

LUCRFPensionNews

Balanced account on track for another big year

Our Balanced investment option is again set to deliver double-digit returns, up 13.91% for the 12 months to the end of March, 2015.

This result aligns with our investment strategy and balances long-term performance against downside risk.

Underpinning these figures was strong growth in international and Australian shares, both of which represent a large proportion of the Balanced investment portfolio.

International shares jumped 5.65% in February 2015 alone, following a fairly flat period in the 11 months prior.

Significant market trends that affected investment performance over the past year include declining oil prices and a falling Australian dollar.

Up-to-date results on your investment performance are listed in the table on the right. For more information visit lucrf.com.au

LUCRF Pension – Long-term returns*

Option name	1 year	3 year	5 year
Balanced	13.91%	13.13%	10.11%
Conservative	8.89%	8.32%	n/a
Moderate	11.14%	10.47%	n/a
Targeted Return	9.24%	n/a	n/a
High Growth	16.49%	15.64%	n/a
Cash	2.82%	3.30%	4.26%
Property	33.91%	21.80%	13.48%
Indexed Shares	21.06%	20.50%	11.66%
Australian Shares	13.06%	15.81%	9.84%
International Shares	23.72%	22.26%	15.03%

*As at 31 March, 2015. Returns are net of fees and taxes. Past performance is not a reliable indicator of future investment returns.



Need financial advice?

Whether your goal is to map out a budget or spoil the grandkids, LUCRF Super's financial advisers can help. We provide advice that's as individual as you are, and tailored to your individual circumstances. We generally do not charge for advice related to your pension.

Call **1300 130 780** to speak to one of our qualified financial advisers over the phone or to arrange an appointment.

Allison's retirement is 'strictly ballroom' all the way

Our latest member profile provides a glimpse into life after retirement for one of our very active LUCRF Pension members.

Allison Gray has been a LUCRF Super member since 2007 and is now enjoying retirement thanks to income from her LUCRF Pension. Allison started salary sacrificing into her super in December 2007 and opened a Transition to Retirement pension to supplement her income at the same time.

Having successfully boosted her super, Allison retired from her job as a sales representative for an education company in August 2013.

Since retiring she's traded 12-hour working days for some serious relaxation and fun. 'I enjoyed my work and got a lot of satisfaction from it, but it is great to have the time to indulge other interests – like ballroom dancing,' she says.

Allison embraces opportunities to travel as well.

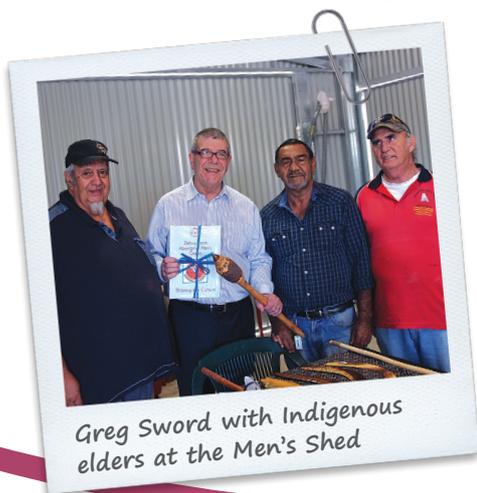
'A friend recently asked me to go to Langkawi (Malaysia) for a week at short notice,' she says. 'My only questions were how much and when are we leaving,' she laughs.



Allison's other interests include bonding with her grandchildren, playing cards and catching up with friends over long lunches and dinners.

'My LUCRF Pension makes it possible for me to enjoy a balanced life,' she says.

Community Partnership Trust in action



Project Director of LUCRF Super's Community Partnership Trust (CPT) Greg Sword, recently visited an Aboriginal Men's Shed run by the Zebra Finch Men's Group in Largs Bay, South Australia.

The CPT helped the local Aboriginal community to purchase and build the shed which is now used as a meeting place and workshop for the Aboriginal men to make artefacts and pass on their skills and knowledge to the community.

Greg reports that the project is a credit to all involved: 'The Shed has been a real success with around 20 men using it now and LUCRF Super can be proud of it's involvement', he says.

Contact us

1300 130 780

lucrf.com.au

E mypartner@lucrf.com.au

P PO Box 211 North Melbourne VIC 3051

T twitter.com/lucrfsuper



LUCRFsuper

Australia's first industry fund

