

Partnering with CareSuper

A guide for financial advisers





Contents

1. Why CareSuper?	3
2. Partnering with us	6
3. Resources and support	9
4. Our approach to investments	11
5. Our product options	21
6. Our insurance offering	24
7. Fees and Costs	32

All information, rates and fees are current at the time of production and are subject to change. References to past performance in this guide are not a reliable indicator of future performance.

It is the responsibility of the individual adviser to ensure that any information contained within this document and relied upon, remains current at the date of use. The information contained within this document is intended as a guide only and is based on general advice. We have not taken into account an individual's financial needs, circumstances or objectives, nor the requirements or conditions of your own Australian Financial Services Licence in preparing this guide. Use or reliance on this information is entirely at your own discretion and CareSuper accepts no responsibility for any errors or omissions. Financial Advisers should refer to the appropriate Product Disclosure Statement and Target Market Determination before making any recommendations.

Why CareSuper?

Partner with a fund that actively protects your clients savings, delivers strong returns and a smoother ride over the long-term.





We believe in a simple but powerful equation:

**competitive fees + smart, proactive investing
= a bigger net benefit.**

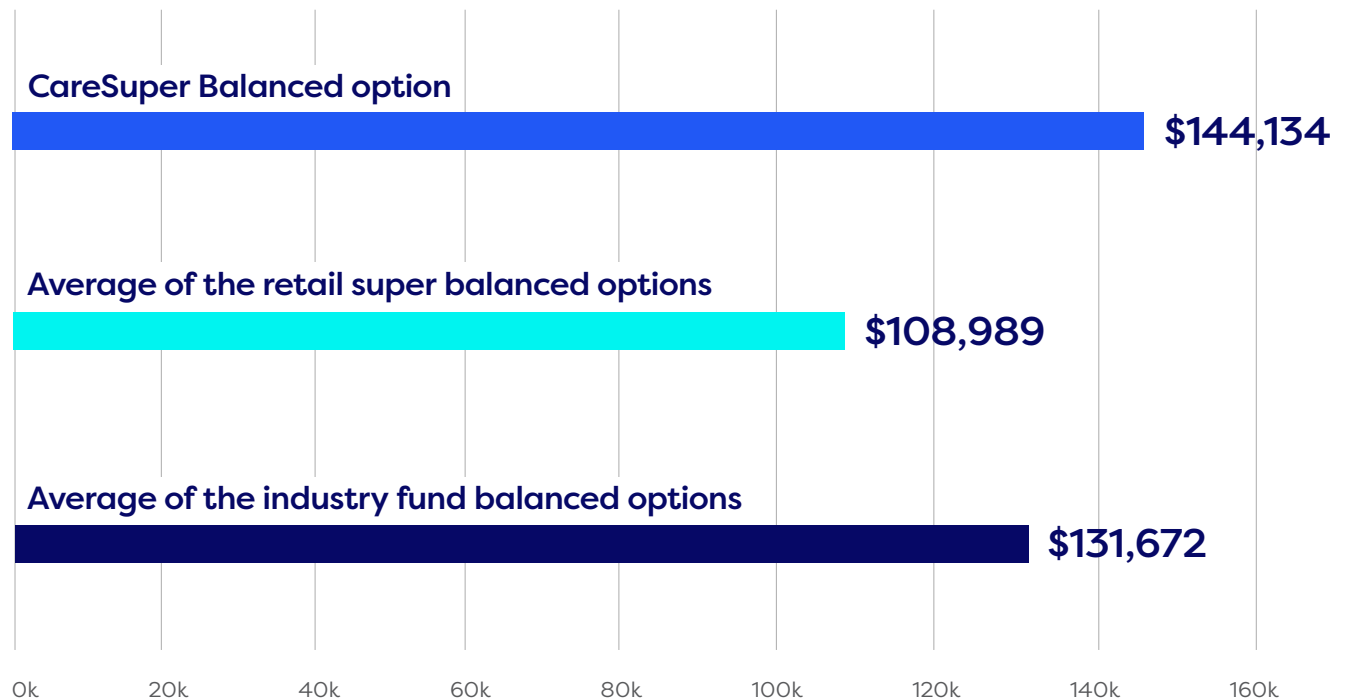
With over 222,000 members and over \$21bn in funds under management (as at 30 June 2023), we've been helping members make informed decisions through every stage of their super journey for over 35 years.

Our unique active investment philosophy is designed to both grow and protect your clients' savings and, our award-winning services and products can help them confidently enjoy their best life now and in the future.

The result?

Over 15 years to 30 June 2023, our Balanced (MySuper) option returned over \$35,000 more than the average of all the surveyed retail funds and outperformed the average of all surveyed retail funds by over \$12,000.

BALANCED (MYSUPER) OPTION RETURNS* TO 30 JUNE 2023 VS MEDIAN



Past performance is not a reliable indicator of future performance. Comparisons modelled by SuperRatings as at 30 June 2023, commissioned by CareSuper. Assumes a starting balance of \$50,000 and initial salary of \$50,000 and considers historical earnings and fees – excluding contributions, entry, exit and adviser fees. Compares the average difference in net benefit performance of CareSuper’s Balanced option and the balanced options of funds tracked by SuperRatings including funds with a 15-year performance history. Outcomes vary between funds. See caresuper.com.au/assumptions for more details about modelling calculations and assumptions. This information is general advice only. You should consider your investment objectives, financial situation and needs and read the product disclosure statement before making an investment decision.

Partnering with us

Together, we can help
your clients enjoy strong
returns and a smoother
ride over the long term.



A confident partnership.

We strongly believe in the positive roles Financial Advisers can play in a client's financial journey. Together, we can help your clients enjoy strong returns and a smoother ride over the long term.



Lonsec Recommended

This rating recognises their strong conviction that our products generate risk adjusted returns in line with our relevant objective.



Strong long term performer

We have consistently received SuperRatings top ratings year after year.

