

21 September 2009

Dear Christian Super Member,

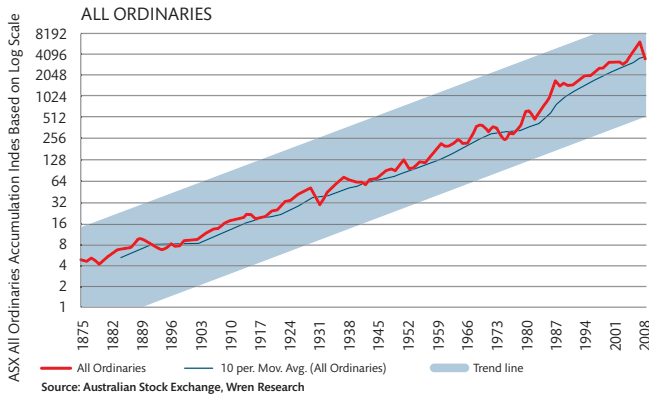
Today you will be receiving what many consider to be the most important documents of the year about your superannuation with Christian Super. Your annual member statement will outline your balance for 30 June 2009 and the Annual Report will feature a summary of the major highlights for the 2008/09 financial year. This year's Annual Report has been based thematically on renewable energy – one of the many ways Christian Super aims to be *adding values to money*.

Many of you will have balances that reflect two years of struggling global financial markets that saw decreases in the value of assets across all asset classes (i.e. property, international shares, Australian shares etc...). However, it is important to note that over the past few months there has actually been a positive upsurge as shown in the Australian Stock Exchange All Ordinaries Index graph at 02/09/09:



Here we can see that there has been and will continue to be many ups and downs over short-term periods, but remember that superannuation is a long-term venture. It is still the most effective retirement investment plan and it offers a strong positive return over any given 10+ year period. No matter how volatile markets can be, maintaining investments in superannuation is an essential way to ensure you reach a retirement of significance.

Consider the *All Ordinaries Index* results from its commencement (1875) to now - here we can see that the last two year's worth of losses does not impact the overall growth that investment markets have delivered to Australians.



Being aware of the nature and trends of superannuation reassures us all as we continue to endure this global financial crisis. Remember that God's plans for us are unfailingly hopeful (Jer. 29:11) and that Christian Super is always available to help if you have any questions or concerns. For this reason, please don't hesitate to contact us at our Helpdesk on 1300 360 907.

Yours sincerely



Peter Murphy

Chief Executive Officer