Investing with Catholic Super.

Catholic Super

Fact sheet

Catholic Super offers 11 different types of investment options that members can choose from.

Our seven **diversified options** contain a range of asset classes, balancing growth and defensive assets in different proportions, depending on your appetite for risk and returns. This allows you to choose a portfolio of asset weightings you are comfortable with.

Alternatively, if you wish to choose your own asset allocation, Catholic Super's four **single sector options** allow you to invest in single asset classes to make up your own asset allocation, or to complement any diversified options.

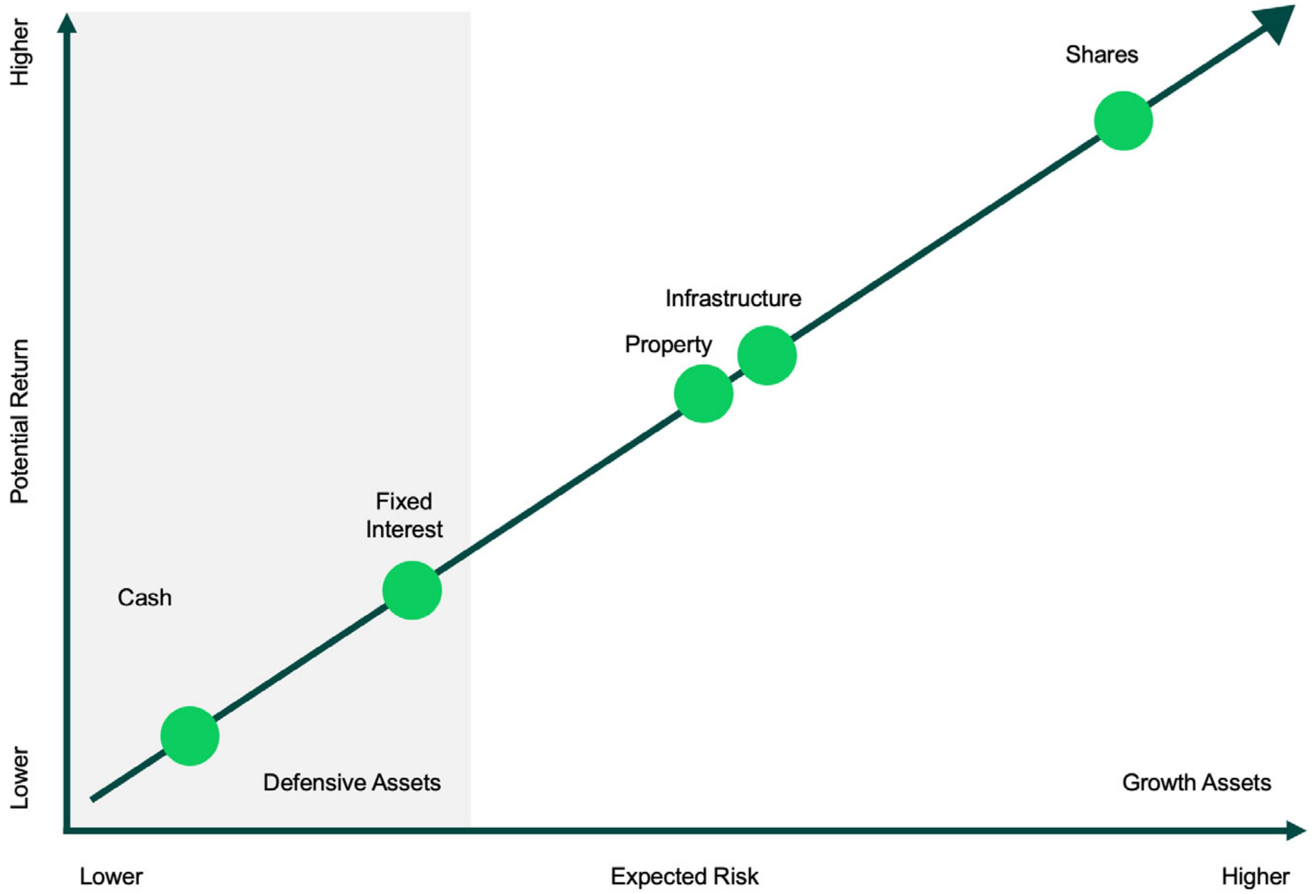
The table below summarises the investment options available to Catholic Super members. Options circled with a light-purple dashed line are single sector (sector specific) options. Exposure to growth assets is in light blue, and to defensive assets in purple.

