

EMPLOYER NEWSLETTER



May 2013 Issue 26

A word from the CEO

Welcome to this important employer newsletter. Catholic Super's ongoing success depends on working closely with employers and members who are part of the Catholic Super family.

As an employer of Catholic Super, you have the right to nominate and vote an employer representative Director onto the Board of Directors. As you are aware, the nomination process has closed and an election for one employer representative Director will be held in May.

This is a great opportunity for you as an employer to vote your employer representative Director onto Catholic Super's Board of Directors.

Please follow the instructions concerning the election process outlined in this newsletter.

Your vote is important for the future governance of the fund and I encourage all participating employers to vote.

Again, thank you for your support and I personally appreciate your ongoing involvement with Catholic Super.

Frank Pegan, Chief Executive Officer

End of Financial Year Reminder

The deadline for payment of superannuation guarantee contributions in respect of the quarter ended 30 June 2013 is Friday 26 July.

If you require super contributions to appear in the member statements for the 2012/13 financial year, we recommend that all electronic contributions are lodged prior to Wednesday 26 June. Payments by cheque should be made prior to this date to allow for postal time and manual processing.

Vote for your employer representative on the Catholic Super Board of Directors

Three candidates are standing for election as an employer representative on the Catholic Super Board of Directors.

A ballot will be held to decide the single vacant position. We invite you to have your say and vote for your chosen candidate to represent you on the Board.

Voting is convenient using our online voting system.

Voting is open from 10am on Wednesday 1 May until 3pm on Friday 17 May.

Simply visit our website www.csf.com.au, click on the link to the voting page and use your Employer Number and Employer Name to log in.

You can read each candidate's profile and submit your vote.

The election result will be announced in the next Newsletter and on our website.

New Catholic Super Product Disclosure Statement

A new Catholic Super Product Disclosure Statement (PDS) will be issued on 1 July 2013. The new PDS replaces the previous version dated 23 October 2012.

From 1 July please ensure that any stocks of the earlier Super PDS you may have on hand are replaced with the new version.

If you need a supply of the new Super PDS, simply call us on **1300 655 002** or email us at info@csf.com.au.

Any new employees joining Catholic Super after 1 July 2013 will need to be provided with the new PDS. New employees can join online easily and without filling in any forms at www.csf.com.au/join-online.

Super guarantee rate increases start on 1 July 2013

From 1 July 2013, the super guarantee rate is going up. The rate will increase gradually over 7 years from 9% to 12% by 2019.

If you are currently making super payments at the minimum 9% rate, you need to adjust super guarantee payments to your employees to the new rate from 1 July 2013.

The table opposite shows the increased rate for super guarantee payments each year.

Start date	Super guarantee rate
1 July 2013	9.25%
1 July 2014	9.50%
1 July 2015	10%
1 July 2016	10.50%
1 July 2017	11%
1 July 2018	11.50%
1 July 2019	12%

Workplace visits for you and your employees



Catholic Super is focussed on providing quality advice, support, training and education to employers and their employees.

We offer employees:

- Educational seminars in the workplace (25 minutes)
 - Managing your super
 - Protecting you and your family
 - Transition into retirement
- One-on-one meetings in the workplace to discuss:
 - How to join Catholic Super
 - Consolidating your super account(s)
 - How to save for retirement
 - Insurance in super
 - Your investment choices in super
- Financial planning services.

We offer employers:

- Dedicated Member and Employer service team who are available to answer your questions, help you get started and make sure you can manage your company's super needs in the most efficient way for you
- Access to our secure and convenient Employer Online site that allows you to:
 - Make your super contributions whenever it's convenient for you
 - Choose the electronic payment method that is easiest for you to manage
 - Easily add and remove employees
 - Update your employees' and company details
 - Track your super payments
 - Receive updates on the latest super developments and changes.

Super payments for employees aged 70 or over

From 1 July 2013, the upper age limit for paying super for an employee has been removed so mature age workers can keep building their retirement savings.

