

YOUR FUTURE



ENERGY INDUSTRIES®
SUPERANNUATION SCHEME

Energy Industries Superannuation Scheme
Accumulation and Executive Schemes - ABN 22 277 243 559

6 months to 31 December 2009

IMPORTANT NOTE ABOUT FRAUD:

Please make sure you keep your super statement in a safe place. Do not provide anyone with access to it as there have been cases in Australia where identify theft has occurred by use of super statements.

Increase the potential of your super. Start saving NOW!

It's always easy to put things off, but one of the smartest decisions you can make is to start investing in super sooner rather than later. The reason? So you can take advantage of compound interest—which can turn even small amounts of money into larger sums over time.



What is compound interest and why should I be interested?

Essentially, compound interest is interest paid on interest. In other words, you're earning interest not just on the sums of money you actually deposit in your super account but, as time goes on, also on the interest you're earning on those deposits.

And the longer you invest, the greater the impact of compound interest, so it really pays to get started as soon as you can. Let's look at how this could work.

Troy is a 21 year old who earns \$545 a week. His employer is contributing the compulsory 9% of his gross income into super, which is \$49 per week. Assuming

no adjustments to this rate of saving take place over the years, by the time Troy retires at age 65, he will have contributed a total of \$114,660 to his super. But based on an average interest rate of 7% per year, Troy's account balance is more likely to be \$779,000!

And all Troy did was contribute the absolute minimum compulsory amount to his super. Compound interest and time did the rest.

That might sound like a lot of money now, but remember Troy's retirement is 44 years away and everything is likely to be much more expensive by then. So rather than relying on contributing the absolute minimum amount to his super, Troy decided to deposit an extra \$15 per week. As a result, his total contribution would rise to \$149,760, but his account balance leaps to a whopping \$1,017,542.

So by topping up his super by just \$15 a week, Troy can retire on more than a million dollars. Thanks again to time and the magic of compound interest.

Just imagine if he saved a little more, or even if he took advantage of the Government Co-contribution Scheme, where the Government matches your after-tax contributions to super dollar-for-dollar under certain circumstances.

It's true, getting started in super early really doesn't cost much but can make an enormous difference to your retirement savings. To find out more about options that can help your super grow, call Member Services on **1300 369 901**.



SuperRatings awards EISS two Gold rankings

EISS has received a Gold ranking for the Accumulation Scheme and the Account-Based Pension Plan from Australia's leading ratings agency for super funds, SuperRatings. EISS performed strongly in most of the major categories under assessment but was particularly commended for the range and cost of its automatic and voluntary insurance products.

Take advantage of the 5 Star Chifley Home Loan



With interest rates on the rise, it's vital to ensure you have the most competitive home loan possible. Every cent saved on your mortgage is money that can be better invested or used elsewhere.

So, why not take advantage of the 5 Star Chifley Home Loan? (Chifley is part-owned by EISS and was acquired so that EISS could offer members a wider range of services). Despite all the recent uncertainties in the financial markets, a Chifley Home Loan is still rated 5 Star by CANNEX, the independent financial services monitoring agency. This means our mortgage loan offers "superior value", giving you the reassurance that you are making the best possible choice!

Products awarded 5 stars by CANNEX are the best 5% of similar products available in Australia. So when you consider that there

are literally hundreds of similar products around, the award gives you the reassurance of knowing that with your Chifley Home Loan you are considering a competitive solution.

There are no mortgage application fees and no monthly account keeping fees. You can make extra and lump sum repayments without any restrictions which allows you to use any extra funds to reduce interest and pay out your loan faster*.

For more information on these or any of our competitive loans, either call us on **1800 800 002** or visit our website **www.chifley.com**.

*Limitations apply to Fixed Rate products. Terms and conditions apply. The credit provider is Select Credit Union Ltd. Fees, charges and all loan details will be disclosed in the loan contract. Some charges such as valuation fees and costs charged by the lender's solicitors are payable. These charges are non-refundable should they be incurred and the loan is not proceeded with. An early repayment fee may be payable. Chifley Financial Services Limited (ABN 75 053 704 706, AFSL 231148) provides services through an agreement with Select Credit Union Ltd (ABN 20 058 538 140, AFSL 238257). Chifley Financial Services does not guarantee the obligations of Select Credit Union Ltd.

Need information on what's been happening in investment markets?



If you would like to read more about what happened in investment markets during the last six months you should visit our website at **www.eisuper.com.au** and go to the Performance section.

Investment performance

6 month returns, as at 31 December 2009

Strategy	%*
High Growth	15.7
Diversified	13.0
Balanced	11.4
Capital Guarded	8.2
Cash	2.5

5 year returns

Strategy	%p.a.*
High Growth	3.0
Diversified	3.4
Balanced	3.6
Capital Guarded	3.5
Cash	5.1

* All returns are shown to one decimal place.

Regional office details:

Lismore
81- 83 Molesworth St

Newcastle
161 King St

Orange
187 Summer St

Parramatta
10-14 Smith St

Sydney
28 Margaret St

Wagga Wagga
Shop 2/209 Baylis St

Wollongong
Shop 2/60 Burelli St

Albury*
621 Dean St

Office hours 8.30am - 5.00pm Monday - Friday

*Bookings are essential. Phone 1300 369 901 to make an appointment.

If you have any questions, feel free to contact Member Services on 1300 369 901 or visit www.eisuper.com.au



ENERGY INDUSTRIES®
SUPERANNUATION SCHEME

Head Office
Ground Floor
28 Margaret Street Sydney

Postal address:
PO Box N835
Grosvenor Place NSW 1220

T: 1300 369 901
F: 02 9279 4131
www.eisuper.com.au

This paper is Australian made and certified under Environmental Management Systems ISO14001.

Please note that the information contained in this document is of a general nature only and does not constitute personal advice as it does not take into account your personal objectives, financial situation or needs. Any advice in this document is provided by FuturePlus Financial Services Pty Ltd (ABN 90 080 972 630) as an Australian Financial Services Licensee (AFSL 238445) on behalf of the Trustee of the Energy Industries Superannuation Scheme, Energy Industries Superannuation Scheme Pty Ltd (ABN 72 077 947 285). Energy Industries Superannuation Scheme Pty Ltd is an APRA Registrable Superannuation Entity Licensee (ABN Pool A - 22 277 243 559 and ABN Pool B - 64 322 090 181). Members should not rely solely on this information and should consider their own personal objectives, financial situation and needs before acting on this information. Prior to making any investment decision you should obtain and consider the relevant Product Disclosure Statement (PDS) pertaining to your Scheme membership and seek professional investment advice.