✓ RUN ONLY TO BENEFIT MEMBERS

This means that our decisions are based on the best interest of your clients not shareholders, and we keep costs competitive and are committed to maximising investment returns.

✓ STRONG RETURNS WITH LOWER RISK

We're ranked number 1 by SuperRatings in the risk-adjusted survey across all long timeframes.*

* SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60 -76) Index, June 2023

✓ COMMITTED TO RESPONSIBLE INVESTING

We're proud to be recognised for our commitment to responsible investing and transparency. Recently, we've been acknowledged as:



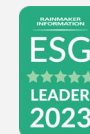
Lonsec Investment Option winner 2021

Awarded for the design of our Sustainable Balanced option's (SBO) investment portfolio and how it meets our members' needs.



RIAA Responsible Investment Leader

This acknowledges our commitment to good governance and accountability; implementation and measurement of responsible investment approaches through activities such as engagement and voting and ESG integration; proper measurement of outcomes; and our high degree of transparency.



Rainmaker's ESG leader

This rating recognises us for a second consecutive year as a super fund leader for environmental, social and governance (ESG) practices and for our associated track record of strong investment performance over the long term.

Personalised service that goes beyond

Our business development team will support you every step of the way.

We can provide technical support and help develop effective strategies for your clients. During implementation, we provide you with updates and assistance to your support staff. We go the extra mile to help build strong relationships and make your life easier.

Stewart Pender

**HEAD OF BUSINESS
DEVELOPMENT**



A seasoned professional with over 15 years of experience in business development, insurance and financial services.

He is passionate about building strong relationships and achieving excellence in collaborations. Since 2021, he has led the CareSuper team, leveraging his experiences from AIA Australia, Macquarie Group, Asteron, and MLC Life Insurance to drive outcomes that are in the client's best interest.

Stewart holds a Bachelor of Business (Management) from Monash University, a Diploma of Financial Services (Financial Planning). He has been honoured with multiple industry awards, including Money Management BDM of the Year (VIC/TAS 2013/2015).

Stacey Mitchell

**BUSINESS DEVELOPMENT
MANAGER (VIC/TAS/SA/WA)**



Stacey's personalised service reflects her integrity and passion for partnering with advice businesses. She has over 20 years of experience in various roles ranging from adviser coaching, practice development to compliance, giving her a wealth of knowledge in the industry.

Stacey's Advanced Diploma of Financial Services, Certificate IV in Mortgage Broking, and Bachelor of Arts are a testament to her expertise and qualifications. She leverages her education and experience in the financial services industry to provide tailored services and support to advisers in developing strategies that deliver on client outcomes. Her goal is to help advisers deliver the financial advice their clients need to achieve their financial goals, resulting in exceptional client outcomes.

Gordon McNaught

**BUSINESS DEVELOPMENT
MANAGER (NSW/ACT/QLD/NT)**



Gordon has a unique talent for breaking down complicated ideas into easy-to-understand terms, making them accessible to everyone. His communication and coaching experience have allowed him to simplify complex concepts and develop practical solutions that best support clients' needs.

Gordon holds an Advanced Diploma of Financial Services and has been widely recognised for his expertise in the field. In 2018, he led the technical team at Asteron Life, which won the AFA Life Company of the Year award for "The Sophisticated Adviser" education program in the Risk Product Innovation category.



To find out more about our people, visit: caresuper.com.au/business-development-team

Resources and support

Together we can help
your clients' achieve
high-quality results.




Resources and support

ACCESS YOUR CLIENT'S CARESUPER ACCOUNT

Your client can provide consent for you to access their account in two ways:

1. By completing and returning an **Authority to access information** form, available at caresuper.com.au/authorityform, or
2. Provide signed authority instructions on your company letterhead. Please also provide copies of your **current** ID documents (e.g. a photo of your passport or driver licence). Signed authority forms can be submitted to us by

 **Post:** CareSuper, Locked Bag 20019, Melbourne VIC 3001

 **Email:** Admin@enquiry.caresuper.com.au

The authority will be valid for **24 months** from the date when the written approval is received.

NEED ACCESS QUICKLY?

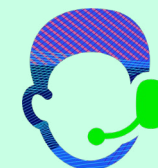
Your client can call our contact centre at **1300 360 149** and select **option 4**. Once their 10-point identity checks are complete, we will be able to share relevant details with you over the same phone call or you will be granted authority to access your client's account for 24 hours.


For more detail about how to access your client's account visit: caresuper.com.au/authorityform


RESOURCES

Business Development Operations team

Our dedicated team can provide one-to-one technical support and help alleviate administrative burdens.



 caresuper.com.au/advice-resources/forms-publications
Find the right form, guide or fact sheet you need.

 caresuper.com.au/tools-resources/resources-financial-planners
You can download a copy of our Statement of Advice wording or find more information here.

Have a question?

Contact our business development team to help you with any questions, for the latest Lonsec reports or investment option information.

