shares	0.06%	0.03%	0.03%

FEES OR COSTS FOR THE DIRECT INVESTMENT OPTION

Fees and costs may apply to the exchange-traded funds (ETFs) and listed investment companies (LICs) offered in the Direct Investment option. They're charged or incurred by the ETF or LIC issuer as an annual percentage for managing investments. Under government regulations, these fees or costs, where applicable, don't form indirect costs that must be shown as the ICR of an ETF or LIC, because (essentially) you (not CareSuper) choose the ETF or LIC as your underlying investment for your super account. The costs for ETFs and LICs range from an estimated 0.07% to 1.77% per year, based on the experience for the previous financial year and may vary from time to time due to changes in the ETF or LIC issuer's annual fees. More information on these costs is available in the relevant product disclosure statement or other disclosure documents available from the website of each ETF or LIC issuer. If you choose an ETF or LIC through the Direct Investment option, you should consider any costs charged by the ETF or LIC issuer – they're on top of the fees and costs shown in this document. Activity fees may also apply depending on the investment and activity you choose in the Direct Investment option.

INSURANCE FEES

Insurance fees apply to any insurance cover you may have. For age-based cover an annual insurance fee is calculated using weekly premium rates. For fixed cover and income protection insurance fees are calculated using annual premium rates. Insurance

fees are deducted monthly on a pro-rata basis, reflecting the amount of any insurance cover provided for the number of days in each month. This deduction occurs on the last day of the month or on a full withdrawal. Insurance fees are subject to adjustments that are necessary, for example, for a change in your cover or your age. Insurance fees include an insurance administration fee.

For information on insurance costs see the **Insurance Guide** available at caresuper.com.au/pds or if your employer participates in a corporate insurance arrangement (CIA) you can ask for a copy of the **Insurance Guide** applicable to your workplace.

GETTING ADVICE

You can receive general information and advice on a range of super topics over the phone at no extra cost (the cost of this general advice is included in the administration fees and is not negotiable or rebatable). These topics include basic contribution strategies, retirement projections, insurance and investment choices offered by CareSuper (excluding choices relating to individual investments available via the Direct Investment option).

FEES FOR PERSONAL ADVICE

If your concerns are broader than your CareSuper account, you may need to meet with a financial planner to obtain personal financial advice. This is provided on a fee-for-service basis with all fees agreed to between you and your financial planner before proceeding. Fees for personal advice relating to superannuation can be

deducted directly from your account up to \$1,500 per year (maximum), as long as you have a minimum balance of \$2,000 remaining in your CareSuper account following the deduction. These fees can only be deducted when you provide written authorisation and all other requirements of the trustee relating to the deduction of advice fees from your account are met. The trustee reserves the right **not** to allow the deduction of such fees from your account, even if you have authorised them. The personal advice fees you will be charged, if you consult a financial planner, will be set out in the Statement of Advice that the financial planner is required to provide you.

WE WILL TELL YOU ABOUT CHANGES TO FEES

CareSuper can change the fees we charge. You'll be given at least 30 days notice before any fee increase occurs. Estimated fees and costs can vary from year to year depending on what actual costs are incurred by CareSuper, either directly or in relation to our investments. You will not be given advance notice of any increase in estimated fees and costs arising from higher costs. All fees and costs will be updated at caresuper.com.au when they change.

We review buy-sell spreads at least once every two years, at which point we may update the fees.

DEFINED FEES

Superannuation law defines the fees that trustees of super funds disclose to members. These definitions are listed below. Some of these fees are not relevant to CareSuper accounts.

ACTIVITY FEES

A fee is an activity fee if:

- The fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee:
 - That is engaged in at the request, or with the consent, of a member, or
 - That relates to a member and is required by law, and
- Those costs are not otherwise charged as an administration fee, an investment fee, a buy-sell spread, a switching fee, an advice fee or an insurance fee.

ADMINISTRATION FEES

An administration fee is a fee that relates to the administration or operation of the superannuation

entity and includes costs that relate to that administration or operation, other than:

- a) Borrowing costs, and
- b) Indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees, incurred by the trustee of the entity or in an interposed vehicle or derivative financial product, and
- c) Costs that are otherwise charged as an investment fee, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.

