Christian Super has continued to grow in 2018/19 – we welcomed another 3,280 members and increased our funds under management by 11% to $1.6 billion. As a result of this strong growth we have been able to reduce the overall fees that we will collect next year, which means most of our members will pay less from 1 July 2019.

Our investment performance has also been strong, with all options exceeding their stated objectives. Even during the slight market downturn in late 2018, our returns exceeded market benchmarks due to the overall defensive positioning of our portfolio. Our investment team continues to work hard to maximise growth opportunities whilst also minimising downside risk, with a strong focus on growing and protecting our members’ super for retirement.

I’d like to thank all of the members who provided feedback in our last annual member survey. It was encouraging to read about the high level of trust our members have in us, and also to receive feedback on where and how we can continue to strengthen the products and services that we provide. An example of our continued focus on innovation and product strengthening is the recent introduction of a range of new investment options. Throughout the year we have also continued to provide various other services and resources to members including financial advice, planning tools and materials on biblical stewardship and generosity. All of these initiatives contribute to helping our members thrive through financial health and understanding.

A key reason that many members join our fund is our commitment and practice with ethical and impact investing. You shouldn’t have to compromise your beliefs when it comes to your super, which is why all of our investments are ethically screened, and around 10% of our funds under management are in impact investments. Impact investments differ from other types of investments (such as shares and property) in their aim to deliver positive social or environmental outcomes around the world as well as providing a strong financial return. This reflects our desire to grow our members funds in a meaningful way – superannuation that you can trust to be invested in what you believe in.

Our members are part of an amazing story where their money is achieving great returns while it’s invested in a way that sees humans flourish, creation cared for and ultimately God glorified. It has been a privilege to lead Christian Super over the last financial year. I look forward to another great year ahead for the fund.

God Bless,

Ross Piper
Chief Executive Officer
We understand that your beliefs are important to you, so why compromise when it comes to your super? At Christian Super you don't have to. You can trust that your super is in safe hands and ethically invested in line with your beliefs.

Find out more at christiansuper.com.au
Christian Super is a leader in impact investing. 10% of our funds under management are in investments that aim to generate both financial returns and positive social or environmental outcomes.
1. **Yaran Affordable Home Ownership** is a build-to-rent residential development, that provides incentives for tenants to save for a deposit and eventually buy the property at an affordable price.

2. **Youth CONNECT Social Impact Bond** funds work being done by Churches of Christ in QLD. They support 300 young people exiting statutory care to build resilience and reduce their risk of homelessness.

3. **Newpin NSW Social Benefit Bond** funds work being done through UnitingCare Burnside, who work with families who have children in out of home care, or who are at risk of being separated. They aim to keep families together via a mentoring program for parents.

4. **Resolve Social Impact Bond** funds work being done by Flourish Australia, who provide a recovery-orientated mental health community support program.

5. **Compass Social Impact Bond** funds work being done by Anglicare and VincentCare, who work with teens that are leaving out of home care. They provide support as these young people transition into stable accommodation, seek education and training, or employment.

Here are just a few examples of our impact investments within Australia.
1. **410 Medical** is developing a simple, intuitive solution that allows a single healthcare provider to rapidly deliver fluid to critically ill patients, improving care and saving lives.

2. **Thrive Farmers Coffee** is a distribution company that connects sustainable farmers in Guatemala and Costa Rica directly to end consumers, offering a fairer supply chain.

3. **Microserfin** is a financial services company that helps improve the lives of low-income entrepreneurs and their families in Panama through micro-finance loans and advisory services.

4. **World Remit** provides simple cross-border money transfer services to workers supporting families overseas, who may not have access to banking services.

5. **Winnow Solutions** has developed an innovative tablet-based system that allows commercial kitchens to halve their food waste and reduce thousands of tonnes in greenhouse gas emissions.

6. **Grover** helps reduce electronic waste by introducing alternative ownership models that see products utilised by an average of 3 users rather than 1.

7. **Africa Renewable Fund** invests in small scale renewable energy generating projects that provide lasting electricity to communities in Africa.

8. **Jumo** provides financial services including micro loans to un-banked people through mobile phone identification throughout Asia and Africa.

**OUR IMPACT AROUND THE WORLD**

*Our impact portfolio is broad and diverse, covering a range of sectors and geographies – here are some examples of our impact overseas.*
9. **Goodlife Pharmacy** is a pharmacy chain that aims to improve access to affordable medication to under-served people in East Africa.

