

YOUR FUTURE



ENERGY INDUSTRIES®
SUPERANNUATION SCHEME

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

Financial Year ending June 2010

Sometimes it pays to have all your eggs in one basket



Conventional wisdom suggests that when it comes to investing, it's wise not to have all your eggs in one basket. But when it comes to superannuation funds, the opposite is the case. Of course, the diversification of investments within your super account is still recommended.

Why? Because, if you've changed jobs over the years, you probably have super scattered around in different superannuation schemes or funds, which have been set up by your various employers. The problem with this is that you're eroding your retirement savings because you're paying fees and charges in each of those funds. And those fees can really add up.

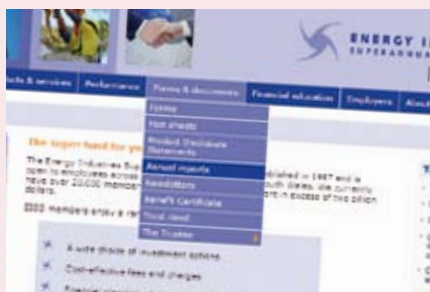
In general, consolidating your super is a good idea but you do have to check a few

things first. There may be exit fees applied by some of your old funds or you may have insurance with them which might not be available at the destination fund. To check on this, you should contact your old fund or seek advice from one of our financial planners.

To stop wasting money on multiple fees and charges, it pays to move all of your super into one superannuation fund. As a member of the Energy Industries Superannuation Scheme, you get competitive investment returns, some of the lowest fees around and other member benefits.

To consolidate your super with EISS today simply download the "Transfer-in Authority" form from www.eisuper.com.au or call us on **1300 369 901** for more information.

Annual Reports online



Help us reduce our costs and our impact on the environment.

Go to our website www.eisuper.com.au to view the Annual Report online instead. The next Annual Report will be available in December. If you would prefer a printed copy, please call us on **1300 369 901**.

2010 Federal Budget - The proposed changes that affect you ... but not for a while



Superannuation Guarantee (SG) increase to 12%

Commencing on 1 July 2013, the SG will gradually increase from its current level of 9%, reaching 12% on 1 July 2019. The table below shows the scheduled increases:

Date	New SG amount
Today	9.00%
1 July 2013	9.25%
1 July 2014	9.50%
1 July 2015	10.00%
1 July 2016	10.50%
1 July 2017	11.00%
1 July 2018	11.50%
1 July 2019	12.00%

Extra super contribution for low income earners

From 1 July 2012, the Federal Government will make an annual contribution up to \$500 for individuals on adjusted taxable incomes of up to \$37,000. In effect, this cancels out the 15% concessional contribution tax that low-income earners pay on contributions going into their super account.

Looking to buy your first home?

A 5 Star Chifley Home Loan can help you



If you're trying to enter the property market, it's important to be sure you have the most competitive home loan possible. There's no point paying more than you need to.

So, why not take advantage of the 5 Star Chifley Home Loan? The Chifley Home Loan is rated 5 Star by CANNEX, the independent financial services monitoring agency. A 5 Star rating means the mortgage loan offers "superior value" placing Chifley within the top 5% of home loan products, a pretty super endorsement when you consider there are over 2,000 products in the mortgage category.

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 the other competitive loans provided by Chifley Home 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.

Investment performance as at 30 June 2010

1 year

Strategy	%p.a.*
High Growth	11.1
Diversified	10.5
Balanced	11.7
Capital Guarded	10.2
Cash	4.5

5 year returns

Strategy	%p.a.*
High Growth	1.4
Diversified	2.2
Balanced	3.0
Capital Guarded	3.3
Cash	5.1

* All returns are shown to one decimal place. Investment returns shown are historical and future performance cannot be guaranteed. Investment returns can go up and down and past performance is not a reliable indicator of future performance.

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.

Regional office details:

Lismore
81- 83 Molesworth St

Newcastle
161 King St

Orange
187 Summer St

Parramatta
Suite 3, Ground floor, 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 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 Limited (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 Limited (ABN 72 077 947 285). Energy Industries Superannuation Scheme Pty Limited 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.