



A Super Choice

The super fund for your industry



ENERGY INDUSTRIES®
SUPERANNUATION SCHEME



The Energy Industries Superannuation Scheme has assets of more than \$2 billion in funds under management and over 20,000 members (predominantly in NSW). Whilst this is not a guarantee of security or performance, this level of assets gives the Trustee continuous and cost effective access to the best professional advice and monitoring services.

It is a fully complying fund and satisfies the requirements set out in the 'Choice' legislation. What's more, the Scheme has been providing a wide range of services to its members for more than ten years.

The Energy Industries Superannuation Scheme is part owner of a large services group called FuturePlus Financial Services. FuturePlus provides a wide range of support services to the Scheme, such as:

- Customer Services (including a dedicated contact centre and regional offices)
- Financial and Retirement Planning
- Administration

We know the Energy Industries Superannuation Scheme stacks up well against other superannuation funds. But to allow you to compare for yourself, here are some important questions you should be asking.

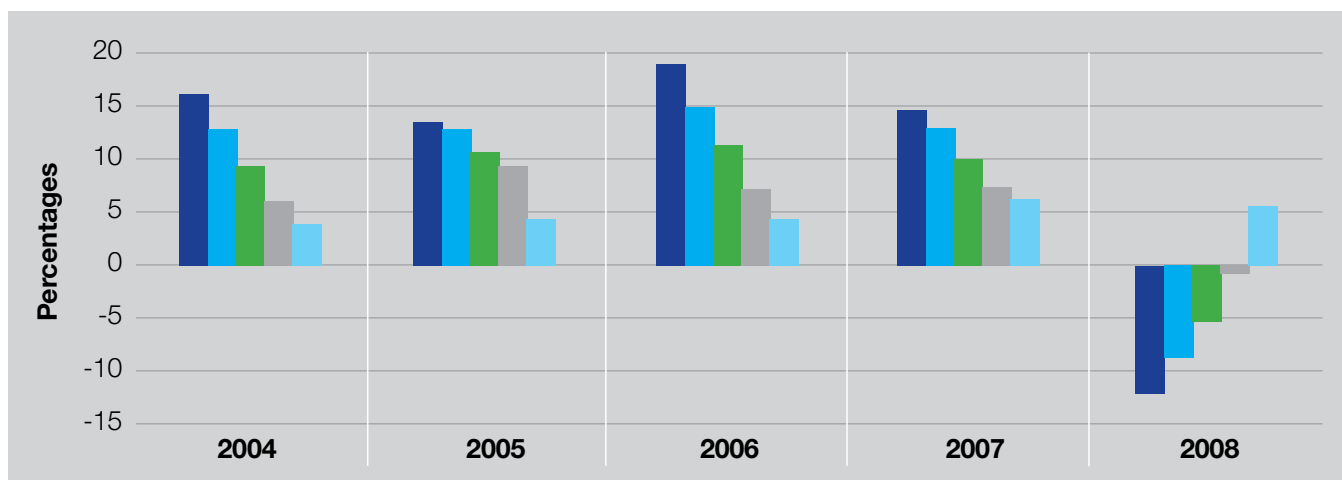
Who makes money out of the fund?

Unlike some funds run by a for-profit company for the benefit of shareholders, the Energy Industries Superannuation Scheme returns all of its profits to its members through lower fees.



Energy Industries Accumulation Scheme returns for the last 5 years to 2008

	2004	2005	2006	2007	2008	5 year average return*
High Growth	16.2	13.3	19.0	14.5	-12.2	9.5
Diversified	12.6	12.1	15.0	12.6	-8.7	8.3
Balanced	9.4	10.7	11.1	10.0	-5.2	7.0
Capital Guarded	6.1	9.5	7.2	7.3	-1.4	5.7
Cash Plus	4.1	4.3	4.4	6.3	5.3	4.9



How has this fund performed compared with other super funds?