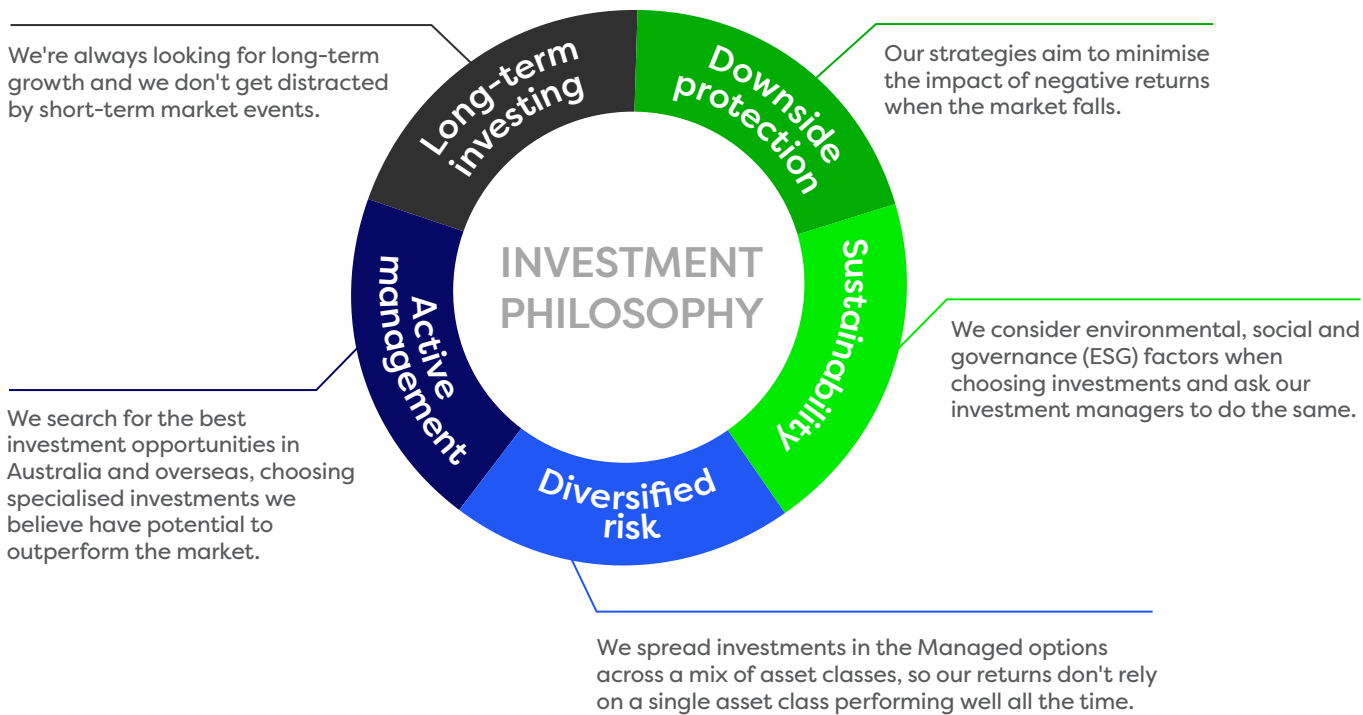
Our approach to investments

We believe in active investing, downside protection and we consider environmental, social and governance (ESG) factors when choosing investments.



Our Investment philosophy

Our investment philosophy guides the way we invest your clients' super savings. As a CareSuper member, they'll benefit from our dual investment approach. We actively manage their super, taking advantage when markets rise. But we also protect their super during volatile times, The result? A smoother ride for your clients' life after work.



Outperform and outprotect

At CareSuper, our unique active investment philosophy aims to both grow and protect our members' super.

CareSuper is big enough to achieve strong investment outcomes, but agile enough to capitalise on emerging, specialist and niche investment opportunities. It's this unique position and investment philosophy that has driven our award-winning performance and made us a top-tier platinum fund for 20 years.*

*Product ratings are only one factor to be considered when making a decision. SuperRatings does not issue, sell, guarantee or underwrite this product. Go to www.superratings.com.au for details of its ratings criteria.

Past performance is not a reliable indicator of future performance and you should consider other factors before choosing a fund or changing your investments.

How we invest your clients' super

1. WE ACTIVELY MANAGE INVESTMENTS TO OUTPERFORM THE MARKET

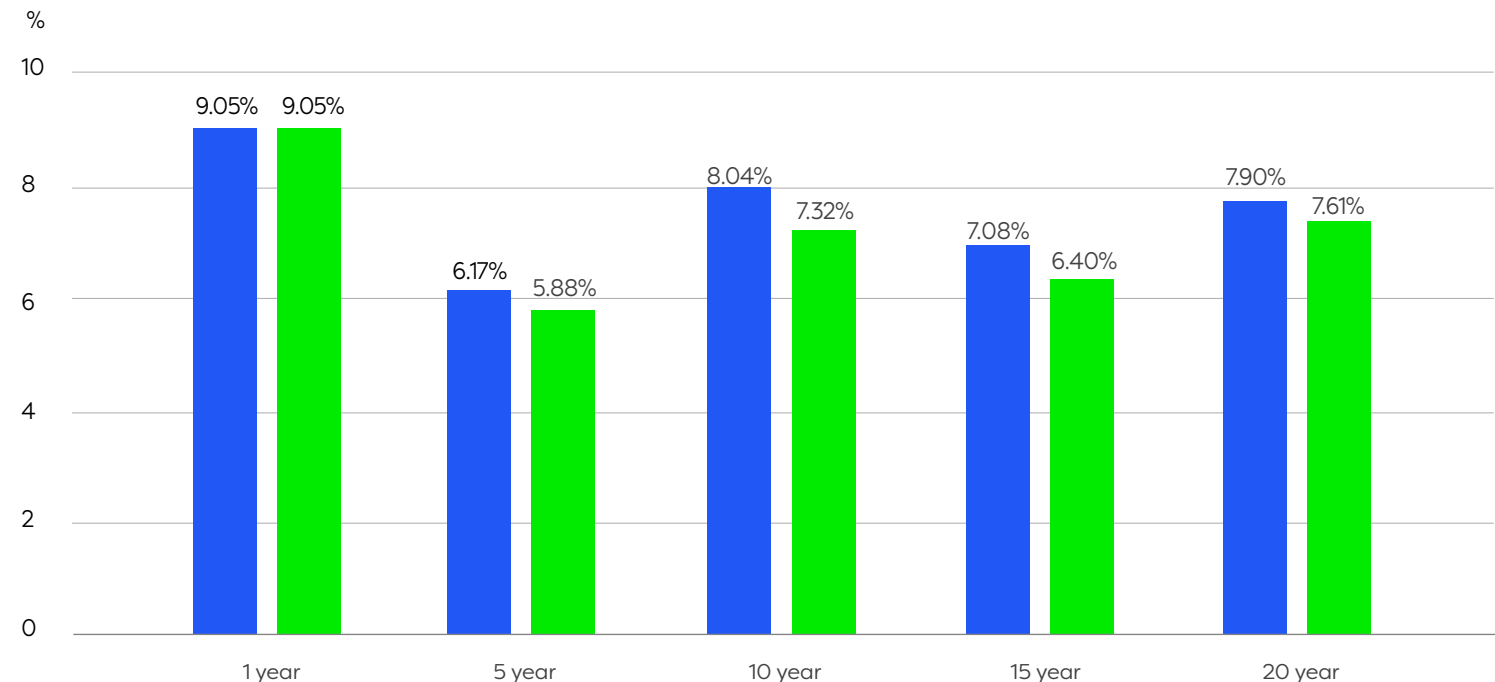
We believe that an active management approach delivers the best long-term returns, we seek the best opportunities in Australia and around the world to help maximise returns over the long term.

