

# Catholic Super

Personal Super  
www.csf.com.au 1300 655 002



# FUNDAMENTALS

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

31 May 2010

## SuperRatings Assessment

A "best value for money" superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals. You should contact your financial advisor or this fund before making an investment decision.

<b>Investment Performance*</b>	Excellent	<b>110</b>
Variety of Options	Average	
Process	Excellent	

<b>Fees and Charges</b>		<b>80</b>
Small Account (5K)	Average	
Medium Account (50K)	Good	
Large Account (100K)	Good	

<b>Insurance Covers and Costs</b>		<b>80</b>
Death Insurance	Good	
Death & Disablement	Good	
Income Protection	Excellent	

<b>Advice and Education</b>		<b>110</b>
Member Education	Excellent	
Employer Servicing	n/ap	

<b>Administration</b>		<b>80</b>
Structure & Service	Good	

<b>Governance</b>		<b>110</b>
Trustee Structure & Risk	Excellent	

## What We Say

A former winner of the SuperRatings Rising Star Award in 2008 and a Fund of the Year Finalist in 2009 and 2010, Catholic Super continues to rate well across all areas providing members with excellent value for money. The Personal product commenced 1 December 2005 when the fund became Public-Offer.

Members have access to a simple and easy to understand investment menu consisting of five 'Managed Choice' and five 'Build Your Own' multi-manager options. Investment performance for all options has been better than the relevant SuperRatings Indices over the past 3 years.

The fee structure is very straightforward with members receiving good value when compared to the market average, particularly on account balances of \$50,000 and above.

A full suite of well priced insurance is offered including 5 year or to age 65 Income Protection (IP) cover. IP premiums shown here are based on a 5 year payment periods and provide excellent value for money.

Catholic Super offer a host of additional benefits to members such as discounted banking products, health insurance and access to financial advice.

Catholic Super was issued a SuperRatings Infinity Recognised award in 2010 for demonstrating excellent environmental and social principles as they strive to bring about positive change on environmental, social and governance criteria.

## What They Say

Solid investment menu with consistent and strong performance

Low, competitive fees

Significant member education and online services

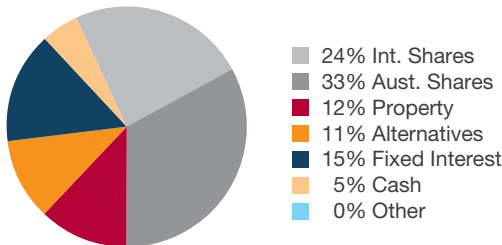
Competitive and flexible insurance options

Full financial and retirement planning service available

The recent merger between Catholic Super and National Catholic Super Fund should further enhance the funds offering to members and provide greater economies of scale

## Investment Allocation

Catholic Super - Balanced

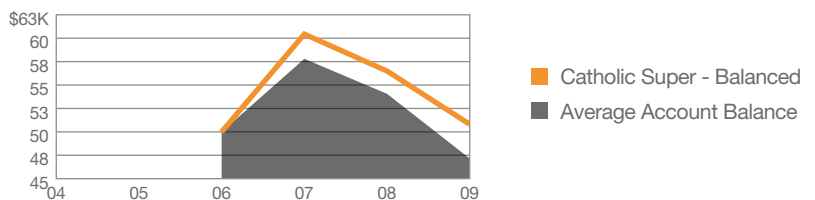


### Core Investment Options Available

Diversified Options	Growth Assets %	Single Sector Options
Moderately Aggressive	80%	Australian Shares
Balanced	70%	Overseas Shares
Conservative	25%	Property
Aggressive	96%	Cash
Moderately Conservative	45%	Diversified Fixed Interest
		<b>Single Manager Options</b>
		Not Available
		<b>Individual Shares</b>
		Not Available

## Fees & Charges

Catholic Super - Balanced



The SuperRatings Super Accumulation Index measures \$50K invested using actual net returns and fees over the last 5 years as per current PDS. Excludes the cost of insurance.

