

How safe is your super?

The security of your superannuation is fundamental to FuturePlus Super.

Security is achieved in the following ways:

1. Safe custody of assets

All Fund assets are held by JP Morgan Chase Bank on behalf of the Fund.

2. Diversified investments

Investments held on behalf of Fund members are spread across all asset classes (subject to any investment choices you have made). These include investments in Australian and international shares, property, Australian and international fixed income and cash.

This diversification provides some protection against market fluctuations in any one asset class.

3. Diversified investment managers

To limit the exposure to any one investment company, FuturePlus Super employs a number of fund managers that are selected on the basis of their expertise in managing particular asset classes.

4. Clear communication

FuturePlus Super communicates with members on a regular basis via work site visits, wealth creation and retirement seminars, annual reports, newsletters, the Member Services Contact Centre, its website and Member Benefit Statements.

5. Transparency

Members are free to review the Trust Deed, the governing legal document outlining the Fund rules. Members may access the deed via the internet (www.chifley.com) or by calling Member Services on 1800 067 059.

Members may also obtain a full copy of the Fund accounts which have been audited by the accounting firm Deloitte Touche Tohmatsu.

6. Complying Superannuation Fund

FuturePlus Super is a 'Complying Superannuation Fund' and therefore subject to Federal laws designed to protect member interests.

7. Board of Trustees

The Fund is overseen by a Board of Trustees appointed by the three owners of Chifley Financial Services.

All investments and decisions are made 'at arms length' from the Board of Trustees ensuring no conflicts of interest can arise.

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