
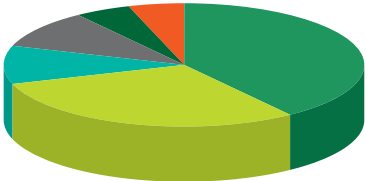
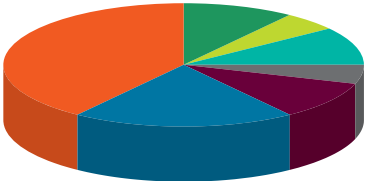


# Member Investment Choice

## Diversified Options






Crediting Rates	Balanced	Growth	Capital Stable
30 June 2009	-14.50%	-16.60%	-2.90%
30 June 2008	-7.60%	-10.50%	1.20%
30 June 2007	17.50%	18.50%	9.00%
30 June 2006	14.80%	17.80%	7.00%
30 June 2005	14.50%	14.70%	10.30%
<b>5 year average*</b>	<b>4.06%</b>	<b>3.63%</b>	<b>4.80%</b>
<b>Investment Objectives</b>	To achieve a competitive rate of return through investment in a diversified range of assets, in order to optimise members' eventual retirement benefits	To provide a medium to high risk investment with the potential for a high level of growth over the long term. Crediting rates could be negative or zero.	To provide security of capital, while delivering returns that will exceed cash over the medium term.
<b>Investment Strategy</b>	Investments are diversified across a mix of asset classes with a bias more towards shares and property than defensive assets.	Predominately shares and property with little defensive exposure.	Invests predominantly in defensive assets such as cash and fixed interest securities, with a limited exposure to Australian and international shares and property.
<b>Strategic asset allocations</b>	<p><b>Growth 75% Defensive 25%</b></p> <ul style="list-style-type: none"> <li>■ Australian Shares .....35%</li> <li>■ International Shares .....25%</li> <li>■ Property .....10%</li> <li>■ Growth Alternatives .....5%</li> <li>■ Defensive Alternatives .....10%</li> <li>■ Fixed Interest .....10%</li> <li>■ Cash .....5%</li> </ul> 	<p><b>Growth 90% Defensive 10%</b></p> <ul style="list-style-type: none"> <li>■ Australian Shares .....40%</li> <li>■ International Shares .....30%</li> <li>■ Property .....10%</li> <li>■ Growth Alternatives .....10%</li> <li>■ Fixed Interest .....5%</li> <li>■ Cash .....5%</li> </ul> 	<p><b>Growth 30% Defensive 70%</b></p> <ul style="list-style-type: none"> <li>■ Australian Shares .....10%</li> <li>■ International Shares .....5%</li> <li>■ Property .....10%</li> <li>■ Growth Alternatives .....5%</li> <li>■ Defensive Alternatives .....10%</li> <li>■ Fixed Interest .....20%</li> <li>■ Cash .....40%</li> </ul> 
<b>Suggested investment period</b>	3 to 5 years	At least 7+ years	Up to 3 years
<b>Risk of negative return</b>	1 in 5 years	1 in 4 years	1 in 10 years

You are entitled to one free switch of investment options each financial year.

## How do I know which option(s) are best for me?

No worries, we have it covered. Club Super has prepared a Member Investment Choice and Asset Classes Fact Sheet, which provides information on each asset class and the risks involved in investing. Please call 1300 369 330 for a copy, or visit [www.clubsuper.com.au](http://www.clubsuper.com.au). And if you need more assistance, you can also call Club Super to be referred to a Money Solutions coach to help select the best option(s) for you.

## Single Asset Class Options

Cash	Property <sup>^</sup>	Australian Shares <sup>^</sup>	International Shares <sup>^</sup>	Fixed Interest <sup>^</sup>
3.40%	-10.50%	7.30%	-1.80%	5.10%
6.20%	-	-	-	-
5.50%	-	-	-	-
5.10%	-	-	-	-
4.70%	-	-	-	-
<b>4.98%</b>	<b>-10.50%</b>	<b>7.30%</b>	<b>-1.80%</b>	<b>5.10%</b>
To provide security of capital over all periods.	To achieve a return before tax and after fees that exceeds the 100% Mercer Unlisted Property Unit (pre tax) over rolling 3 year periods.	To achieve a return before tax and after fees that exceeds the S&P/ASX 300 Accumulation Index over rolling 3 year periods.	To achieve a return before tax and after fees that exceeds the MSCI World ex-Australia Index in \$A over rolling 3 year periods.	To achieve a return before tax and after fees that exceeds the 50% UBSA Composite Bond Index, 50% Lehman Global Aggregate Hedged Index over rolling 3 year periods.
Investments in short term money market securities and fixed interest. Investments include bank deposits, bank bills and cash management trusts.	This option is only invested in property.	This option is only invested in Australian Shares.	This option is only invested in International Shares.	This option is invested in Australian and international fixed interest.
<b>Defensive 100%</b> 	<b>Growth 100%</b> 	<b>Growth 100%</b> 	<b>Growth 100%</b> 	<b>Defensive 100%</b> 
12 months	At least 7-10 years	7+ years	7+ years	At least 3 years
Negligible	1 in 12 years	1 in 3.5 years	1 in 5 years	1 in 32 years

<sup>^</sup>This option commenced from 1 January 2009, therefore no prior period returns are available.

\* 'Average' is the compound average of the Annual returns for each investment option for the past 5 years. C.P.I. over the same 5 year period averaged 2.92% in eight capital cities. No information exists for the Property, Australian Shares, International Shares and Fixed Interest options prior to the 30 June 2009 year as these options were introduced on 1 January 2009. Members are credited with the earnings from the underlying investments in each option net of taxes and investment expenses. Club Super maintains an administration reserve. Past performance is not necessarily an indication of future performance.

## So how do I make an investment choice?

1. After you've read the Member Investment Choice and Asset Classes Fact Sheet, read pages 5, 6 & 7 of this document, and choose one or more options which meet your needs. You can choose from any of the eight investment options and can mix these options if you wish, provided the percentage in each option is a multiple of 5% and the total adds to 100%. Remember, if you don't make a choice you will automatically be placed in the Balanced option.
2. Then, simply complete a Member Investment Choice Form available on [www.clubsuper.com.au](http://www.clubsuper.com.au) and send it back to us. And that's it!