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Issue 11 | December 2008

A word from the CEO

Welcome to our final newsletter for 2008. At year end the volatility in the market place continues unabated... [Read more](#)

Investment News

The past few months have been extraordinarily difficult ones in the world's investment markets. In fact, in many cases assets are not just being priced for worst case outcomes but rather for the worst imaginable outcome and then some. [Read more](#)

Online Survey Results

We recently conducted a brief online survey... [Read more](#)

New staff members at your workplace

We have a new Product Disclosure Statement (PDS) for your new staff members, with updated information on Catholic Super. [Read more](#)

EmployerAccess

EmployerAccess is our online eBusiness solution to make your life very easy when you process and pay your employee contributions. [Read more](#)

Contribution Returns

If you fax your contribution return to Catholic Super, please check that you are using the correct fax number. Please use **(03) 9629 8958** to ensure that your contribution return goes directly to our administration section thus preventing delays.



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A word from the CEO

Welcome to our final newsletter for 2008. At year end the volatility in the market place continues unabated and has been dictating the investment outcomes for most members.

Catholic Super's investment policy recognises that there will be positive and negative years and in the medium to long term the returns will recover. Exposure to public markets will involve temporary falls in value but generally markets will recover strongly. In a well diversified portfolio such as ours, values will recover reasonably over time.

What has given Catholic Super its strength and purpose are the ideas, deliberations, decision making and implementation of those decisions by the Directors and staff. The challenge is to be humble in accepting the market judgement but to aim to still do better in ensuring that we can provide the best outcome for you, our members - Catholic Super's number "one" priority.

We must accept the opportunities being presented and by accepting that "What has been, what is, and what will be" will converge over time, Catholic Super can grasp the opportunities to invest in different markets, new industries and different technologies.

The one who is prepared to be different in this market may well be number one for members into the future. I do not pretend to know what all the changes are but I have confidence that staff not only have the ability, but feel motivated by the challenges and opportunities presented.

As we say good bye to another year and prepare to celebrate the birth of Jesus – let's reflect on the past and be reminded of the wonderful opportunities that new life brings to all. Thank you for your wonderful support – Catholic Super simply says thank you.



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Online survey results

We recently conducted a brief online survey to ascertain whether our members would be interested in the following:

- receiving annual statements online
- a debit card linked to their pension account for ad hoc withdrawals
- the ability to make ad hoc withdrawals from their pension online.

Over 700 members responded giving us some valuable feedback. 79% of respondents wish to receive their annual statement online.

79% would be interested in making ad hoc pension withdrawals online which would transfer the money to their bank account. 69% showed interest in using a debit card for that purpose. 64% of respondents indicated they would prefer the online withdrawal facility rather than the debit card. Having use of a debit card would be "Too tempting – too easy to dip into savings", commented one member.

We also asked members what topics they would like us to cover in our communications to them. The most common topics of interest were; growing your super, investments, member services (discounts and special offers) and financial advice.

Thank you to all who took part in our survey and "congratulations" to Tony Mizzi who won the competition for the digital photo frame.



'Over 700 members responded giving us some valuable feedback...'

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New staff members at your workplace

If you have new staff who are joining Catholic Super, please note that we have just issued a new Product Disclosure Statement (PDS). It is a government requirement that potential members have access to the PDS before making a decision to join the fund.

Copies will be distributed to employers over the next couple of weeks, but if you require them before that you can access the PDS online. Just go to our website, www.csf.com.au and select the Forms tab.

Alternatively, members and employers can **Join Online** quickly and easily with access to the new PDS being part of that process.



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EmployerAccess

EmployerAccess is our eBusiness solution to make your life very easy when you process and pay your employee contributions.

It is a secure internet facility to allow Catholic Super Employers to:

- Make your super contributions when it's convenient for you
- Use electronic payment facilities that meet your needs, are easy for you to manage and reduce your time spent on managing your company's superannuation
- Add and remove employees
- Update your company payroll details and employees' details
- Track your super payments
- Save paper

Getting started each month

Every month we create a new contribution schedule which will appear on the EmployerAccess website when you login, for you to process.

You have a number of options to choose from when submitting your monthly contributions, such as:

- We generate the contribution schedule directly from our administration system. You type the contribution amounts you are paying for each employee, onto the contribution schedule. You add the names of new employees and remove any for whom you are no longer paying contributions.
- You send your payroll file over the internet via EmployerAccess
- You send your spreadsheet file over the internet via EmployerAccess

Choice of payment

You can choose the method of payment you are most comfortable with - either self initiated Direct Debit, BPAY, EFT or cheque.

Checking historical information

You can check previous contribution payments online because EmployerAccess stores this history for you.

Fees

We don't charge you any fees to use this service.

How do you register for EmployerAccess?

Call us on **1300 550 273** and ask our staff about EmployerAccess and setting this up for you.

You may be aware of our ongoing go green strategy. We are in the process of developing the ability for employers to register online for EmployerAccess, so no more paper and no need to call! This will go live in the new year!



'eBusiness solution to make your work easier...'