ADVICE FEES

A fee is an advice fee if:

- a) The fee relates directly to costs incurred by the trustee of the superannuation entity because of provision of financial product advice to a member by:
 - i. A trustee of the entity, or
 - ii. Another person acting as an employee of, or under an arrangement with, the trustee of the entity, and
- b) Those costs are not otherwise charged as an administration fee, an investment fee, a switching fee, an activity fee or an insurance fee.

BUY-SELL SPREADS

A buy-sell spread is a fee to recover transaction costs incurred by the trustee of the superannuation entity in relation to the sale and purchase of assets of the entity.

EXIT FEES

An exit fee is a fee, other than a buy-sell spread, that relates to the disposal of all or part of a member's interest in a superannuation entity.

INDIRECT COST RATIO

The indirect cost ratio (ICR) for a MySuper product or an investment

option offered by a superannuation entity is the ratio of the total of the indirect costs for the MySuper product or investment option, to the total average net assets of the superannuation entity attributed to the MySuper product or investment option.

Note: A fee deducted from a member's account or paid out of the superannuation entity is not an indirect cost.

INSURANCE FEES

A fee is an insurance fee if:

- a) The fee relates directly to either or both of the following:
 - i. Insurance fees paid by the trustee of a superannuation entity in relation to a member or members of the entity;
 - ii. Costs incurred by the trustee of a superannuation entity in relation to the provision of insurance for a member or members of the entity; and
- b) The fee does not relate to any part of a premium paid or cost incurred in relation to a life policy or a contract of insurance that relates to a benefit to the member that is based on the performance of an investment rather than the realisation of a risk; and
- c) The premiums and costs to which the fee relates are not otherwise charged as an administration fee, an investment fee, a switching fee, an activity fee or an advice fee.

INVESTMENT FEES

An investment fee is a fee that relates to the investment of the assets of a superannuation entity and includes:

- a) Fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees), and

b) Costs that relate to the investment of assets of the entity, other than:

- i. Borrowing costs, and
- ii. Indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees, incurred by the trustee of the entity or in an interposed vehicle or derivative financial product, and
- iii. Costs that are otherwise charged as an administration fee, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.

SWITCHING FEES

A switching fee for a MySuper product is a fee to recover the costs of switching all or part of a member's interest in the superannuation entity from one investment option or product to another.

A switching fee for a superannuation product other than a MySuper product is a fee to recover the costs of switching all or part of a member's interest in the superannuation entity from one investment option or product to another.



FURTHER INFORMATION

For more information on tax and super read our **Member Guide PDS** or go to the ATO website at ato.gov.au.

You can find out more about your investment costs in the **Investment Guide** and your insurance costs in the **Insurance Guide**. If you're a member of a corporate investment arrangement call us on **1300 360 149** and we will send you the applicable **Insurance Guide**.

The **Member Guide PDS**, **Investment Guide** and **Insurance Guide** are all available at caresuper.com.au/pds.



TALK TO US

We're here to help.

- Call **1300 360 149**
8am to 8pm
Monday to Friday (AET)
- Write to CareSuper, Locked Bag 20019
Melbourne VIC 3001
- Contact caresuper.com.au/getintouch
- Visit caresuper.com.au

Important changes to our administration fee and Cash investment option from 1 July 2021

WE'RE MAKING TWO CHANGES TO OUR ADMINISTRATION FEE, WHICH WILL INCREASE FROM 1 JULY 2021. WE'RE ALSO MAKING CHANGES TO THE CASH INVESTMENT OPTION.

CareSuper is a top performing super fund and we are committed to providing competitive benefits to our members now and into the future. The need to remain sustainable and to continue providing the services you expect, means we are making some changes to our administration fee structure. This will mean an increase to the amount you pay from 1 July 2021.

WHY THE ADMINISTRATION FEE IS CHANGING

We're a profit-to-member industry super fund run only to benefit you, not shareholders. We only charge fees to cover the costs of operating CareSuper. We have not made changes to the fixed dollar component of the administration fee since 2006, and the percentage-based component of the fee since 2017. During that time the operational costs of running CareSuper have increased. Compliance and regulatory costs arising from ongoing government changes to superannuation continue to be significant.

The fee change on 1 July 2021 will assist us to meet these increased costs. It will enable us to continue providing our high standard of service, quality products and competitive member benefits including access to financial advice, a competitive insurance offering and a range of investment options.

