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Protect your passwords this holiday season

It's important to make sure you are protected online by keeping in mind these helpful tips on password security:

- use a unique password for each of your important accounts;
- create strong passwords using a long password made up of numbers, letters and symbols and keep them secure;
- update your passwords regularly;
- never share your passwords with anyone; and
- your CBH Super password can be changed when you login to your account

INVESTMENT RETURNS – YTD

The investment returns (based on the change in unit price for the period 1 Jul 2017 –30 Nov 2017) are*:

Growth MySuper option	3.99%
Balanced option	4.04%
Cash Option	1.04%
Pension Growth option	0.00%^
Pension Balanced option	4.31%
Pension Cash option	1.15%

* The return on your account may vary depending on when you joined the Fund, timing of any contributions and withdrawals paid to or from your account during the period.

^ There is currently no money invested in the Pension Growth option.

INVESTMENT UPDATE

The Australian share market experienced a strong month in October generating a return of 4.0%, and continued into November with the market up 1.6%. In recent months, Australia has benefited from stronger global commodity prices as growth appears to becoming more broad-based and less reliant on China. The strongest sectors in October and November were IT, Energy and Healthcare; while Industrials, Financials and Telecommunications sectors experienced positive returns, but at a lower level.

Global share markets also performed strongly over October and November on the back of positive economic data. US data was positive with leading indicators rebounding following weaker performance due to the recent hurricanes. The US equity market (S&P 500) has experienced solid positive returns in October (2.3%) and November (3.0%). In early December, the US Senate also passed its tax reform bill which will be wide ranging and historic in nature.

Europe experienced political uncertainty over the past two months with the German elections and Catalanian independence referendum. The Eurozone stock market finished lower mostly due to increased political uncertainty with a return of -2.8% in November (Euro Stoxx 50 index). China announced new credit tightening regulations leading to concerns in the housing and infrastructure sectors. The Chinese stock market declined by -2.2% (in local currency terms) as measured by the Shanghai Composite Index.

The MSCI World ex Australia Accumulation Index returned 1.6% in local currency terms over November and 3.2% in unhedged AUD terms.

In Australia, the cash rate remains at 1.5% with many expecting the Reserve Bank to keep rates at historically low levels until late next year given Australia is experiencing low inflation, low wages growth, tough retail conditions and signs of potential cooling in housing on the east coast.

The Fund continues to implement a diversified portfolio approach and monitor market conditions.

MEMBER STATEMENTS

We are pleased to advise that member statements have now been sent out. We apologise for the delay in receiving this year's statement as we had some unforeseen delays with printing set up due to the change in administration function.

Now is a great time to review your details to ensure they are current. Do we have your correct contact details, does your beneficiary need to be updated or does the insurance you hold meet your needs?

BUY SELL SPREAD REMOVAL

A buy-sell spread reflects the transaction costs borne by the Fund when buying and selling investments. From 1 January 2018, the Trustee has removed the buy-sell spread for all investment options in the Fund.

Only one unit price will be determined and this price will be used to buy and sell units in your account when contributions or withdrawals are made.

MEMBER FOCUS GROUPS

To help us better understand our members, we will be holding member focus groups in January 2018 where we will invite a small number of members to share their thoughts. If you would like to be a part of this, please contact Megan Godwin on 9416 6235 or megan.godwin@cbh.com.au.

Disclaimer: This information does not take into account your own situation, so you should consider that before you decide to make any changes to your account. You should also consider the information in the Product Disclosure Statement available from www.cbhsuper.com.au. Members should note that past returns may not be an indication of future performance.

GOVERNMENT CHANGES TO SUPER

The government has recently passed legislation to:

- help first home buyers boost their home deposit by allowing them to build a deposit inside their super account, giving them a tax cut; and
- allow people aged 65 and older to make a post-tax super contribution of up to \$300,000 from the proceeds of selling their home.

More information about each of these changes can be found [here](#).

WE ARE HERE TO HELP!

If you have any questions about your superannuation please visit us online at www.cbhsuper.com.au or contact us directly – at our West Perth Office, or call Megan Godwin on 9416 6235 or email megan.godwin@cbh.com.au



C Clausen
Trustee Chairman



FESTIVE SEASON

The Board and Fund staff would like to thank you for your support in 2017 and wish you all a very happy and enjoyable festive season and a safe and prosperous 2018.

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