Rather than a passive approach and simply replicating an index (like the ASX300), taking care to select what we do and don't invest in, has resulted in us delivering consistently greater long-term results for our members.

CareSuper
**SuperRatings SR50
Balanced (60-76) Median**

Track record of outperformance

Balanced (MySuper) option returns* to 30 June 2023 vs Median



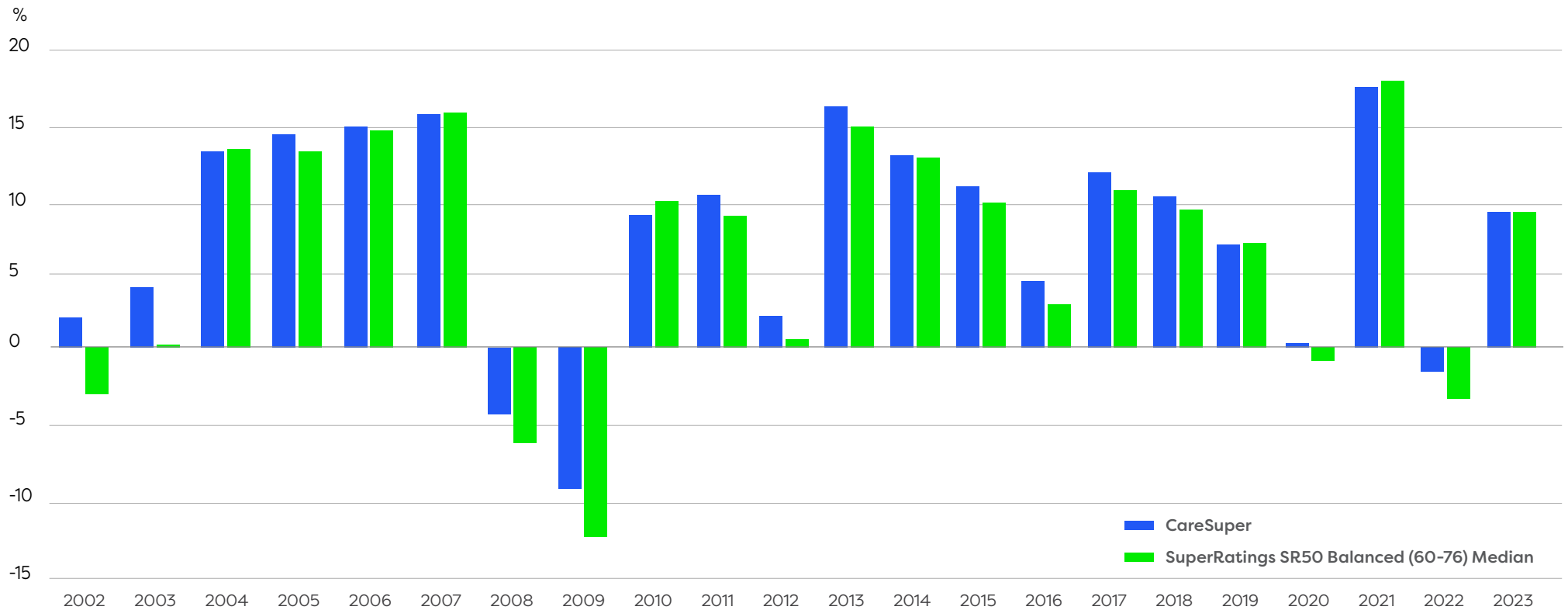
*CareSuper's returns are compound average annual returns. CareSuper returns are net of fees and taxes Returns have been rounded to one decimal place. SuperRatings SR50 Balanced (60-76) Median) Index, June 2023. Past performance is not a reliable indicator of future performance, and you should consider other factors before choosing a fund or changing your investments, and you should consider other factors before choosing a fund or changing your investments.

2. WE'VE BUILT A TRACK RECORD OF STRONG-LONG TERM RETURNS.

Our strategy and agility allow us to build a richer and more diversified investment mix, which reduces overall risk and 'smooths out' the typical highs and lows of the financial markets. Protecting against downside risk gives our members confidence that their savings are in safe hands during good times, and uncertain times.