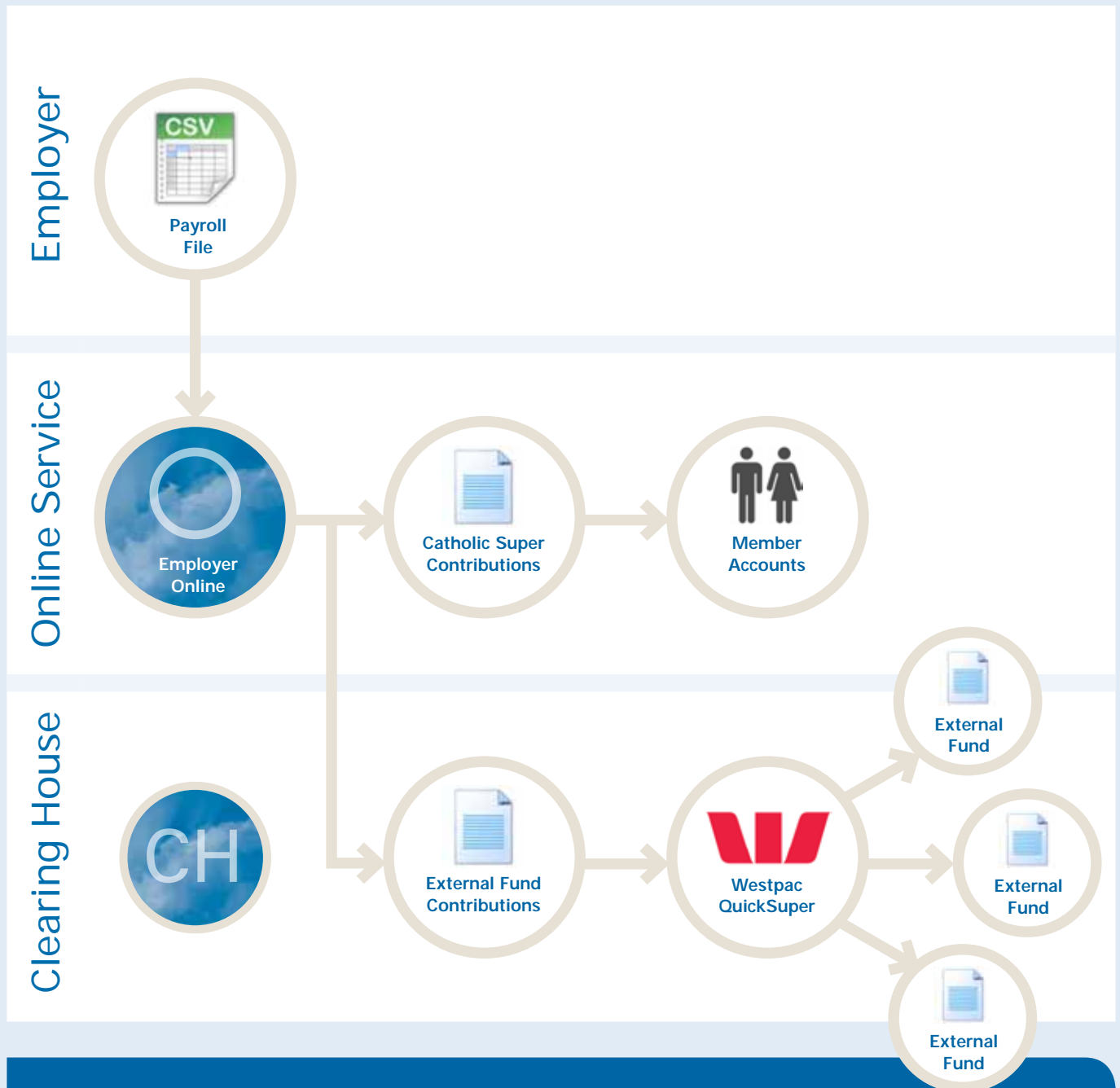
This means there will no longer be a maximum age for super guarantee eligibility. If you have eligible employees aged 70 years or older you will now need to make super contributions to their super funds.

The Australian Taxation Office has a **super guarantee eligibility tool** that can help you work out whether you need to make super contributions for your employees – go to superfuture.gov.au.

Clearing House

Catholic Super now offers employers an online Clearing House solution to streamline your superannuation payments across multiple funds.

Instead of having to make multiple payments to different funds, you can make all your payments to any super fund in a single step through our Clearing House. In partnership with Westpac, we can pass on your superannuation payments to every employee's fund, no matter which super fund they are a member of.



If you have questions about our Clearing House or how to switch from cheques to Employer Online, simply call your local Catholic Super Client Services Manager.

Immediate Assistance for Catholic Super Employers

Our Member and Employer Services team is available to provide assistance and advice to employers to help you manage your super simply and effectively.

To speak with a Client Services Manager please contact your nearest Catholic Super office. For assistance with Employer Online contact Member Services on **1300 655 002**.

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SUPER RATINGS

SUPERRATINGS PLATINUM SUPER 2013

SUPERRATINGS PLATINUM PENSION 2013

7 YR PLATINUM PERFORMANCE 2006-2013

SUPER OF THE YEAR FINALIST 2013

PENSION OF THE YEAR FINALIST 2013