### Typical Fees on \$50K

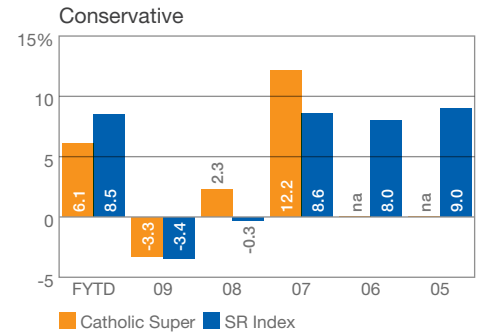
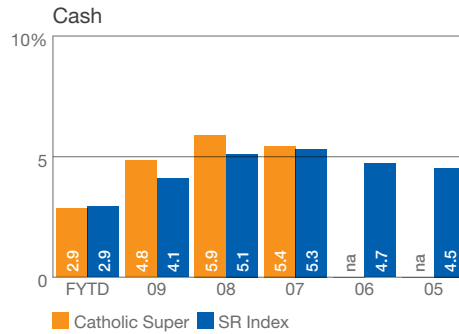
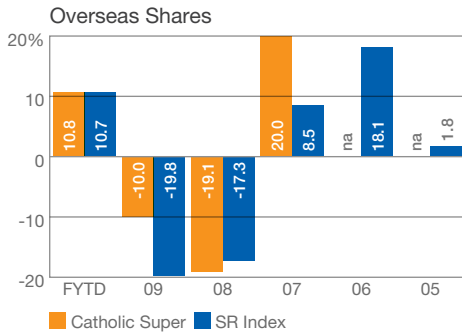
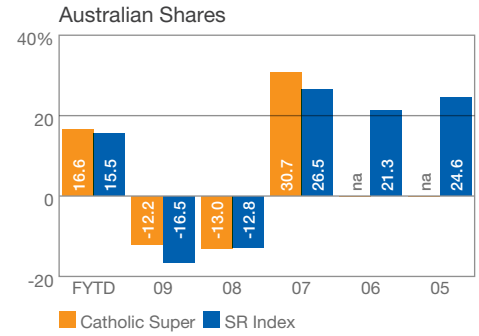
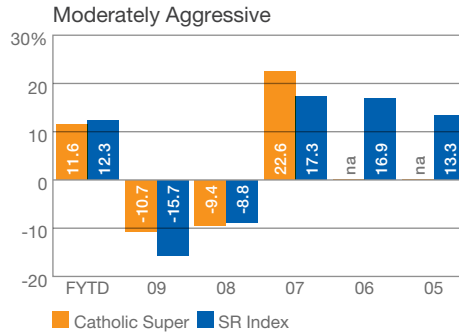
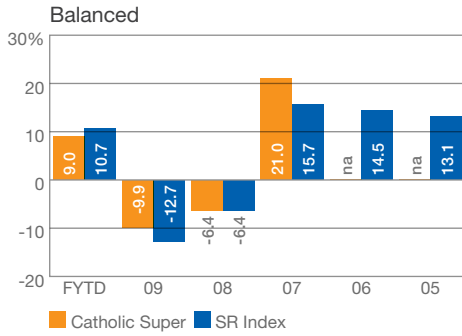
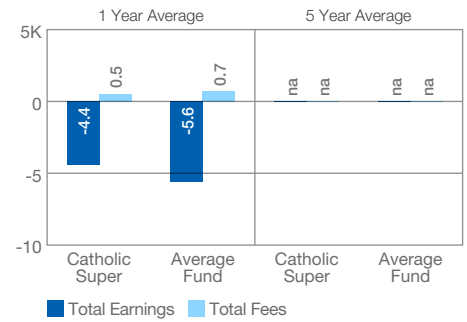
Member Fee (pa)	\$78	<b>Fee Comparison on \$50K</b>	
Contribution Fee	0%	Catholic Super Basic Fees	\$538
Withdrawal Fee	\$0	Market Average Fees	\$731
Asset Admin Fee (%pa)	0.16%	Better than Industry Average	✓
Investment Fee (%pa)	0.76%	Modelled on small employer group	
Switching Fee	\$0		
Trustee Fee	\$0		
Employer Size Discounts	No		
Account Size Discounts	No		

## Investment Performance Key Options

	FYTD	2009	2008	2007	2006	2005	5yr Av*
Balanced	9.0	-9.9	-6.4	21.0	na	na	na
<b>Balanced (Industry Average)</b>	<b>10.7</b>	<b>-12.7</b>	<b>-6.4</b>	<b>15.7</b>	<b>14.5</b>	<b>13.1</b>	<b>4.2</b>
Moderately Aggressive	11.6	-10.7	-9.4	22.6	na	na	na
Australian Shares	16.6	-12.2	-13.0	30.7	na	na	na
Overseas Shares	10.8	-10.0	-19.1	20.0	na	na	na
Conservative	6.1	-3.3	2.3	12.2	na	na	na
Property	10.1	-12.1	7.0	16.2	na	na	na
Cash	2.9	4.8	5.9	5.4	na	na	na
CPI	na	1.5	4.5	2.1	4.0	2.5	2.9

\* Compound average 5 years per annum to 30 June 2009. FYTD to 31 May 2010.

## Net Benefit to Members



## Insurance Estimator Annual cost of \$1000 Insurance (Extract)

Age*	Death & TPD				Income Protection 30-Day Wait Period			
	Blue Collar \$		White Collar \$		Blue Collar \$		White Collar \$	
	Male	Female	Male	Female	Male	Female	Male	Female
25	0.28	0.28	0.28	0.28	2.59	2.59	2.59	2.59
30	0.33	0.33	0.33	0.33	2.30	2.30	2.30	2.30
35	0.46	0.46	0.46	0.46	3.04	3.04	3.04	3.04
40	0.74	0.74	0.74	0.74	4.74	4.74	4.74	4.74
45	1.33	1.33	1.33	1.33	7.48	7.48	7.48	7.48
50	2.58	2.58	2.58	2.58	11.48	11.48	11.48	11.48
55	5.08	5.08	5.08	5.08	18.44	18.44	18.44	18.44
60	9.70	9.70	9.70	9.70	31.56	31.56	31.56	31.56

Annual Cost of Insurance = required Cover (in thousands) x Relevant Unit Cost

\* Based on age next birthday

### Fund Extras

Financial Planning	✓
Health Insurance	✓
Home Loans	✓
On-line access	✓
On-line transactions	✓
6-Monthly Statements	✗
Member Newsletter	✓

### About this Fund

Division Assessed	Personal Super
No. of Members	37,829
Fund Size	\$2,940,107,005
Fund Start Date	2005
Target Market	All Industries
Public Offer	✓
Fund Type	Industry-Personal

## 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	<b>110</b>	<b>In the fast lane</b> Premium performer in this area. Well above benchmark
Good	<b>80</b>	<b>Comfortable pace</b> Better than most funds. Above benchmark
Average	<b>60</b>	<b>Cruising</b> Placed close to benchmark
Below Average	<b>40</b>	<b>Traffic Congestion</b> Not quite up to speed. Lower than benchmark
Caution		<b>Proceed with caution</b> Not offered or cannot be identified or understood
Concern		<b>Requires maintenance</b> Real problems in this area



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\* Past performance is not a reliable indicator of future performance. #Modelled on a small (\$500K) employer size. Discounts for larger employers may be obtainable.#.