10. **CloudFactory** provides meaningful work for skilled workers in encouraging and safe workplaces throughout Kenya and Nepal.

11. **Catalyst** is a fund that invests in renewable energy technologies in the Middle East and North Africa, with a current focus on solar projects in Jordan.

12. **Prodigy** is focused on providing finance to high-achieving students that would normally be unable to access finance to fund their higher education. It focuses on students from developing countries who have no alternative funding options.

13. **Jana Care** is a medical device company which screens, educates and monitors patients with diabetes or pre-diabetes. Jana Care supplies the diagnostic devices, test strips and an app to individuals and clinics across India.

14. **Magma** is a financial services company that provides small loans for vehicles and equipment to enhance small to medium businesses.

15. **Solar Arise** provides reliable electricity through solar energy projects in India.

16. **Topica** is an online education provider offering affordable, high-quality degrees, English speaking tutoring and short courses for people in Vietnam and Thailand.

17. **Big Tree Farms** is a sustainable organic foods company working directly with over 14,000 small farmers to ensure fair and transparent prices for their products.
The Youth CONNECT program is expected to help 300 people across the program's seven-year duration.
The Youth CONNECT Social Benefit Bond, one of Christian Super’s impact investments, is a program developed to support young people as they make the transition from state-based care into adult life.

Many young people leaving the child protection system or youth justice system in QLD are faced with issues of homelessness, unemployment, and a lack of support or opportunities. In response, Churches of Christ Care developed the Youth CONNECT program with the QLD Government to create a long-term solution addressing youth homelessness and improving youth welfare.

The Youth CONNECT program builds relationships with the participants during the a four-stage process: goals are set by the young people with plans for finding a secure place to live, re-engaging with education, finding a job or getting involved in the community. These plans are put into action with the support of their case worker. Participants learn new skills along the way, until they are ready to transition out of the program after 3 years when they are on more solid footing.

Daniel’s Story
Daniel* had previous experience with the child protection system and was exiting youth detention, but could not be released until he could show that he had a stable place to live.

Youth CONNECT Service was contacted regarding Daniel and a Case Manager was able to secure a unit for him, which he eagerly moved into on his release. Since moving into the unit complex, Daniel has connected with his neighbour, an older gentleman who is acting as a mentor to him. They enjoy hanging out together, sharing meals and talking. Daniel has also established a small vegetable garden, and is working hard to grow his own fresh food. He has also found a job in the manufacturing industry.

Daniel continues to be supported by his Youth CONNECT Case Manager to build his life skills and strengthen his community connections as he transitions to adulthood. While Daniel will face many challenges, he is developing new skills to continue to build a more stable future for himself.

Social Impact
The Youth CONNECT program is expected to help 300 people across the program’s seven-year duration, and aims to reduce incidences of youth homelessness or reliance upon specialist homelessness services, reduce youth interactions with the justice system and build the confidence of each young person in the program to ready them for independent life outside of state-based care. Achieving these outcomes will result in significant and ongoing cost savings for the QLD Government, a portion of these savings will be passed back to investors such as Christian Super, thereby generating a financial return for their members.

*Name has been changed
INVESTMENT OPTIONS

If you do not choose an investment option, we will invest your super in our MySuper product, My Ethical Super. As well as My Ethical Super, Christian Super has seven other investment options which are all ethically screened to ensure that your money is invested in accordance with Christian values and for the benefit of the community and environment.

My Ethical Super

- **Investment Objective:** Achieve a 3% average annual return above inflation (CPI) over 10 year periods
- **Suitable time horizon:** at least 10 years
- **Expected negative returns:** 5 in 20 years
- **Investment return % pa:** 6.76%
  - 5 year average annual return: 6.56%
  - Return for year ending 30.06.19

Ethical Index Shares

- **Investment Objective:** Achieve a rate of return (before tax and investment fees) that is consistent with the performance of the notional benchmark (relevant indexes) over rolling one-year periods
- **Suitable time horizon:** at least 10 years
- **Expected negative returns:** 6 in 20 years
- **Investment return % pa:** 100%

Returns over last 5 years

<table>
<thead>
<tr>
<th>Year ending 30 June</th>
<th>My Ethical Super</th>
<th>Ethical Index Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>8.32%</td>
<td>100%</td>
</tr>
<tr>
<td>2016</td>
<td>2.65%</td>
<td>100%</td>
</tr>
<tr>
<td>2017</td>
<td>8.73%</td>
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</tr>
<tr>
<td>2018</td>
<td>7.66%</td>
<td>100%</td>
</tr>
<tr>
<td>2019</td>
<td>6.56%</td>
<td>100%</td>
</tr>
</tbody>
</table>
**Ethical High Growth**

