
TWUSUPER Super News August 2017

Annual crediting rates declared

TWUSUPER has declared its annual crediting rates for the year ended 30 June 2017, and the results confirm an exceptional year despite volatile investment markets.

Andrew Killen, TWUSUPER's Chief Investment Officer, said, "Investment markets have had their fair share of ups and downs over the past 12 months. Despite these challenges, the Fund's investment team has delivered an outstanding set of numbers."

Declared crediting rates are as follows:

TWUSUPER, Transuper and TransPersonal members

Period 30 June 2017	Investment option Declared crediting rate %			
	Equity Plus	Balanced (MySuper)	Cash Plus	CPI
1 year	13.65	11.54	1.73	1.9
3 years	9.09	7.86	1.90	1.5
5 years	12.83	10.51	2.28	2.0

TransPension members

Period 30 June 2017	Investment option Declared crediting rate %			
	Equity Plus	Balanced (MySuper)	Cash Plus	CPI
1 year	15.34	13.08	2.07	1.9
3 years	10.29	8.89	2.27	1.5
5 years	14.55	11.89	2.73	2.0

This information is of a general nature only and does not take into account your objectives, financial situation or needs. Before acting on this information, you should consider its appropriateness having regard to your objectives, financial situation and needs. A copy of TWUSUPER's current Product Disclosure Statement should be obtained from us (by calling 1800 222 071 or visiting twusuper.com.au) and considered carefully before you make a decision in connection with TWUSUPER. TWU Nominees Pty Ltd ABN 67 002 835 412, AFSL 239163, is the trustee of TWUSUPER ABN 77 343 563 307 and the issuer of interests in it.

Annual statements available for TWUSUPER members by end of September 2017

Annual statements are due to be mailed and made available on Member Access by the end of September 2017. So now's a good time for your employees to check the personal details we have recorded for them are correct and up-to-date, especially email addresses. Members can update any of their details by phoning us on **1800 222 071** 8am to 8pm (AEST/AEDT) weekdays. To login to Member Access, they should go to twusuper.com.au/ma

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Workplace education sessions available

Whether you have employees approaching retirement age or younger employees, TWUSUPER's workplace education sessions are tailored specifically to their needs. The sessions are conducted at no cost to you or your employees and we arrange them at a time and location that suits you.

For further details, please contact your Business Relationship Manager or call the Employer Service team on **1800 241 877** 8am to 8pm (AEST/AEDT) weekdays.

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SG contributions due 28 October

Employers must pay Super Guarantee payments for eligible employees at least four times a year, and the ATO can apply the Super Guarantee Charge if payments are late. SG contributions for the 1 July – 30 September quarter are due no later than 28 October 2017. For the 2017/18 financial year, the SG rate is 9.5% of an employee's ordinary time earnings – if you haven't paid the minimum amount on time and to the correct fund, you may have to lodge a Superannuation guarantee charge statement and pay the superannuation guarantee charge (SGC).

If you are paying via TWUSUPER's free clearing house – SCH Online – please allow 10 business days for contribution data and payments to reach other funds.*

* SCH Online is a financial product operated by The Superannuation Clearing House Pty Limited (Authorised Representative Number 290290), an authorised representative of Pacific Custodians Pty Limited (Australian Financial Services Licence Number 295142). TWU Nominees Pty Ltd (ABN 67 002 835 412) is not responsible for and does not accept liability for the products and services of SCH Online. You should use your own judgment before deciding to use SCH Online.

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