

Advertise your club for free this holiday season with a Christmas superclub offer.

This offer can run in conjunction with any other offer you may already have, and we will send notification emails to members in your area advertising your offer, at no cost to you. We have over 30,000 members in Queensland!

Don't get left behind! If you haven't already put up an offer visit clubsuper.com.au/superclub or give us a call on 1300 369 330 and we can do it for you!



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.

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EMPLOYER NEWSLETTER



Have a very merry Christmas from all of us at Club Super!



THIS ISSUE

Grow your business!

Your industry super fund

Club Super offices will be closed for the Christmas break from 12 noon on Friday 23 December 2011 and will re-open at 8:30am Tuesday 3 January 2012.

We are *your* Queensland industry super fund...

Choosing an industry super fund means you and your staff benefit.

“

...a Board that understands your industry with a fund tailored specifically to your needs.

”

**YOUR QUEENSLAND
INDUSTRY SUPERFUND**

Being an industry super fund means that we know your industry and have a fund tailored specifically to the needs of your business and employees.

No fees for employers

Club Super does not charge fees for employers who join or for the administration of your company's super.

Protecting your employees

If your employees can't work due to injury or illness, do they have enough income to look after their bills and their family? Club Super is the only fund that offers 100% plus superannuation income protection insurance. Members receive this cover automatically, without having to fill in lengthy questionnaires.

Workplace visits and education

We appreciate how important face to face contact can be. That's why we have three experienced Client Services Managers (CSMs), Ben Dahl, Brenda Gormley and Tanja Prell

to assist you. Our CSMs are constantly on the road across Queensland to service our members and employers. They are available to assist you and your employees with all things super related. Why not book an appointment today?

Local representation on the Club Super Board

Club Super has equal representation of employer and employee representatives on the board of trustees, with independent expert advisers appointed to enhance their depth of knowledge. Local representatives mean a Board that understands your industry with a fund tailored specifically to your needs.

Looking after your employees

We know you want what's best for your employees so it makes sense to choose a super fund with the best benefits. Club Super benefits include:

- **Strong performance**

Even small differences in investment returns can have a substantial impact on your employees' long-term returns. Club Super has consistently produced strong returns for 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%^.

- **Low fees for members**

Keeping fees low provides members with more money in their superannuation 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^.

- **Run only to benefit our members**

Club Super is the Queensland industry super fund for employees working in the sporting and recreational clubs in Queensland and is 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.

^ Retail Master Trust Median for investment returns and fees sourced from SuperRatings, www.superratings.com.au. Past performance is not a reliable indicator of future performance.

Right beside the Queensland club industry...

It has come to our attention that many of Queensland's Clubs have recently been approached by several of our competing superannuation funds.

We certainly understand that it is a free marketplace and in fact, we welcome their competition. However, due to a range of misleading documents which have come to our attention we thought it would be a great time to remind you who Club Super is, what we stand for and the main benefits we provide to the Queensland Club industry. We also want to highlight some of the things we do not do!

Who is Club Super?

Club Super is the industry super fund for employees working in the Queensland club industry.

What does Club Super stand for?

The mission of the fund is "to provide successful retirement outcomes for our members". Being an industry fund, Club Super ensures that all profits go to members and the fees remain low.

What exclusive benefits do we provide?

Our SalarySafe income protection insurance offers an industry leading benefit of 100% of salary, plus 9% SG combined with only a 21 day waiting period.

What don't we do?

Club Super does not pay commissions or disperse profits to shareholders. We do not spend millions of dollars of our members' money on advertising campaigns.

Comparing super funds can be a confusing business. No two funds are the same, and we all have different insurance and investment offerings, and different fee structures.

If you're not sure about some of the claims being made by other super funds, or if you have any questions about Club Super, please give one of our Client Services Managers a call.