

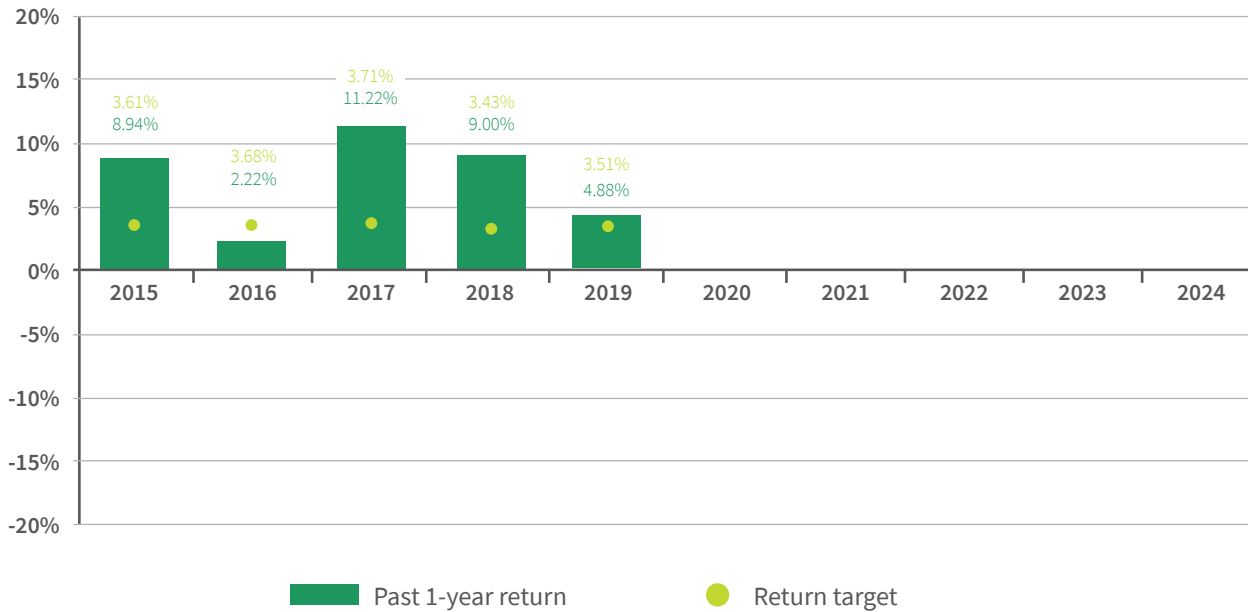
## RETURN TARGET

CPI plus 3.51% per annum on average over 10 years, after fees, costs and taxes. It should be noted this is a target only, and not a guarantee of future returns.†

## RETURN

4.88%

## COMPARISON BETWEEN RETURN TARGET AND RETURN



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

*The Club MySuper option commenced 1 September 2013. Prior to that date, the default option was called Balanced. Due to regulatory requirements, these are considered separate products, even though the investment objective and strategy are unchanged.*

## LEVEL OF INVESTMENT RISK

Medium to High

Negative returns expected in 3.9 out of every 20 years.

## STATEMENT OF FEES AND OTHER COSTS

\$746 per year.

Fees and other costs for a member with a \$50,000 balance.

Further information relating to fees and costs can be obtained from our website at [clubsuper.com.au/forms-and-resources/publications](https://clubsuper.com.au/forms-and-resources/publications)



†The return target is not the same as the Investment Objectives of the Club MySuper option. Legislation requires the return target to be calculated based on the 'mean' (50% probability) Return Target achieved net of taxes, indirect costs and fees for a member with a \$50,000 balance. Investment objective is based on a more conservative 75% probability and is net of taxes and indirect costs.

## NOTES

Past performance is not a reliable indicator of future performance.

**'Return Target'** represents the mean annualised estimate of the percentage rate of net return that exceeds the growth in CPI over ten years. CPI refers to the Consumer Price Index which is an inflationary indicator that measures the changes in the cost of living as released by the Australian Bureau of Statistics.

**'Return'** represents the net return of a "representative member" for 2018/19, which is the net investment return of a representative member minus administration fees, costs and taxes and minus advice fees, costs and taxes.

**'Level of investment risk'** represents the estimated number of years in a 20 year period where a negative net investment return will be incurred. The "Medium to High" investment risk means that there will be between 3 and 4 periods of negative net investment returns over a 20 year period that may be incurred.

**'Statement of fees and costs'** represents the dollar value of fees and other costs paid by a representative member with a \$50,000 balance in the Club MySuper option for 2019/20. As final costs are not known until the 2019/20 year is complete, the fees and costs calculation is an estimate using the indirect costs which applied in 2018/19. These fees and costs are based on the disclosures contained in the current Product Disclosure Statement.

### General Advice Warning

This information is of a general nature and does not take account of 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 Product Disclosure Statement (PDS) and consider the PDS before making any decision. If you require specific advice, you should contact a licensed financial adviser.

## Contact details for Club Super

**Postal address:** PO Box 10726  
Brisbane Adelaide Street QLD 4000

**Phone:** 1300 369 330

**Email:** [info@clubsuper.com.au](mailto:info@clubsuper.com.au)

**Business address:** Level 2 - West Tower  
410 Ann Street Brisbane QLD 4000

**Fax:** (07) 3236 0555

**Website:** [clubsuper.com.au](http://clubsuper.com.au)