

SuperTrace

– the perfect partner

Who are we?

SuperTrace has been providing ERF services since July 1994. We have a highly experienced and dedicated team and have cemented ourselves as one of the largest ERF providers in the market today.

What makes us the perfect partner?

Our philosophy is to keep things simple and make it as easy as possible for you to transfer lost members. You can become a partner in three simple steps.

Why choose SuperTrace?

Over the years we've maintained a sound investment philosophy, developed a robust relocation strategy, and kept our fees low and transparent.

We're reliable

Communication is key to any successful relationship. You'll be supported by a team of experienced professional administrators and product managers. We're also committed to keeping our partners regularly updated about the industry and our initiatives. We do this via:

- bi-annual newsletters
- our website, www.supertrace.com.au

A perfect score awarded for “an active and continuing marketing campaign to find lost members.”

The Heron Partnership Report 2010

We're proactive

We're always looking for new ways to reunite members with lost super.

- We've reunited and relocated over 374,138 members with over \$948 million in lost super.¹
- We cross-reference our lost members with Commonwealth Bank of Australia's database of over 25 million customers, using our innovative search engine.
- We use the ATO Lost Member Register.
- We cross-reference our lost members with the Australia Post's Address Matching Approval System on a quarterly basis.
- We've utilised the services of external data management companies.
- We have live online lost super search capability.
- Online advertising campaigns.

“SuperTrace continues to be a leader in regards to services, with extensive use of third party databases in particular displaying a real commitment to reuniting members with lost monies.”

SuperRatings 2010 report

We're customer centric

Fees are a key issue for every Trustee nominating an ERF, especially when the majority of members have low account balances. We don't charge direct fees or adopt tiered crediting rate structures. SuperTrace only charge one all inclusive indirect asset fee of 1.55% p.a.²

This fee includes all costs of running the fund, including the cost of member protection. Unlike other ERFs, our fees don't increase due to member protection impacts, even in times of market volatility.

1. As at 31 August 2011.

2. For more information in regards to our Fees and Costs, please read our latest PDS available on www.supertrace.com.au

“SuperTrace has a simple and transparent fee structure, with a single percentage based admin fee offering excellent value for members.”

SuperRatings 2010 report

We've created an investment strategy with members in mind

Members don't choose their ERF and we've created our investment strategy with this in mind. ERFs are different from other superannuation funds. ERFs are short term holding accounts designed to hold member's retirement savings until members are 'found'. At SuperTrace, we aim to provide a reasonably high level of security and consistent returns. We do this by investing our member funds into the Capital Stable Fund, which has approximately 70% invested in cash and fixed interest and 30% invested in growth assets. In addition, we don't hold reserves to offset (or smooth) the impact of poor or negative performance.

We're award winners

SuperTrace is recognised by the industry for consistent performance. This gives our partners peace of mind that their ERFing arrangements will be delivered every time.

Our most recent awards include:

- **5 star award rating from The Heron Partnership, for the fourth consecutive year**
- **“Platinum” rating from SuperRatings for the second consecutive year**



Important information

Commonwealth Bank of Australia and its subsidiaries do not guarantee, or in any way stand behind the performance of SuperTrace, or the repayment of capital or interest by SuperTrace. Investments in SuperTrace are not deposits or other liabilities of Commonwealth Bank of Australia or its subsidiaries (other than CMLA or the Trustee), and investment type products are subject to investment risk including delays in repayment and loss of income and principal invested. This flyer has been prepared without taking into account of your or your members' objectives, financial situation or needs. You should before choosing SuperTrace as your fund's ERF provider, consider the appropriateness of SuperTrace having regard to your or your member's needs. You should obtain copies of the latest PDS before making any decision about whether to choose SuperTrace as your fund's ERF provider. This flyer is issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 ('CMLA') on behalf of Colonial Mutual Superannuation Pty Ltd ('CMS') ABN 56 006 831 983 AFSL 235025, the Trustee of SuperTrace Eligible Rollover Fund ABN 73 703 878 235 ('SuperTrace'). CMS and CMLA are both wholly owned but non-guaranteed subsidiaries of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945.

Become a partner today

You're 3 easy steps away from becoming a SuperTrace partner.

1. Complete the nomination form and send it to us. We'll send you an acknowledgement letter and an ERF transfer template.
2. To start transferring member benefits, complete the ERF transfer template and email to our Administration team.
3. Post a cheque with your instructions to our office and we'll do the rest.

Contact SuperTrace

Address: SuperTrace Eligible Rollover Fund
Locked Bag 5429
Parramatta NSW 2124

Phone: 1300 788 750

Fax: 1300 700 353

Email: supertrace.member@cba.com.au