

The ups and downs of the market

It's the nature of the markets to move up and down over the short term. Depending on the option(s) that you've invested in, an uncertain global market can be reflected in your short-term returns.

Market volatility is unavoidable

Trying to time the market over the short term is very hard. During volatile times, people can get worried and want to switch their investments to a conservative investment option like cash.

It's important to remember that super is a long-term investment, and it can benefit you more in the long run to ride out market instability and ignore short-term fluctuations.

At LUCRF Super, we'll continue to monitor the share market situation and do our best to maximise your retirement benefit.

We've reviewed the strategic assets allocation of our MySuper Balanced (default) option. The overall allocation to growth assets remains the same at approximately 76%. However, the allocations within growth assets to global and Australian shares will slightly increase over the course of 2016, while reducing our exposure to alternative assets.

Our default MySuper Balanced option*

We expect market falls which is why we invest the MySuper Balanced option in a diversified portfolio of assets. This option has been created with members' interests at heart. It features a stable mix of investments designed to maintain balance across a broad spectrum of economic situations.

While it's easy to get caught up in short-term financial losses and gains, the job of LUCRF Super's investment team is to invest in a diversified portfolio designed to meet our members' long-term retirement needs.

Superannuation is a very long-term investment that needs to 'go the distance'. The mix that we've created for our MySuper Balanced option gives members the best chance of achieving long-term retirement goals.

If you would like to discuss market conditions or your own personal financial situation in more detail, please call one of our qualified financial advisers on **1300 130 780** or email mypartner@lucrf.com.au.

*The default for our pension product is the Balanced option.

Changing jobs in the new year?



Wherever you go, take your LUCRF Super account with you.

It's easy. Just remember to give your LUCRF Super account details to your new boss or payroll office.

If you've changed jobs a few times, you've probably got your super in more than one account and paying more fees than you should.

Now is as good a time as any to get your super sorted!

We can help you combine all your super accounts into LUCRF Super, so you pay fewer fees*. Call us today – no paperwork is required.

Remember, we're always just a phone call away!

Call us on **1300 130 780**.

*Before deciding to transfer your super you should check if there are any fees or charges for, or insurance benefits affected by, transferring your money over to LUCRF Super. If you have any questions speak to a financial adviser.

An update from the LUCRF Community Partnership Trust

The LUCRF Community Partnership Trust (CPT) exists to identify and support worthy causes which provide important services to people within the communities in which LUCRF Super members live and work. Since its inception, the Trust has proudly partnered with 22 community organisations to support 25 unique community projects across four states, which might not otherwise have received support. We're proud to share two of our recent partnerships.

SERO⁴ Ltd

The LEAP Program – Queensland



SERO⁴ and Domestic Violence Prevention Centre Gold Coast (DVPCGC) will partner to deliver the LEAP Program with LUCRF CPT support. Together they will deliver an effective and innovative professional and personal development program for women who have experienced domestic and family violence.

The program will run over 10 weeks and aims to help women plan for their career, build employability skills and link them to existing support services. Mentoring and individualised support will be provided.

The project addresses the impact of domestic violence on self-esteem, confidence and interactions with others. These are barriers to engaging with existing support services and seeking or gaining employment or accessing education.

Women's Health Victoria

Bridge of Support – Victoria



Through its BreaCan Service and in conjunction with Western Health, Women's Health Victoria (WHV) will deliver the Bridge of Support project with LUCRF CPT support.

The project addresses the impact of breast cancer diagnosis on women attending Western Health and takes a holistic approach to support, knowing that a cancer diagnosis impacts on every aspect of a woman's life.

Women from culturally diverse backgrounds are high users of the service at Western Health and are often the ones who experience additional disadvantage due to cultural and language barriers.

Bridge of Support is an outreach model of "supportive care", an umbrella term used to refer to non-medical services including self-help, psychological support and social support.

Changes to your insurance with LUCRF Super

Our suite of Death, Total and Permanent Disablement (TPD) and Income Protection cover gives you financial protection from life's unexpected occurrences. We also understand the importance of developing your retirement savings without them being eroded by high insurance premiums.

To ensure that we can continue to offer affordable yet sustainable insurance to our members, we'll be making a few changes to our TPD cover for events that happen after Monday 15 February 2016. Importantly, there are no changes to the insurance premium.

Insurance can be confusing with its various terms and conditions. We have simplified our TPD definition from five parts to just two. The definition has been re-worded to be more clearly understood so that our members know when they are eligible to make a claim.

Key changes

Before you can be considered totally and permanently disabled, the insurer considers what you are capable of based on education, training and experience. In addition, they will also consider any reasonable additional training that could be completed to assist you to work, before they will consider you to be totally and permanently disabled.

To make a successful claim, members must also:

1. be working a minimum of 15 hours per week, averaged over the six consecutive months immediately prior to the event of disability to make a claim, and
2. be continuously following the advice of a medical practitioner, since the injury or illness occurred.

For further details, please refer to our website or contact us on **1300 130 780**.

Contact us

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