Strong track record of outperformance

CareSuper's Balanced (MySuper) option to 30 June 2023 vs median over 20 years*



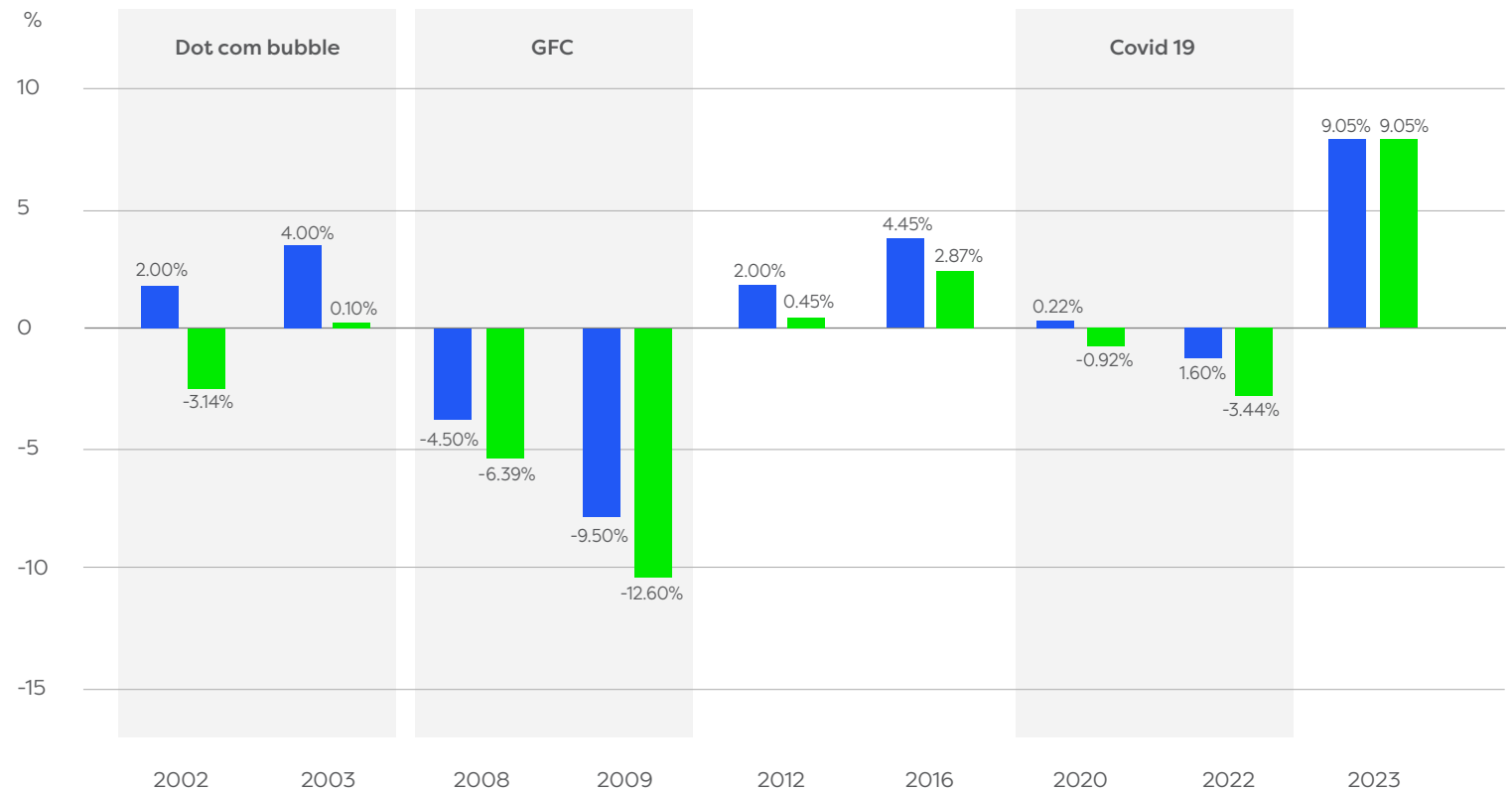
*CareSuper's returns are compound average annual returns. CareSuper returns are net of fees and taxes. Returns have been rounded to two decimal places. Source: SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60-76) Index, June 2023. This survey included Balanced options for Industry funds and master trusts. Past performance is not a reliable indicator of future performance and you should consider other factors before choosing a fund or changing your investments.

3. WE ALSO PROTECT YOUR CLIENTS' SUPER IN VOLATILE TIMES

Our active investment strategy is also about protecting our members' savings from investment risk – we call this downside protection. We've built a track record of strong long-term returns without taking as much risk as other funds. Our strategy and agility allow us to build a richer and more diversified investment mix, which reduces overall risk and 'smooths out' the typical highs and lows of the financial markets – giving our members confidence that their savings are in safe hands during good and uncertain times.

Outperformance in down markets

CareSuper's Balanced (MySuper) option to 30 June 2023 vs Median over 20 years*



* Past performance is not a reliable indicator of future performance and you should consider other factors before choosing a fund or changing your investments. CareSuper's returns are compound average annual returns. CareSuper's returns are net fees and taxes. Returns have been rounded to one decimal place. SuperRatings SR50 Balanced (60-76) Index, June 2023. This survey includes Balanced options for industry funds and Master trusts.

Choice without the complexity and excessive cost

We understand that no two client needs are the same. That's why we offer a broad range of investment options to both super and pension members, each with different targets for returns and levels of investment risk, plus a Direct Investment option.

Managed Options (pre-mixed)



- Capital Stable
- Conservative Balanced
- Balanced (MySuper/Default)
- Sustainable Balanced
- Alternative Growth
- Growth

Asset Class Options



- Cash
- Fixed Interest
- Direct Property
- Australian Shares
- Overseas Shares
- Capital Guaranteed

Direct Investment Option (DIO)



- S&P/ASX 300 Index
- Exchange Traded Funds
- Listed Investment Companies
- Term deposits









For more detail visit:

caresuper.com.au/investments/your-investment-options

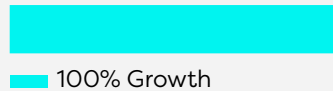
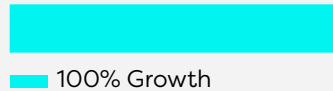

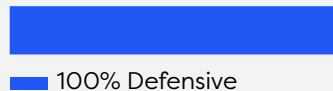
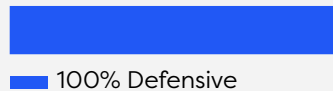

Investment options overview

Managed options

[More detail visit: caresuper.com.au/investment-options](https://caresuper.com.au/investment-options)