THE CURRENT ADMINISTRATION FEE

You pay an administration fee to cover the operating and general costs of managing your super account. It is deducted from your account monthly or when you leave CareSuper. CareSuper's current administration fee consists of:

- A fixed fee of \$78 per year, plus
- A percentage-based fee of 0.19% of your account balance.

CareSuper claims a tax deduction on administration expenses that are covered by the \$78 fixed fee. We have been passing this back to members by way of a credit to accounts, saving members up to \$11.70 per year. The percentage-based fee of 0.19% of the account balance currently has an annual limit of \$500.

HOW THE ADMINISTRATION FEE IS CHANGING

From 1 July 2021 we are making two changes to the administration fee:

1 The tax deduction benefit, representing 15% of the \$78 fixed fee, will no longer be directly passed back to members' accounts.

The benefit of up to \$11.70 will no longer be credited to your account, but will be used to pay for increased operational expenses. This practice is in line with most other super funds. The \$78 fixed fee will remain otherwise unchanged.

2 The annual limit on the percentage-based fee will increase to \$750

This will bring the annual limit in line with the limit for pension members. It won't affect you until your account balance reaches \$264,000. The percentage-based fee will remain otherwise unchanged.

The administration fee changes are shown here.

Administration fee component	Current fee	Fee from 1 July 2021
Tax deduction benefit representing 15% of the \$78 fixed fee	Up to \$11.70 per year passed back to members' accounts	Up to \$11.70 per year will not be credited to members' accounts
Percentage-based fee cap on accumulation accounts	0.19% of balance, capped at \$500 per year	0.19% of balance, capped at \$750 per year



EXAMPLE

Joe is an Employee Plan member with an account balance of \$265,000.

Currently, Joe's annual administration fee is \$566.30

\$78 p.a (fixed fee) + 0.19% x \$265,000 (0.19% of account balance)
= \$78 + \$503.50

This is reduced to \$78 + \$500 (due to the \$500 fee cap)
= \$578.

Minus the 15% tax rebate on the \$78 fixed fee.

= \$578 - \$11.70

= **\$566.30**

From 1 July 2021, Joe's annual administration fee will be \$581.50

\$78 p.a. (fixed fee) + \$503.50 (no reduction as the percentage-based fee is below the \$750 fee cap)

= **\$581.50**

Therefore, the annual cost to administer Joe's super account has increased by \$15.20.



ELIGIBLE MEMBERS WILL STILL RETAIN THE INSURANCE FEE REBATE

We will continue to pass on the current 15% tax rebate on insurance fees where applicable. This represents a variable saving depending on the cost of your cover.

CASH INVESTMENT OPTION CHANGE

CareSuper's Cash option currently invests in a mix of cash and short-term money-market securities including at call and term deposits, bank bills, negotiable certificates of deposit, and short-dated floating rate securities issued by Australian and overseas governments, banks and companies.

From 1 July 2021, we're adding short-dated annuities as allowable investments of the Cash option. We're doing this to support the potential for higher returns for members invested in this option. These new cash investments will be managed in line with the current liquidity and risk levels of the Cash option.



MORE INFORMATION

We're transparent about what it costs to run CareSuper successfully for members. You can find more information about how your fees are used at caresuper.com.au/governance.

You can check if you're currently invested in the Cash investment option in the Investments section of MemberOnline or by calling us. If you're weighing up your investment options, you can access financial advice over the phone as part of your membership.[^] Go to caresuper.com.au/advice to request a call-back. For more information about CareSuper's investment options, refer to our **Investment Guide** at caresuper.com.au/investmentguide.

WE'RE HERE TO HELP

If you have questions about the information in this letter or anything to do with your account, call **1300 360 149** from Monday to Friday 8am to 8pm (AET) or send us a message at caresuper.com.au/getintouch.



1300 360 149



caresuper.com.au



caresuper.com.au/getintouch

[^]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.

Disclaimer: The information provided in this letter is general advice only and has been prepared without taking into account your particular financial needs, circumstances and objectives. You should consider your own investment objectives, financial situation or needs and read the Product Disclosure Statement prior to making an investment decision. You may wish to consult a licensed financial adviser.

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