

Are you ready for SuperStream?

If your business is not ready for SuperStream, now is the time to start preparing.

To comply with the Australian Taxation Office's (ATO) SuperStream changes you must transition from paper based to electronic super payment and data transactions.

Ultimately this will make the process for employers and super funds more streamlined, while making it easier for employees to keep track of their super accounts.

Key dates

The ATO stipulates that you must start preparing for the change now and have a plan in place to transition to the new system.

If you are a medium to large employer with 20 or more employees, you need to comply before 30 June 2015. For small businesses with less than 20 employees, the deadline is 30 June 2016.

To help you meet the specified dates, we have developed a template that you can use to plan your transition to becoming SuperStream compliant (which can be modified to suit your business). Email mypartner@lucrf.com.au or call us on **1300 130 780** to obtain a copy.

Clearing house

In early 2015 we will introduce a new online clearing house solution that will enable you to process all your superannuation data and payments in a single transaction via the LUCRF Super online portal making the process easy and secure.

We will be in touch with details in the coming months, however in the meantime you can register your interest by emailing mypartner@lucrf.com.au or calling 1300 130 780.

Investments update

The first quarter of the 2014/15 financial year saw moderate returns with concern amongst investors around the slowing Chinese economy affecting the Australian equity market.

Growth assets were the standout performers over the period and Balanced funds (with 60-76% of assets invested in growth assets such as equities) capitalised on that strength.

LUCRF's MySuper Balanced (default) investment option returned 1.36% for the quarter to 30 September 2014, while its Balanced Pension option returned 1.56%, outperforming the Retail Funds Median Pension account by 0.18%.

After a number of steady months, markets dipped in September seemingly bringing to an end the positive market trends of recent times. Both Australian and international markets traded lower, however United States markets rose to heights not seen of late.

Investment returns 1 July to 30 September 2014*		
Option name	Super account	Pension account
LUCRF MySuper Balanced	1.36%	1.56%
Master Trust (Retail Funds) Median	1.41%	1.38%

*Source: SuperRatings Fund Crediting Rate Survey - SR50 Balanced (60-76) Index, September 2014 and SuperRatings Pension Fund Crediting Rate Survey - SRP50 Balanced (60-76) Index, September 2014

Note: Past performance is not a reliable indicator of future performance.

While the trend of lower month-to-month returns looks set to continue, like any long-term investment, superannuation portfolios are designed and managed to withstand inevitable market volatility and provide growth over the longer-term.

Get your finances into shape



LUCRF Super provides a full financial advice service to members as well as workplace seminars, to keep the finances of your staff in top form.

We can come out to your workplace to visit members individually, or provide financial education seminars to groups, with content targeted to meet specific needs or interests.

Whether it be a transition to retirement seminar for those 55 and over, or a financial fitness seminar for those wanting to maximise their savings and minimise tax, talking to a professional can help your staff make informed choices and plan for a healthy financial future.

Our advisers do not receive bonuses or incentives and therefore are not sales-driven. Advice about super and pensions is generally **free of charge** to LUCRF Super members.

Call us today!

For an individual appointment or to arrange a seminar at your workplace, call **1300 130 780**.

Riding alongside Australian jockeys this Spring

Spring is here and for many of us our attention turns to Spring racing – the colour, the carnival and tradition.

None of that would be possible though, without the dedication of more than 850 jockeys around Australia who put their own health and lives on the line every day.

Imagine working in the most dangerous job in Australia. When a jockey is injured in a fall, too often they find themselves facing significant injury and financial hardship.

Over the last 12 months, with the support of LUCRF Super, the National Jockeys' Trust has helped more than 35 jockeys and their families to get back on their feet after career ending, life changing accidents.

So when you see the LUCRF Super name on jockeys' breeches this Spring, spare a thought for those courageous men and women and know that your super fund is getting behind Australian jockeys.

Find out more about work of the National Jockeys' Trust at njt.org.au



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Australia's first industry fund



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