	Super Growth & Defensive asset class mix	10-year average annual super return as at 30 June 2023	
		Super & TTR	Pension
<p>Balanced</p> <p>This option invests in a diversified mix of assets, prioritising Australian and Overseas shares, property and infrastructure. It's aimed at delivering relatively high returns in the medium to long term, it may experience short-term fluctuations. For super members who don't make an investment choice, this is the default option (our MySuper).</p>	 <p>69% Growth 31% Defensive</p>	8.04%	8.68%
<p>Growth</p> <p>This option mainly invests in growth assets prioritising Australian and overseas shares. It's aimed at delivering long-term capital growth. Returns for this option may display a significant level of volatility with a relatively high risk of capital loss over the short or medium term.</p>	 <p>83% Growth 17% Defensive</p>	8.95%	9.76%
<p>Alternative Growth</p> <p>This option invests in a diversified mix of assets, prioritising alternatives as well as Australian and overseas shares. It's aimed at delivering long-term capital growth.</p>	 <p>69% Growth 31% Defensive</p>	7.77%	8.35%
<p>Sustainable Balanced</p> <p>This option seeks to select investment managers for the Australian and overseas shares asset classes based on a higher degree of focus on environmental, social and governance (ESG) standards, as well as investing in a wide range of other asset classes. It's designed to achieve relatively high returns in the medium to long term.</p>	 <p>69% Growth 31% Defensive</p>	7.99%	8.81%
<p>Conservative Balanced</p> <p>This option is designed to achieve a balance of risk and return by investing in a blend of assets, with an emphasis on fixed interest, cash and shares (Australian and overseas).</p>	 <p>50% Growth 50% Defensive</p>	5.85%	6.48%
<p>Capital Stable</p> <p>This option invests in a diversified mix of assets, prioritising fixed interest and cash. It's designed to provide stability of capital over the medium term combined with the potential for limited capital growth.</p>	 <p>36% Growth 64% Defensive</p>	4.74%	5.27%

Investment options overview (continued)

	Super Growth & Defensive asset class mix	10-year average annual super return as at 30 June 2023	
		Super & TTR	Pension
<p>Asset class options</p> <p>More detail visit: caresuper.com.au/investment-options</p>			
<p>Overseas Shares</p> <p>This option invests in shares listed on the stock exchanges around the world, including both developed and emerging markets.</p>	 <p>100% Growth</p>	10.70%	11.74%
<p>Australian Shares</p> <p>The Australian Shares option invests mainly in shares of Australian companies listed on the Australian Securities Exchange (ASX). To provide diversification, a number of different investment managers with varying approaches are appointed.</p>	 <p>100% Growth</p>	9.16%	10.39%
<p>Direct Property</p> <p>This option holds units in portfolios focused on core, high-quality properties – mainly CBD office buildings and large shopping centres. Returns may come from both rental income and capital growth.</p>	 <p>30% Growth 70% Defensive</p>	8.5%	9.32%
<p>Fixed Interest</p> <p>This option invests in a diverse range of debt securities, such as fixed-rate bonds from global governments and companies, mortgage-backed securities, and cash. Managed by specialists in credit and sector exposure, fixed interest investments, while actively traded, carry potential for both positive and negative returns.</p>	 <p>100% Defensive</p>	2.14%	2.46%
<p>Cash</p> <p>This option typically involves short-term money market investments, either directly or through an intermediary, encompassing cash, term deposits, and discounted securities (e.g., short-term bank bills, commercial paper, and fixed-interest investments). The cash allocation may also extend to short-dated annuities.</p>	 <p>100% Defensive</p>	1.81%	2.10%
<p>Capital Guaranteed</p> <p>This option invests in life insurance company-issued capital guaranteed products, where the issuing company guarantees both the invested capital and returns. While CareSuper doesn't provide the guarantee, it ensures capital won't be negative. The portfolio is primarily in capital guaranteed investments, occasionally including term deposits for liquidity, but these aren't covered by the guarantee.</p>	 <p>100% Defensive</p>	1.61%	1.92%

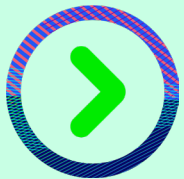
Direct Investment option

The Direct Investment option (DIO) may be ideal for members looking to become more actively involved in their super. It offers members more choice and flexibility about how part of their super is invested.

This option allows members to invest part of their super in their choice of:

- The securities that form part of the S&P/ASX 300 Index
- A range of exchange-traded funds (ETFs)
- A range of listed investment companies (LICs)
- A range of term deposits.

Eligibility criteria apply. For more information, read the **Investment Guide** available at caresuper.com.au/advice-resources/forms-publications.



CARESUPER'S FULL PORTFOLIO HOLDINGS

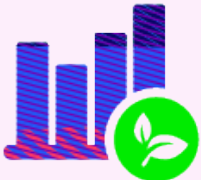
To view all the holdings in each of our investment options, for both super and pensions, and list of our all the holdings in our Direct Investment option visit caresuper.com.au/portfolio-holdings.



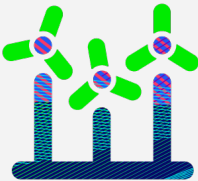
The Direct Investment option (DIO) may be ideal for members looking to become more actively involved in their super.

Our commitment to ESG and net zero

NET ZERO ROADMAP



We aim to achieve a 45% reduction in scope 1 and 2 carbon emissions intensity across our portfolio by 2030.*



Invest at least 3% of total funds under management in climate transition-related opportunities by 2030.



Achieve net zero by 2050.

*Excludes the Direct Investment Option

 For more information about our Net Zero Roadmap visit: caresuper.com.au/netzero

Our product options

Supporting your clients from accumulation to retirement.



Our product options

Supporting your clients from accumulation to retirement

Super accounts (accumulation)

We're open to everyone and accept both Employee Plan and Personal Plan members.

