

# Reward yourself this Christmas...

This holiday season, check out the fantastic offers available to you through superclub.

It couldn't be easier:

1. Visit [www.clubsuper.com.au](http://www.clubsuper.com.au) and click on the superclub link.
2. Enter in your suburb (or any suburb you might be visiting during the holidays) to see available offers.
3. Then simply present your superclub card at the club to receive the offer.

So why not reward yourself this Christmas for all the hard work you've done during the year...go on, you deserve it!



Merry Christmas

Have a very merry Christmas and a happy New Year from all of us at Club Super!

Contact Club Super 1 300 369 330 [www.clubsuper.com.au](http://www.clubsuper.com.au)  
[info@clubsuper.com.au](mailto:info@clubsuper.com.au)

^ Retail Master Trust Median for investment returns and fees sourced from SuperRatings (ABN 95 100 192 283, AFSL 311880). SuperRatings is an independent superannuation assessment and superannuation ratings research organisation. Visit them at [www.superratings.com.au](http://www.superratings.com.au).  
\* Past performance is not a reliable indicator of future performance. Investment earnings can also be negative, in line with movements in the value of the Fund's investments, in which case the interest applied will be negative.  
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](http://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.

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# supporter

MEMBER NEWSLETTER



*"By the time I retire I want to own my own home and hopefully an investment property or a business."*

**Sarah King**  
Club Super Member

**We are your Queensland Industry Superfund...**

INSIDE

Have a look inside to see how you benefit!

**YOUR QUEENSLAND INDUSTRY SUPERFUND**



# Your Queensland Industry Superfund...

## Run only to *benefit* members

**Club Super does not pay commissions to advisers, financial planners or insurance companies and does not pay profits to shareholders.**

Alternatively, retail super funds, also known as retail master trusts are often recommended to members by financial advisers. These funds often pay commissions to those financial advisers.



**Being an Industry Super Fund means we have low fees, strong performance, we do not pay commissions to financial advisers and we are run only to benefit our members.**

## Proven *low* fees

**Keeping our fees low provides our members with more money in their super account at retirement, which is really what super is all about.**

At a cost of \$585 per annum based on a \$50,000 account balance, Club Super is proud of the low fees it offers members. In comparison, the Retail Master Trust Median is \$1,010<sup>^</sup>.



## History of *strong* performance\*

**Even small differences in investment returns can have a substantial impact on your long-term returns.**

At Club Super we remain committed to maximising your retirement income into the future. We are a "profit for members" fund. This means that after fees and taxes are taken out of returns, all surplus profits are returned to members.

Over the ten year period to 30 June 2011, Club Super returned 5.27% for the Balanced option, compared to the Retail Master Trust Median of 3.3%<sup>^</sup>.

