

# YOUR FUTURE



ENERGY INDUSTRIES®  
SUPERANNUATION SCHEME

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

Six months to 31 December 2010

## Take control of your super in 2011



It's a new year so here are a few simple suggestions to help you sort out your super in 2011.

### Combine all your super accounts

If you've got more than one super account you should think about rolling them all into your Energy Industries Superannuation Scheme account. It means that you won't receive multiple statements each year and you'll only pay one administration fee. Just complete one of our Transfer in Authority forms which you can find on the website or call Member Services on **1300 369 901**.

### Check for lost or unclaimed super

There are billions of dollars of lost super and it's easy to check if any of it belongs to you. The ATO provides an online service called SuperSeeker which is quick and easy to use.

Just go to [www.ato.gov.au/superseeker](http://www.ato.gov.au/superseeker) and make sure you've got your tax file number on hand.

### Think about making extra contributions – Salary sacrifice or after-tax?

There are two ways of making extra contributions to super and that's through

salary sacrifice or after-tax contributions. Salary sacrifice is tax effective but might not be the best option if your taxable income is less than \$61,920 as you may be eligible for the Government co-contribution scheme. This is a scheme where the Government matches after-tax contributions up to a certain point determined by your income.

To find out which is the better option for you go to the website or call Member Services on **1300 369 901**.

### Make sure you're in the right investment strategy

If you haven't selected an investment strategy yourself you will have been placed in a strategy determined by your age. This may be the right option but you should double-check as your investment strategy will have an impact on the investment returns you receive while you hold an account with us.

### Have you got enough insurance?

It's not pleasant to think about things going wrong from illness or injury but they can and if you haven't got enough insurance how will you provide for those who depend on you or support yourself while you recover? How would they fare if you died?

If you would like to see whether your current insurance arrangements are adequate and what you can do to improve them go to the "Insurance calculator" on the website at [www.eisuper.com.au](http://www.eisuper.com.au). This will give you a comparison of the value of your current insurance and how much you need to cover your requirements.

If you decide you need more call Member Services on **1300 369 901** to talk about what's available.

## Investment performance

Six months to 31 December 2010\*

Strategy	%
High Growth	8.2
Diversified	6.4
Balanced	4.7
Capital Guarded	3.3
Cash	1.9

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.

\* Returns shown to one decimal place.

## Go to the web for up-to-date account information

You can now view up-to-date account information on the website. Recent enhancements mean that your account details are current when you view them. The information includes:

- account balances
- investment strategy details
- transaction history
- insurance details
- and benefit quotes.

You can now also change your contact details online and there will be further enhancements in the future.

If you haven't registered for web access previously and would like to see what the new member site has to offer, all you need to do is go to the Member Login area of the website and follow the registration prompts.

If you have already registered but have not visited the website recently you will need to change your password when logging in to the new member site.

If you have any questions about the new member website or about how to register, please contact Member Services on **1300 369 901**.

## Looking to buy your first home? A 5 Star Chifley Home Loan can help you



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](http://www.chifley.com)



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\*.

\*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](http://www.eisuper.com.au) and go to the Performance section.

If you have any questions, feel free to contact Member Services on 1300 369 901 or visit [www.eisuper.com.au](http://www.eisuper.com.au)



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