EMPLOYEE PLAN

Our Employee Plan product is open to full-time, part-time or casual employees of any industry, who receive Super Guarantee (SG) contributions, and require default insurance (subject to eligibility criteria).

PERSONAL PLAN

Our Personal Plan product is for individuals who pay their own super contributions because they're self-employed, not currently in paid employment or retired. Insurance cover doesn't come automatically when joining our Personal Plan but can be applied for and is subject to our insurer's approval.

HOW TO JOIN – EMPLOYEE PLAN

 caresuper.com.au/join

Access the **Member application** form at caresuper.com.au/memberapplication or call us on **1300 360 149** to obtain a form or if you have any questions.

HOW TO JOIN – PERSONAL PLAN

 caresuper.com.au/join

Access the **Member application** form at caresuper.com.au/pds or call us on **1300 360 149**



CareSuper Transition to Retirement Pension

CareSuper's transition to retirement pension lets you open a CareSuper Pension account for your client and allows them to start drawing on some of their super while still working and contributing to their super account.

Eligibility requirements:

- The member must be over their preservation age
- Under age 65
- Not yet fully retired.



Learn more about our Transition to Retirement Pension and apply visit caresuper.com.au/transitiontoretirement

CareSuper full pension

Our flexible pension account lets you turn your clients' super into a regular income account while making the most of our strong investment returns. You and your client can control their income and investments with ease. Members are also able to make withdrawals at any time on top of their regular pension payments (a minimum of \$1000 applies).

Eligibility requirements:

- Over **preservation age** and permanently retired
- Over 60 and stopped working for an employer
- 65 or over (even if working)



Learn more about our full pension and to apply visit caresuper.com.au/caresuper-pension.

Our insurance offering

To reflect the different levels of risk associated with your clients' various occupations, CareSuper has two different occupational categories. Each category has a different amount of Standard age-based death and total and permanent disability (TPD) cover; in cases where members have fixed cover or income protection (IP) cover, a different cost applies based on their occupational category (and age and gender).




The two categories are:

- General
- Professional.



Our insurance offering

Here's a snapshot of the types of our cover options to protect your clients from the unknown

Cover type	 Death Cover	 Total and Permanent Disablement Cover (TPD)	 Income Protection
Automatic cover	✓	✓	✗
Voluntary Cover (underwriting)	✓	✓	✓
Entry Age	At least 15	At least 15	At least 15
Expiry Age	75	70	70
Life events Cover	✓	✓	✓



CareSuper partners with MetLife to provide death, TPD and IP insurance to our members. Apart from securing value for money for members for their insurance protection, one of the reasons CareSuper selected MetLife was its alignment in values and a view that its claims philosophy is in line with what CareSuper members would expect especially confidence that it will assess every eligible claim, as fast as they can, but importantly, with compassion and care.

The relevant Insurance Guide provides further details on the cost of cover. The occupational category impacts the cost of cover.

Life Events Cover

Members now have access to a special offer to increase their existing death, total and permanent disablement or income protection cover if they meet certain criteria and experience one of these life events:

- Get married or register a de facto relationship
- Get divorce or register a separation from a marriage or registered de facto relationship
- Spouse or de facto dies
- Member or spouse or de facto give birth to or adopt a child
- Member's child commences secondary school
- Member takes out a mortgage on the initial purchase of your home, or you increase an existing mortgage on your home
- Member has a milestone birthday of 30, 40 or 50
- Member receives an increase in income (for income protection cover only)

Additional insurance cover benefits

INSURANCE COVER ON PARENTAL LEAVE AT NO COST

CareSuper and MetLife have also worked together to allow expecting parents to apply to waive their insurance fees for death, TPD and IP for up to 24 months upon parental leave.

Members can apply to have their insurance premiums waived during their parental leave or within six months of returning to work. Cover remains in place during this period (unless it ceases for some other reason) at no cost to the member.

ENHANCED COVER

Members can increase their death and TPD cover to the lesser of 7 times their total annual income or \$750,000 by successfully answering a few simple health questions under the New Member Option. This option is available for members under the age of 60 within 90 days of joining CareSuper and will replace any existing standard cover.

Eligible members under age 60 can also apply to transfer their existing cover from another super fund without providing medical evidence. They will need to provide an up-to-date statement or certificate of currency as evidence of cover held. A maximum limit of \$2 million applies to transferring death and TPD cover and \$10,000 per month for income protection. Any insurance transfers resulting in death, TPD and income protection greater than these amounts will need to be assessed and accepted by our insurer.

360Health

A pathway to a healthier life

While we're here to help your clients achieve better retirement outcomes, we also understand the importance of ensuring their journey to, and in, retirement is a healthy one.

Through MetLife, we offer 360Health – an award-winning online health and wellbeing service – at no extra cost. Members can use 360Health to help with their mental health, medical questions, nutrition, and fitness and recovery support, all provided by a team of qualified health professionals. And the best part, it can all be accessed online, from the comfort of their own home. Plus, it is also available to their partner or children at no extra cost. You can find out more at caresuper.com.au/360health.



MENTAL HEALTH

A confidential in-depth mental health review by a team of Australian based experts and get your general questions answered online by mental health specialists. Available to persons 18+ years.



EXPERT MEDICAL OPINION

Medical opinions from global experts and specialist doctors who will review your medical files to provide their clinical opinion and treatment recommendations.



FITNESS & MOBILITY

Help with improving your general health and fitness, or support with your recovery from injury or surgery.



NUTRITION

Advice to help you make healthy food choices relevant to your lifestyle, food preferences and nutrition-related conditions. You have access to a qualified dietitian to discuss your nutrition and wellbeing goals and build a personalised plan.



ASK A CLINICIAN

A quick and easy way to have your medical questions answered by a GP, Paediatrician or Mental Health Clinician within 24 hours through an app.