- **High risk**
- **95% growth**
- **5% defensive**

- **Investment Objective:** Achieve a **3.5%** average annual return above inflation (CPI) over 10 year periods

- **Suitable time horizon:** at least **10 years**

- **Expected negative returns:** 6 in 20 years

- **Return for year ending 30.06.19:** 7.64%

- **5 year average annual return:** 8.14%

- **5 years to 30 June 2019:** 11.06%

- **Performance history is not available for this option as it was introduced in 2019**

<table>
<thead>
<tr>
<th>Year ending 30 June</th>
<th>Investment return % pa net of fees &amp; taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>11.06%</td>
</tr>
<tr>
<td>2016</td>
<td>0.44%</td>
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<tr>
<td>2017</td>
<td>11.64%</td>
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<tr>
<td>2018</td>
<td>10.31%</td>
</tr>
<tr>
<td>2019</td>
<td>7.64%</td>
</tr>
</tbody>
</table>

**Ethical Growth Plus**

- **High risk**
- **84% growth**
- **16% defensive**

- **Investment Objective:** Achieve a **3.5%** average annual return above inflation (CPI) over 10 year periods

- **Suitable time horizon:** at least **10 years**

- **Expected negative returns:** 5 in 20 years

**Ethical Balanced Growth**

- **High risk**
- **68% growth**
- **32% defensive**

- **Investment Objective:** Achieve a **3%** average annual return above inflation (CPI) over 7 year periods

- **Suitable time horizon:** at least **7 years**

- **Expected negative returns:** 5 in 20 years

- **Return for year ending 30.06.19:** 6.56%

- **5 year average annual return:** 6.76%

<table>
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<tr>
<th>Year ending 30 June</th>
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<td>7.66%</td>
</tr>
<tr>
<td>2019</td>
<td>6.56%</td>
</tr>
</tbody>
</table>
**Ethical Conservative Balanced**

- **Investment Objective:** Achieve 2.5% average annual return above inflation (CPI) over 5 year periods.
- **Return for year ending 30.06.19:** 5.73% pa (5 year average annual return 5 years to 30 June 2019)
- **5.96%**
- **Return for year ending 30.06.19**
- **Expected negative returns:** 4 in 20 years
- **Suitable time horizon:** at least 5 years

**Ethical Stable**

- **Investment Objective:** Achieve 2% average annual return above inflation (CPI) over 3 year periods.
- **Return for year ending 30.06.19:** 4.96% pa (5 year average annual return 5 years to 30 June 2019)
- **5.48%**
- **Return for year ending 30.06.19**
- **Expected negative returns:** 3 in 20 years
- **Suitable time horizon:** at least 3 years

**Ethical Cash**

- **Investment Objective:** Achieve consistent annual returns comparable to bank rates.
- **Return for year ending 30.06.19:** 1.88% pa (5 year average annual return 5 years to 30 June 2019)
- **1.61%**
- **Return for year ending 30.06.19**
- **Expected negative returns:** Highly improbable
- **Suitable time horizon:** at least 3 years
To help you maximise your retirement savings, we’ve created a Super Health Checklist which you can use to make sure you are set up for success.

- **Check your account details**
  It’s important to check your account details are up to date, so we can send correspondence to the correct address and contact you on the right number.

- **Let your employer know where to send your super contributions**
  You can download a pre-filled choice of fund letter to give to your employer - simply login to your online account.

- **Check your occupation code**
  Make sure we know the sort of work you do, so that you have the right insurance cover and are paying the correct insurance fees.

- **Consolidate your super**
  Make sure you’ve found and combined all your super accounts into your Christian Super account, so you’re not paying additional fees from multiple funds.

To tick off all the items on your Super Health Checklist, simply login to your online account or contact our Member Care Team on 1300 360 907.
Invest in what you believe in – great returns without compromising your beliefs

If you have any questions or would like more information please contact us

📞 1300 360 907
Our Member Care Team are here to help. Call Monday to Friday 9am to 6pm AEDT.

✉️ members@christiansuper.com.au

🌐 christiansuper.com.au
Visit us online to get the latest news and information, download forms and factsheets, consolidate and much more.

宠爱会员
Access your personal records at christiansuper.com.au/members (contact the Member Care Team if you need help to login).

📱 Mobile App
Access your personal records anytime, anywhere with our free member mobile app.