

LUCRF **TTR** News

Member investments on track for another big year

Our Balanced investment option is again set to deliver double-digit returns, up 13.91% for Transition to Retirement (TTR) accounts and 12.21% for super accounts.

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

Significant market trends affecting investment performance over the past year include declining oil prices and a falling Australian dollar. More information on investment performance can found at lucrf.com.au

Congratulations - you've chosen a TTR pension

There are a number of reasons to be congratulated on your decision to open a Transition to Retirement pension. First, you are saving tax on investment earnings from your pension which, unlike the earnings on your super, are completely tax-free. This explains why the returns on your Transition to Retirement pension, listed in the table above, are always higher than what you receive for your super. If you are using the extra income from your Transition to Retirement Pension to boost your super, you are not only saving tax on your investment earnings, you are paying less income tax as well.

LUCRF TTR and LUCRF Super – Long-term returns*			
Option name	1 year	3 year	5 year
Transition to Retirement – Balanced	13.91%	13.13%	10.11%
Superannuation – Balanced	12.21%	11.53%	8.66%
Additional return on your TTR Pension	1.70%	1.60%	1.45%

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

You are also helping to build up your super for retirement. These are all good things for your current and future financial position.

Have you had your TTR pension for 2 years or more?

If so, it's a good idea to review how you are tracking with a LUCRF Super financial adviser who will be able to update you on any changes that may affect you and provide you with a financial health check.

Call **1300 130 780** to make an appointment now.



Need financial advice?

Whether your goal is to map out a budget or spoil the grandkids, LUCRF Super's financial advisers can help you. 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 super or pension.

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

55 or over, still working and want to boost your super?

When you retire, the more you have saved in super the better.

Seems obvious, right?

But you still have to meet living expenses and maintain your lifestyle in the here and now.

At LUCRF Super, we recognise the challenge you may face in being able to save into super while managing ongoing expenses.

Now that you have opened a TTR Pension account, here's how you can do both:

Step 1

Continue using your Transition to Retirement pension account to receive tax-free income.

Step 2

Salary sacrifice a portion of your before-tax pay into your super account.

Remember, because you're drawing money from your pension, your income will remain the same even while you're putting extra into your super.

That's it. Simple.

Following this strategy means that you'll have more super by the time you retire without suffering any change to your current income or lifestyle.

It will also reduce the tax you pay.

Need help with the detail?

LUCRF Super representatives are on hand to help with advice, information and assist with any paperwork. Simply email mypartner@lucrf.com.au or call **1300 130 780**.

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Faces of LUCRF Super

Salary sacrificing for an island getaway

In 2011, Australian Pharmaceutical Industries (API) employee Jenny Ackland rolled her super over from a retail fund into LUCRF Super.

'People told me – you have to get into an industry super fund for the lower fees and better value,' says Jenny.

Since joining LUCRF Super, Jenny has arranged to salary sacrifice extra money into her super and opened a Transition to Retirement pension to maintain her income.

'I'm saving for a retirement split between Melbourne and Phillip Island, Victoria.

Not having to rely solely on the Age Pension is a great incentive to boost my super!' she says.

Having made the decision to switch to industry super, Jenny's first step was to talk to LUCRF Super Business Development Manager, Mark Cole.

'It was great having Mark come into my workplace at API and being on hand to give me information and advice on the best way to manage my super'.

'Now it's just a question of convincing my partner, who is really into surfing, to travel a bit further afield with me when I do retire!', she laughs.



LUCRFsuper

Australia's first industry fund



LUCRF0207_0415

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