RECOVERY SUPPORT

If you already have a serious illness or injury, find out how we can help you get back to work as well as doing the things you love with our MetLife Recovery Support program



Our claims philosophy

We understand the claims process can be a stressful and difficult time. Our aim, along with our insurer – MetLife is to ensure that it remains fair, ethical and straightforward as possible. The claims process is supported by specialists within the fund, our administrator, Mercer, and our client-facing team members.

We advocate on behalf of the claimants if we disagree with an insurer's decision, and provide a helpful, empathetic, and personalised claims management service.

INSURANCE CLAIMS PAID 2022/23

Here's an overview of the insurance claims paid to members and their beneficiaries this year.



456

Insurance claims received

Death cover: **111**

Terminal illness: **36**

TPD cover: **263**

Income protection insurance: **46**



96.8%

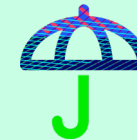
Insurance claims paid

Death claims: **99%**

Terminal illness claims: **100%**

TPD claims: **93.7%**

Income protection claims: **100%**



\$74.3m

Dollars paid in insured benefits to members and their beneficiaries

Making an insurance claim

If there is a valid Authority to access form in place, you will be able to be involved in the claims process like any other interaction on behalf of your client, the choice to what level the client or adviser are involved is up to the client to determine.

Here's what to expect during the claims process



1. Your client or their beneficiary/ies will notify us of the intention to claim.



2. We appoint a case manager to support your client or their beneficiary/ies through the claims process and send the relevant claim forms and notify you.



3. The claimant will send us the completed claim forms and any relevant supporting documents.



4. Our insurer will assess the claim.



5. We notify you and the claimant of the decision and final steps.

Note that steps 1 and 3 can be completed on behalf of a client by a Financial Adviser.

How we communicate

We communicate to our members through their preferred methods of communication, such as phone calls, email, SMS service or self-service through a claims tracker, and a summary of the key steps can be found below.

For TPD and Income Protection claims MetLife may seek additional information during the claim process directly from the member. If your client would like you to be the point of contact, they will need to submit an authority to MetLife to authorise this request.

In addition, our assessment methodology is insurer direct-to-member communication via 'Tele-Assist' or 'Tele-Claims' service and self-service through an online 'Claims' Tracker'.

'Tele-Assist'

The claims administration assistant will schedule a time suitable for the member to provide support and answer any questions concerning the completion of claim forms.

'Tele-Claim'

A day and time is scheduled for a claims assessor to contact the member and collect the initial claim information via a recorded phone call. During the Tele-Claim process, the assessor will provide further details on the assessment process and requirements for any additional information.

'Claims Tracker'

Login details are provided to the member once the claims assessment has commenced. Members can track the progress of their claims at any time during the assessment process.



MEMBER ADVISED OF THE OUTCOME

- When an insurance claim is approved, MetLife will advise CareSuper of its decision, and the claimant will be contacted to discuss how the claim is paid out. CareSuper's Financial Planning team will also assist claimants if they require advice.
- Before an assessor declines an insurance claim, the claim is referred to MetLife's Declined Claims Review Panel, consisting of Claims Operation Managers, Technical Development specialists, Legal specialists and Product and Customer Experience specialists. In addition to this, CareSuper's Trustees will also independently review any adverse decisions made by the insurer and, where appropriate, advocate on the member's behalf.

At each stage of the review process, if we believe that the insurer's decision is unreasonable, the claim will be referred back to the insurer for reconsideration.

RETURN TO HEALTH AND REHABILITATION SERVICES

MetLife aims to support members to improve their health and well-being, developing strategies to help them get back to health and, where possible, establish a safe return to work.

This holistic and individual approach includes:

- Developing an understanding of the member's specific situation and needs and providing personal support and options
- Providing members with earlier support and recovery options
- Focusing on the member's capability and empowering them to play an active role in their recovery
- Educating members on the health benefits of work and how returning to the workforce whilst recovering can be a positive decision
- Ensuring that members are self-determining in our plans with them and, as such, believe in the same purpose we have for their recovery.

SUPPORTING HEALTH AND RECOVERY

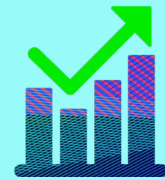
MetLife's **NOURISH** program is a crucial example of one of their 'Return to Health' initiatives, which provides members with access to tangible offers that support and help to facilitate and enhance recovery – from help navigating local support services to physical conditioning programs, enabling members to focus on getting well and back to work.

Fees and costs

We keep our costs competitive and are driven by strong long-term growth on investments to ensure a maximum return.

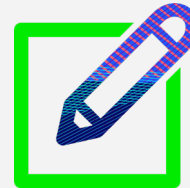


Keeping our fees and costs competitive



A bigger net benefit

Over 15 years to 30 June 2023, our Balanced option returned over \$35,000 more than the average of all surveyed retail funds.*



No sneaky fees

No commissions charged or sneaky fees, everything is communicated upfront.



Profit-to-members

Our profits go to our members, not to shareholders. The decisions we make have our members' interests front of mind.

The total fees and costs applied to your client's super and/or pension account includes administration fees, investment fees and costs, and transaction costs.

OTHER FEES AND COSTS

Other fees and costs may apply. These include fees for our Direct Investment option, insurance fees and advice fees. Full details of our fees and costs are available in the relevant the relevant product disclosure statement caresuper.com.au/pds.

For a fees and costs summary that you can include in your Statement of Advice, download our Statement of Advice Wording from caresuper.com.au/statement-of-advice.

* CareSuper's returns are compound average annual returns. CareSuper returns are net of fees and taxes Returns have been rounded to one decimal place. SuperRatings SR50 Balanced (60-76 Median) Index, June 2023. Past performance is not a reliable indicator of future performance, and you should consider other factors before choosing a fund or changing your investments.

Discover how we can contribute to the growth of your business

Our Business Development team is ready to work with you to explore your business needs and uncover opportunities to enhance the financial future of your clients.

We're here to help.



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