

supporter

EMPLOYER NEWSLETTER



Time to go online...

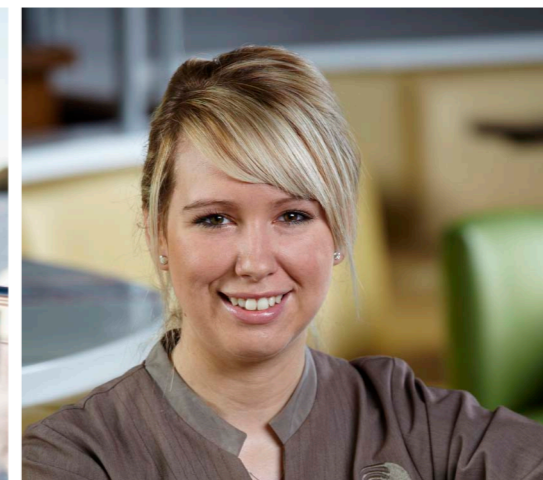
Employer Online is a handy tool to organise all your super needs. And best of all it is secure and free!

It allows you to:

- View your current contribution return and correct or update changes
- Add new members, correct member details and advise Club Super of the termination of a member's employment
- Check your return to ensure accuracy of information and agree the total amount payable

- Submit your contribution return and payment on-line via Electronic Funds Transfer (EFT), BPAY or Direct Debit (by prior arrangement)
- Obtain confirmation that the return has been received and processed, and
- Obtain on-line access to previous returns submitted.

To register call 1300 369 330 or visit www.clubsuper.com.au for a demo.



Contact Club Super 1300 369 330 www.clubsuper.com.au
info@clubsuper.com.au

These products or services will have their own terms and conditions and details of these should be obtained from the relevant provider. The Trustee does not accept liability for any loss or damage caused by the products or services provided. This information is of a general nature and does not take into account your individual financial situation, objectives or needs. Before acting on this advice, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. You should obtain a copy of the Fund's Product Disclosure Statement (PDS) (available at www.clubsuper.com.au) and consider the PDS before making any decision. If you require specific advice, you should contact a licensed financial adviser. Club Plus Qld Pty Ltd (ABN 30 010 892 396), the Trustee of Club Super (ABN 12 737 334 298) is Corporate Authorised Representative No. 268814 under Australian Financial Services Licence No. 238507 and is authorised to provide general financial product advice in relation to superannuation.

THIS ISSUE

Free advertising!

Market conditions

Free advertising!

superclub...supporting your industry and helping you grow your business with free advertising to members in your area!

Register today!
clubsuper.com.au/superclub



Market conditions...

What's happening in the markets?

You'll be aware that in recent weeks, both the Australian and International share markets have been quite volatile. The first week of August in particular saw some large fluctuations in share values.

There are a couple of reasons why investors have become nervous, but it's mainly the result of concerns in Europe over debt levels in some countries, and data coming out of the US suggesting that they may be headed for another recession.

Will this impact on our superannuation?

A sharp drop in equities will always impact on superannuation funds. However, because Club Super invests across different asset classes – including property, infrastructure and private equity - this has helped cushion the impact on returns. The Fund has maintained a healthy exposure to bonds and cash.

While we can't suggest that Australia won't be affected by global events, we are one of the few developed markets that is better positioned to withstand weakness in the markets.

Remember that, since the end to the volatility of the global financial crisis, Club Super has experienced two years of good positive returns which has outstripped the Cash earning rates.

What now?

We should expect volatility in the markets to continue in the near future, as uncertainty prevails in the world economy. Club Super, along with JANA (our investment advisors) is monitoring the situation closely.

At this stage, we are not changing our long term investment strategy. We expect that quality companies will do well in a low growth environment and will be in a position to take advantage of the recovery in the markets. Times like this can provide them great opportunities to purchase quality shares at low prices.

For more information contact us on 1300 369 330 or visit www.clubsuper.com.au

