



## SuperRatings Assessment

Catholic Super is a division of Equip Super and has been providing superannuation and retirement services for the employed and self-employed since 1971. In 2019, Catholic Super partnered with Equip Super in a joint venture under a shared trustee.

The investment menu consists of 8 Diversified and 4 Single Sector options, including the Future Focus Investment option for the ethical investor. The Balanced Growth option underperformed the SuperRatings Index over the 3, 5- and 7-year periods to 30 June 2023; however, outperformed over other assessed time periods.

Fees are lower than the industry average across all account balances assessed, with the asset-based administration fee capped at \$1,100 pa. The fund does not charge a switching fee, or a buy-sell spread.

A full suite of insurance cover is offered, with Death, Total & Permanent Disablement (TPD) and Income Protection (IP) insurance cover automatically provided to eligible members upon joining the fund. IP with a benefit period of 2 years, 5 years or to age 65, covering up to 85% of salary, is available following a 30, 60- or 90-day waiting period.

Catholic Super provides members with access to a free seminar program, as well as comprehensive financial planning services. The fund also offers a range of online tools, calculators, and fact sheets, as well as the ability to view and update account details and perform transactions through the fund's secure online facility, Member Online.

*A "best value for money" superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals.*

*You should contact your financial adviser or this fund before making an investment decision.*

### Investment

Performance*	●●●●●	80
Variety of Options	●●●●●	51-74%
Process	●●●●●	

### Fees and Charges

Small Account (50K)	●●●●●	80
Medium Account (250K)	●●●●●	51-74%
Large Account (500K)	●●●●●	

### Insurance Covers and Costs

Death Insurance	●●●●●	110
Death & Disablement	●●●●●	75-100%
Income Protection	●●●●●	

### Member Servicing

Member Education	●●●●●	110
Advice Services	●●●●●	75-100%
External Adviser Servicing	●●●●●	

### Administration

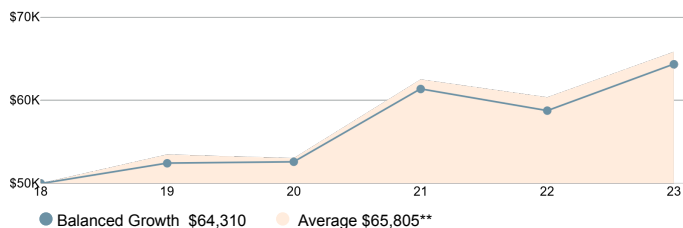
Structure & Service	●●●●●	80
Employer Servicing	●●●●●	51-74%

### Governance

Trustee Structure & Risk	●●●●●	110
--------------------------	-------	-----

\* Past performance is not a reliable indicator of future performance

## Net Benefit on \$50,000 over 5 years



\*\* The Industry Average measures \$50K invested in the primary rated investment option using actual net returns and fees as per the current PDS. Excludes the cost of insurance.

## Typical Fees on \$50K

Type (Based on primary rated option)

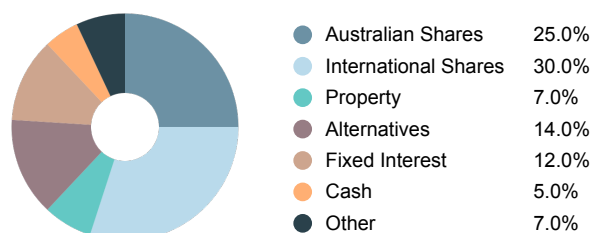
Admin Fee (\$)*	\$52
Admin Fee (%pa)*	0.22%
Investment Fee (%pa)	0.51%
Indirect Cost Ratio (%pa)	-
Transaction Cost (%pa)	0.10%
Switching Fee	-

Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$467	\$2,127	\$4,202
Average Fees	\$548	\$2,380	\$4,611
Better than Average	✓	✓	✓

\*Includes costs paid from reserves. ~Modelled on a small (\$500K) employer size. Discounts for larger employers may be obtainable.

## Investment Allocation

Balanced Growth



## Core Investment Options Available

Diversified Options	Growth Assets
Balanced Growth	70%
Growth Plus	93%
Balanced	52%
Capital Stable	35%

