

Riding the investment roller coaster

So far this year, growth assets such as shares have traded in a wide and volatile range.

As such, investors have been taken on a roller-coaster ride, first down through January and mid-February and then up. These fluctuations reflect the tug of war between concerns that the global economy might be weakening and the attempts of central banks to stimulate economies by keeping interest rates low.

Consequently, it's hard to predict the short-term performance of financial markets – they are likely to continue to be volatile. Much will depend on the policy responses by the biggest contributors to the global economy such as China, Japan, the European Union and the United States.

So what should members already in retirement do?

It's understandable that you might be concerned by market volatility. So, we're here to help.

Our long-term returns			
Option name	Financial year to date*	3 year^	5 year^
Balanced	2.10%	8.13%	8.20%
Conservative	3.11%	5.55%	6.39%
Moderate	3.26%	6.86%	7.45%
Targeted Return	3.37%	6.15%	N/A#
High Growth	2.56%	9.55%	9.40%
Cash	2.04%	2.73%	3.43%
Property	19.00%	13.70%	15.51%
Indexed Shares	3.12%	12.08%	10.76%
Australian Shares	4.98%	6.58%	7.60%
International Shares	-5.46%	13.15%	11.73%

*From 01/07/2015 to 16/05/2016. ^As at 30 April. Returns are net of fees and taxes. Past performance is not a reliable indicator of future investment returns.
#Targeted Return was introduced on 1 Nov. 2012.

Our fully qualified financial advisers can help you find the investment option that best suits your own personal circumstances. Simply call us on **1300 130 780**.



David Myall, founding LUCRF Super member

We had the pleasure of meeting LUCRF Pension member David Myall and his wife, Dorothy, at our 2015 Christmas Pension Seminar. David has been a proud LUCRF Super member since 1978 in the very early days of the fund's history.

"In all those years, I can honestly say that I've only had good experiences when dealing with LUCRF Super," he says.

Now, after 48 years of being in the workforce (the last 40 spent in the steel industry), David's enjoying a well-deserved retirement with Dorothy, his lovely wife of 45 years.

David met Dorothy at the age of 21 on a round-the-world trip. Their mutual love of travel continues into David's retirement, although these days the two mainly travel within Australia and New Zealand.

Playing golf and going on bushwalks are other activities they enjoy. David also volunteers as a driver for the elderly.

While the Myalls have led very fortunate lives, David was diagnosed with prostate cancer in 2014. Thankfully, treatment was successful and both he and Dorothy are now blessed with very good health thanks to a balanced diet and regular rounds of golf.

We're proud to be able to help make David's retirement as stress-free as possible when it comes to his pension.

"I've always been very happy to be a part of the LUCRF Super family because of the excellent service they give to members," David enthuses. "I'd give them five out of five stars because I'm happy with everything!"

David, all of us here at LUCRF Super wish you and Dorothy the very best in your retirement.

Doing our bit for breast cancer research



For the second consecutive year, LUCRF Super proudly sponsored the Mother's Day Classic.

On Sunday 8 May, we sponsored the trophies for the fastest females in this year's 8km Mother's Day Classic runs held in Melbourne and Geelong. In addition, some of our staff members helped raise funds and build awareness for breast cancer by participating in the annual event.

Our payroll and accounts officer, Christine Dimitros, and her husband, Paul, took part in the fun run hot on the heels of completing the gruelling 100km Oxfam Trailwalker challenge. They trekked from Glen Waverley's Jells Park to Warburton's Wesburn Park, Victoria, in less than 48 hours.

Finishing the walk sore but not sorry, the two teamed up again to participate in the 8km fun run in Melbourne.

"I didn't expect to bring home a trophy, but I didn't go in it to win," Christine said. "I did it for the fitness, the enjoyment and the fact that I'm supporting a great cause."

Held on Mother's Day each year, the Mother's Day Classic is a fun, healthy and inspirational event that brings the community together to support and remember those touched by breast cancer. Missed the event? It's not too late to donate. Visit mothersdayclassic.com.au.



An update from the LUCRF Community Partnership Trust

The LUCRF Community Partnership Trust (CPT) identifies and supports worthy causes that provide important services to people within the communities in which our members live and work. We're proud to share one of our most recent partnerships.

Emerging Pacific Youth Leadership Program

South West Multicultural and Community Centre (SWMACC) is a charitable organisation providing services in the local government area of Campbelltown, NSW. They support people from culturally and linguistically diverse backgrounds, particularly those from Pacific Island communities, who are socially and financially disadvantaged.

The CPT is supporting the SWMACC's Emerging Pacific Youth Leadership Program (EPYLP) to empower and educate emerging leaders through forums, workshops and training, and help them make a positive impact on the world.

Selwyn's story

When Selwyn joined the EPYLP, he was working part-time as a labourer. His passion was community work but he had no qualifications in this field. Since participating in the EPYLP, Selwyn has completed his Certificate IV in Community Services and is now employed by the Department of Education.

As the founder of the #FistsDown social media campaign, Selwyn inspires youths to put a stop to organised fights and brawls. He was invited to present the campaign to Multicultural NSW and is now working towards getting the #FistsDown campaign into schools.

Contact us
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