Investment options: risk levels

Risk band	1	2	3	4	5	6	7
Risk label	Very low	Low	Low to medium	Medium	Medium to high	High	Very high
Estimated number of negative annual returns over any 20-year period	< 0.5	0.5 < 1	1 < 2	2 < 3	3 < 4	4 < 6	6 >
Catholic Super investment options	**Cash** 0 100		**Capital Stable** 37 63	**Diversified Fixed Interest** 0 100	**Balanced** 55 45 **Balanced Growth** 71 29 **MySuper** 71 29	**Growth** 83 17 **Growth Plus** 94 6 **Index Diversified** 70 30 **Australian Shares** 100 0 **Overseas Shares** 100 0	

Sector Specific Options · Growth Assets · Defensive Assets

Asset classes: risk vs return



Investment terms

Asset class: Different types of investments are broadly grouped into asset classes. These are essentially the building blocks of an investment portfolio. The main asset classes include shares (or equities), property, infrastructure, fixed interest, cash, and alternative investments. Investments in these asset classes have different characteristics. They're often broadly defined as being either 'growth' or 'defensive'.

Defensive assets: Asset classes like cash and fixed interest are sometimes described as defensive investments. They carry less risk, but they also offer less potential for high returns.

Growth assets: Australian and overseas shares are generally described as growth investments. They tend to offer higher returns than defensive assets, especially over longer timeframes, but they come with a correspondingly higher level of risk.

Return: Return is the income and/or growth your investment generates over time – it's how much you gain or lose compared to what you started with when you originally invested.

	Diversified options	Single Sector options
What you can choose from	• Seven options • Each option has its own mix of asset classes and a specific investment objective • Lower risk options consist predominately of defensive assets, with lower return objectives • Higher risk options are expected to produce higher returns over the long term, but also have a higher probability to produce negative returns over shorter time periods • Lower risk options are on the left hand side on the chart (see over), higher risk options progress from there.	• Four options • Enables you to invest in a single asset class or your desired mix of asset classes, from low risk (such as Cash) to high risk (such as Overseas Shares) • Lower risk options are on the left hand side on the chart (see over), higher risk options progress from there.
What you should consider	• Choose from these options if you like your asset allocation to be fully managed • Your asset allocation will only move within the permitted asset allocation ranges set out for each individual option*.	• You are in charge of your own asset allocation: develop your own investment plan, or seek advice from a qualified financial planner • You can either complement a Diversified option with Single Sector options, or build your own portfolio just using Single Sector options.
You may also want to consider	• Select the investment option or options that best suit your ability to stomach the ups and downs of markets, and the goals you generally have when planning for your retirement • Re-evaluate your choice periodically, especially if your circumstances and/or objectives have changed.	• Ensure you have a plan in place to regularly monitor your asset allocation; different levels of performance between asset classes can substantially change the proportions of your exposure to them over time.

*For example, even if market conditions are adverse to growth assets such as shares and property (as was the case during the Global Financial Crisis), we cannot switch all your investments into defensive investments only, if the option you have chosen includes an allocation to growth assets. For more information on each option, consult an Catholic Super Product Disclosure Statement (specifically the *How we invest your money* guide), or check the website, csf.com.au/investments.

Getting started

- Set your investment goals. Do you want to grow your super over the long term, or will you need to start paying yourself an income from your super soon?
- Choose your investment option or a combination of investment options to suit your goals.
- Re-evaluate your choice/s periodically, especially if your circumstances and/or objectives have changed.
- We can provide you with different levels of information and advice to help you with your investments.

If you need any assistance, please contact our Service Centre

1300 655 002
8:30am to 6:00pm AET
(Monday to Friday)

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