

Energy Industries Super FUNDAMENTALS

Account Based Pension
www.eisuper.com.au 1300 369 901

The industry's only 2 page analysis that helps you understand the strengths and weaknesses of Your Pension



31 May 2010

SuperRatings Assessment

A "good value for money" fund that is strong in nearly all assessment areas but with average or below average features and/or performance in one or more of our assessment criteria.

You should contact your financial advisor or this fund before making an investment decision.

Investment

Performance*	Below Average	60
Variety of Options	Average	
Process	Good	

Fees and Charges

Small Account (50K)	Average	60
Medium Account (250K)	Average	
Large Account (500K)	Average	

Member Services

Member Education	Good	80
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Administration

Structure & Service	Average	60
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Product Flexibility

Flexibility & Choice	Average	60
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Governance

Trustee Structure & Risk	Good	80
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What We Say

The Energy Industries Superannuation Scheme (EISS) was established in 1997 to provide retirement benefits to public sector employees of the NSW Energy Industry. The Account-Based Pension commenced in 1999 for EISS members approaching retirement. The fund is a non public-offer industry fund, meaning only eligible employees may join.

The investment menu consists of 5 diversified and single-sector investment strategies designed to suit members at different stages of their lives. Each strategy offers a different potential rate of return and degree of volatility.

Returns of the EISS options have historically been below the SuperRatings Indices over the long-term. The fees associated with this product are in line with the market average across all account balances.

The Fair Go Member Benefits program provides members with a wide range of ancillary benefits such as financial planning, banking services and healthcare products at reduced rates. Free educational seminars covering wealth creation strategies and retirement planning are also provided to members.

The EISS pension contains reasonable flexibility in its features such as monthly, quarterly, half yearly or annual pension payment frequencies and a choice of Lump-Sum of Reversionary Death benefit payments. Quarterly member account statements are issued to members keeping them up-to-date with fund news and industry changes. A minimum of \$25,000 is required to commence the pension.

What They Say

5 simple investment options to choose from

Free educational seminars covering wealth creation strategies and retirement planning

Discounted banking products and health insurance services available

A transparent and low fee structure

Online member access to account details and transactions

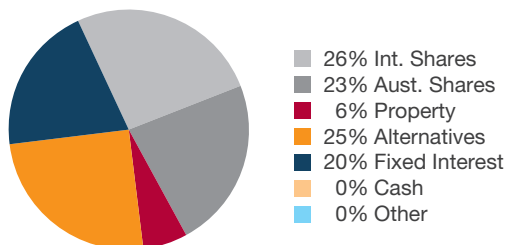
Financial planning advice at no extra cost

Discounted home loans

Minimum initial investment of \$25,000

Investment Allocation

Energy Industries Super - Diversified

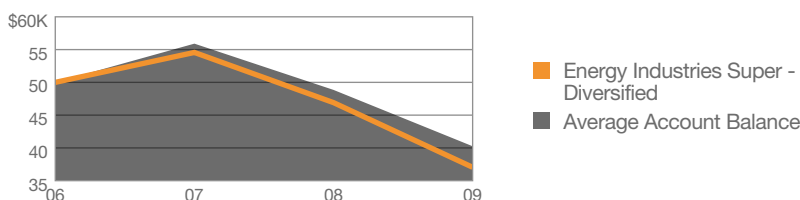


Core Investment Options Available

Diversified Options	Growth Assets %	Single Sector Options
High Growth	90%	Cash
Diversified	70%	Single Manager Options
Capital Guarded	30%	Not Available
Balanced	50%	Individual Shares
		Not Available

Fees & Charges

Energy Industries Super - Diversified



The SuperRatings Pension Index measures \$50k invested using the actual net returns and fees over the last 3 years as per the current PDS, less minimum pension payments.

Typical Fees on \$50K

Fee Type	Amount	Fee Comparison on \$50K
Member Fee (pa)	\$0	Energy Industries Super Basic \$790
Contribution Fee	0.00%	Fees
Withdrawal Fee	\$0	Market Average Fees \$766
Asset Admin Fee (%pa)	0.00%	Better than Industry Average *
Investment Fee (%pa)	1.58%	
Switching Fee	\$0	
Trustee Fee	\$0	
Pension Payment Fee	\$0	