Over a long period of time, even a small difference in investment returns can make a huge difference in what you have to retire on.

The tables above show how the Energy Industries Superannuation Scheme has performed over the past 5 years. It is important to remember that past performance is no guarantee of future returns and you

should ensure that when making a comparison you are comparing similar investment styles.

Does the Scheme provide financial planning advice and if so at what cost?

The Scheme's overriding commitment has always been to provide high quality service to its members. As part of that commitment the Scheme, recognising the lack of access to independent and expert financial planning most people suffer, has established a comprehensive financial planning

* 5 year figure is rolling and reflects an annualised compound rate. The displayed performances are after tax and fees have been removed.



service for all members at no additional cost. This service is provided by FuturePlus Financial Services which is part-owned by the Scheme.

Financial planning in most cases needs to be tailored to individual circumstances and FuturePlus's professional financial advisers can assist members through every step of the way through their working lives.

Some of the ways financial planners can help you include:

- Creating savings plans
- Creating wealth and implementing investment strategies
- Providing retirement planning advice to help you maximise your retirement income
- Helping you protect your assets from the effects of inflation
- Offering insurance advice
- Providing security for your dependants through estate planning.

The Scheme also runs free wealth creation seminars for younger members and Pre-retirement seminars for those preparing to leave the workforce. These are held throughout the year and throughout the state.

What fees are charged?

Fees and charges can vary widely from superannuation fund to superannuation fund. It can also be expensive to move in and out of some funds which have hefty entry and exit fees.

If you want to make a change, you should examine the Product Disclosure Statement of any superannuation fund to assess their fees and charges. But make sure you are comparing apples with apples. And, most importantly, compare what you are getting in return for these fees.



At the Energy Industries Superannuation Scheme, we:

- Don't charge any entry fees
- Have competitive ongoing fees
- Allow you one free investment switch per year
- Have a varying management fee according to the investment option you are in.

Please contact the Member Services Contact Centre on **1300 369 901** for a Product Disclosure Statement so that you have all the information you need. Alternatively you can download the Product Disclosure Statement on our website **www.eisuper.com.au**

Will I lose insurance cover if I move superannuation funds?

Insurance is vital in protecting you and your family in the case of unexpected misfortune. It's important to check what level of cover you will get with another superannuation fund and how much this will cost you.

At the Energy Industries Superannuation Scheme, you enjoy a competitive group insurance rate which the Scheme has negotiated on your behalf using its large buying power. You might not get the same deal if you join another superannuation fund as an individual. You may also not be given insurance cover automatically at another superannuation fund and may have to provide satisfactory medical evidence before insurance cover is granted (if at all).

For more tailored insurance arrangements, you also have access to three flexible voluntary insurance cover options - at a rate that's one of the lowest in the market.



Key benefits

- Automatic death and invalidity cover for eligible members
- Strong long-term returns
- Low fees and charges
- All profits go back to members
- No cost financial advice
- Access to free pre-retirement seminars
- Member Services Contact Centre support
- Education through newsletters and website
- A full range of voluntary insurance cover options
- Low cost pensions and continued support after you retire
- Access to competitive Home Loans
- Access to Estate Planning Advice
- Loads of extras through the Fair Go Member benefits program
- Offices throughout NSW to provide you with personal service
- Access to Client Relationship Managers who can meet with you one-on-one to discuss your super

Contact us today

Energy Industries Superannuation Scheme

Member Services: 1300 369 901
Fax: (02) 9279 4131
email: info@eisuper.com.au
Web: www.eisuper.com.au
Writing: PO Box N835
Grosvenor Place
NSW 1220

FuturePlus Financial Services Pty Limited

Financial Planning: 1300 883 788
Phone: (02) 8234 6000
Fax: (02) 9279 4130
Email: info@futureplus.com.au
Web: www.futureplus.com.au
Writing: PO Box N180
Grosvenor Place
NSW 1220

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