

In this issue:

- *investment returns;*
- *Investment highlights;*
- *latest in Super;*
- *how much will you need in retirement?;*
- *estate planning offer;*
- *how does CBH Super compare?;*
- *new board member;*
- *update your contact details*
- *member survey;*

INVESTMENT RETURNS – YTD

The investment returns (based on the change in unit price for the period 1 Jul 2017 – 28 Feb 2018) are:*

Growth MySuper option	4.98%
Balanced option	4.99%
Cash Option	1.44%
Pension Growth option	0.00%^
Pension Balanced option	5.32%
Pension Cash option	1.76%

* 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.

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.

Investment Highlights

The global economy continues to show signs of improvement in the first quarter of 2018. However, share markets are becoming increasingly concerned with a number of risks that could stall growth including potential interest rate rises, inflation and geo-political risks. This has led to increased share market volatility and negative returns for the first quarter of 2018. Interest rates remain at historically low levels, but 'the next shift in the official cash rate will be up rather than down' according to Philip Lowe (Governor of the Reserve Bank of Australia).

There appears to be a number of risks that could negatively impact global markets should they escalate. The Fund continues to implement a diversified portfolio approach and monitor market conditions.

For the full Investment Report please [click here](#).

What's the latest in Super?

The ATO has commenced an initiative to email 80,000 individuals, followed by 20,000 letters and an SMS notifying them they are holding funds on their behalf in a nationwide unclaimed super campaign.

Security advice - be aware

CBH Super will not make any unsolicited phone calls. We would generally only make contact with you in response to a query or request you have made to us..

Do you know how much money you will need in retirement?

The ASFA Retirement Standard benchmarks the amount you will need each year to fund either a comfortable or a modest standard of living in retirement. ASFA estimates that a couple in WA



would need \$34,613 a year to have a modest retirement. You can try the ASFA retirement standard calculator [here](#).

Or visit our [website](#)

for more useful links to help you plan for your retirement.

New member benefit - Estate Planning

Members can now enjoy discounted rates on estate planning services through our new partnership with P A Martino Barrister & Solicitor.

Contact them for estate planning advice and documentation preparation including Wills, Enduring Power of Attorney and Enduring Power of Guardianship. More information can be found [here](#).

Paula Martino, P A Martino Barrister & Solicitor
9481 2777 or paula@pmartino.com.au

How do we compare?

Recent APRA fund statistics at 30/06/2017 have provided us with a good idea of how our Fund compares with other super funds in Australia.

Investment Returns	1 Yr	5 Yrs	10 Yrs
Median	7.7%	8.4%	3.6%
CBH^{Super}	8.8%	8.0%	4.9%

Only 61 funds out of 163 ranked higher than CBH Super for 1 Year returns, 90 funds out of 156 ranked higher for 5 year returns and 14 funds out of 140 ranked higher for 10 year returns.

Average Member Balances	
Median	\$74,000
CBH^{Super}	\$213,000

Member Growth	
Median	-1%
CBH^{Super}	6%



Welcome to our new Board Member

We recently asked Members for nominations to join the CBH Super Board

as a Member-Elected Director. We would like to welcome Rob Dickie as the newly elected member of the Board from March 21, 2018. Thank you to outgoing board member Greg Thornton for his contributions over the past 14 months.

Make sure your contact details are up to date

It's important to let us know whenever your contact details change – address, email or phone. You can do this online in your member account or by contacting us.

Thanks for helping us help you - Member Survey

Thank you to everyone who completed the recent member survey – we heard from more of you this year! It is a great opportunity for us to listen to our members about what's most important to them.

Key learnings from the survey show us that you would like us to communicate member benefits to you better. You rated us high for customer service which we are immensely proud of. You also told us that you would like the website to be easier to use, which we are currently working on.

As the survey was anonymous we aren't able to see individual responses, if you did ask a specific question, please get in touch so we can help you.

Chris Clausen

C Clausen
Trustee Chairman

We are here to help!

9416 6235
megan.godwin@cbh.com.au
www.cbhsuper.com.au

Issued by CBH Superannuation Holdings Pty Ltd
ABN: 99 008 684 268 RSE Licence: L0001625
as Trustee of CBH Superannuation Fund ABN: 84 433 159 328

RSE Registration No: R1005165