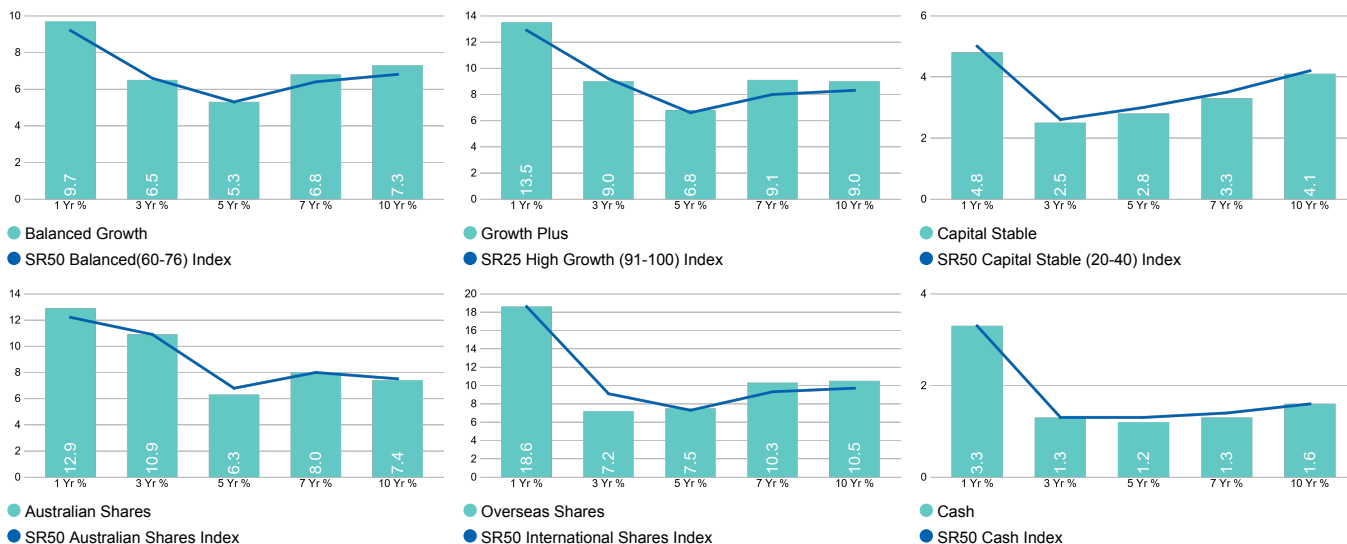
  

Single Sector Options
Australian Shares
Overseas Shares
Diversified Fixed Interest
Cash

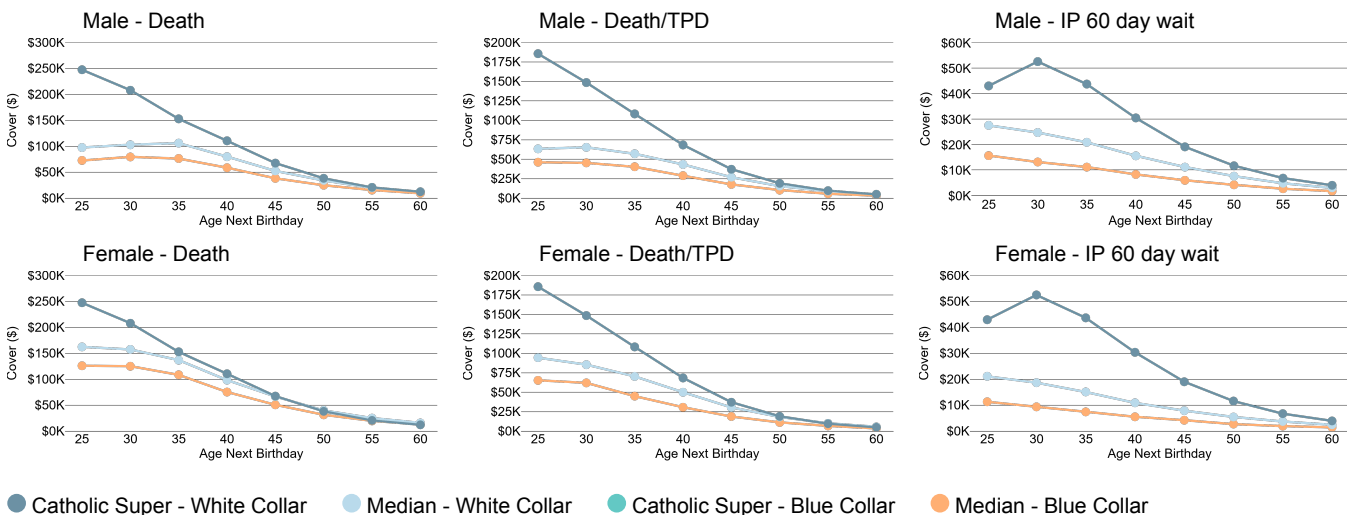
Individual Shares	Term Deposits
Not Available	Not Available

## Investment Performance - Key Options



Performance data is annualised for any period greater than one year.

## Insurance - Cover for \$1 per week - Based on age next birthday, indicative cover only.



### Insurance Features

Online Underwriting	Yes
Online Claims Management	Yes
Insurance Life Event Increases	Yes
Long Term Income Protection	Yes

### Fund Features

Financial Planning	Yes
Mobile App	No
Binding Nominations	Yes
Valuation Process	Daily Unit Prices

### About This Fund

No. of Members	66,566
Fund Size	\$11,152,319,577
Public Offer	Yes
Fund Type	Industry - Public Offer

## SuperRatings Assessment Scores Explained

SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers. **SuperRatings:** 1300 826 395 **Research Analyst:** Timon Groza

110

**Excellent: Score 75% - 100%**  
Well Above Benchmark

75-100%

80

**Good: Score 51% - 74%**  
Above Benchmark.

51-74%

60

**Average: Score 26% - 50%**  
Benchmark.

26-50%

40

**Below Average: Score below 25%**  
Below Benchmark.

< 25%

?

UNDER REVIEW

**Under Review**  
Due to recent significant changes, this area is currently under review.

!

ALERT

**Alert**  
In the areas of governance, member servicing, administration, and investment process, the analysis is a qualitative one and the available information has been insufficient to provide a rating. Hence the ALERT symbol.

Issued by SuperRatings Pty Ltd ABN: 95 100 192 283 AFSL 311880 (SuperRatings) which has a commercial relationship with the financial product issuer related to this research. Any expressed or implied rating or advice is limited to General Advice and based solely on consideration of the merits of the financial product(s), without considering any person's particular circumstances. Past performance is not a reliable indicator of future performance. SuperRatings does not warrant the accuracy or completeness of the information in this report nor whether it may have material omissions or misstatements and disclaims all liability, to the extent permitted by law and regulation, in respect of this information. Read the Product Disclosure Statement and seek personal advice before making a decision on the financial product. Any ratings are the property of SuperRatings and must not be reproduced without written permission. © SuperRatings Pty Ltd. All rights reserved.