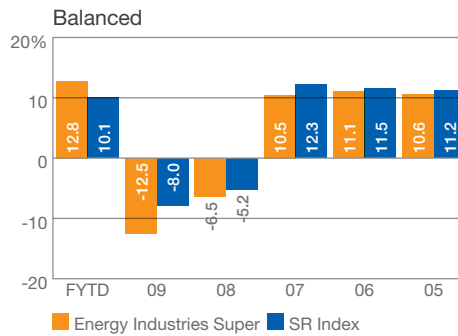
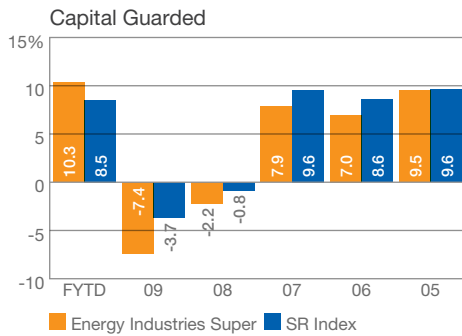
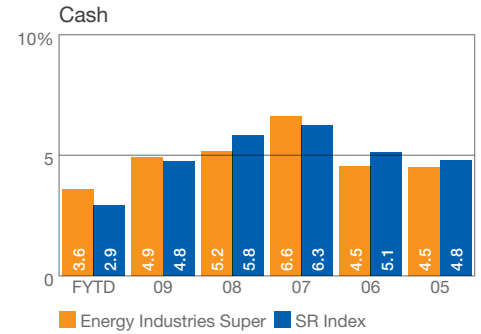
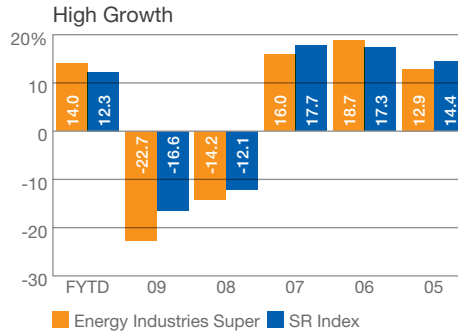
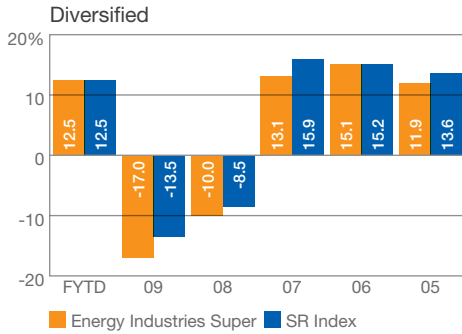
Investment Performance Key Options

	FYTD	2009	2008	2007	2006	2005	3yr Av*
Diversified	12.5	-17.0	-10.0	13.1	15.1	11.9	-5.5
Balanced (Industry Average)	12.5	-13.5	-8.5	15.9	15.2	13.6	-3.0
High Growth	14.0	-22.7	-14.2	16.0	18.7	12.9	-8.3
Capital Guarded	10.3	-7.4	-2.2	7.9	7.0	9.5	-0.8
Cash	3.6	4.9	5.2	6.6	4.5	4.5	5.6
Balanced	12.8	-12.5	-6.5	10.5	11.1	10.6	-3.3
CPI	na	1.5	4.5	2.1	4.0	2.5	2.7

* Compound average 3 years per annum to 30 June 2009. FYTD to 31 May 2010.

Minimum Pension Payment Limits

Age	% of Account Balance
Under 65	4%
65-74	5%
75-79	6%
80-84	7%
85-89	8%
90-94	1%
95 or more	14%



Pension Flexibility

Monthly, quarterly, half yearly & annual payment frequencies available

Pension payment date set by the fund

Pension payments made via EFT

Pension payments drawn proportionately across investments

Pension payment details can be altered at anytime

Transition to retirement pension also available

Fund Extras

Financial Planning	✓
Health Insurance	✓
On-line access	✓
On-line transactions	✓
6-Month Statements	Qtly
Member Newsletter	✓
Minimum Investment	\$25,000

About this Fund

Fund Membership	22,020
Fund Size	\$2,913,959,590
Product Start Date	1999
Fund Type	Industry-Allocated Pension

SuperRatings Assessment

SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers.

Excellent 110 **In the fast lane**
Premium performer in this area. Well above benchmark

Good 80 **Comfortable pace**
Better than most funds. Above benchmark

Average 60 **Cruising**
Placed close to benchmark

Below Average 40 **Traffic Congestion**
Not quite up to speed. Lower than benchmark

Caution **Proceed with caution**
Not offered or cannot be identified or understood

Concern **Requires maintenance**
Real problems in this area

SUPER RATINGS

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* Past performance is not a reliable indicator of future performance.