

Welcome to the Spring 2004 edition of **IntheKnow** – the Combined Fund's newsletter that keeps you 'in the know' on superannuation matters and how to make the most of your superannuation benefits.

In this edition, we are pleased to advise you of some important enhancements to the Fund's web site and provide a step-by-step guide as to how to take advantage of all that the site has to offer.

Making the most of the web site's features

The Fund's web site now provides online access to your personal superannuation information under a new service called *SuperLink*. The *SuperLink* service enables you to:

- check your membership details;
- access up-to-date account balance information;
- view your transaction history;
- change your investment selection;
- update your nomination of dependants;
- estimate your retirement benefit; and
- calculate how much you need to contribute each year to reach your retirement goals.

Since *SuperLink* provides access to your personal account information, security is obviously an important issue. You must register to use the service and access is controlled via a unique user ID and encrypted password technology.

How do I register?

Registering for *SuperLink* is easy. All you have to do is:

1. Log onto your Web browser e.g. Microsoft Internet Explorer.
2. Type **www.combinedfund.com.au** in the Address bar and press ENTER. The Combined Fund Home page will appear.
3. Scroll down the Home page and move the cursor over **SuperLink Member Access Registration**. Click and the registration page will appear.
4. Click on **SuperLink Member Access Application Form** and the form will be downloaded (as long as you have Adobe Acrobat Reader version 5.0 or later. If not, you can download Adobe Acrobat Reader free of charge by clicking on the picture provided.)



5. Print out the form and fill in your details. The form lets you select a preferred username and preferred password (both to a maximum of 10 characters). Once complete, sign your name and return it to the Fund Administrator at the address shown.

The Fund Administrator will send you a letter confirming your registration, username and password. You are now ready to take advantage of all that *SuperLink* has to offer.

Accessing SuperLink

1. Go into **www.combinedfund.com.au** and the Combined Fund Home page will appear.
2. From the buttons across the top of the page, click on **SuperLink**. The following page will appear:



- Type in your Username and Password (it will display as encrypted) and click on ✓ next to **Login**. The table below will appear:

(Note: The Username and Password are case sensitive which means that you must type them EXACTLY as they appear on your letter from the Fund Administrator, paying attention to capital letters.)

- Click on any of the buttons from the table on the left to open a Web page relevant to your needs.

For example, you may wish to check your latest account balance. Click on **Member Benefit Quote** and a page with your account balance and investments will appear. Click on **Transaction Listing** and you can view your contribution history.

Alternatively, you may wish to check or change your investment selection. Click on **Investment Profile Details** and a page showing your current investment selection(s), unit prices and percentages invested in each selection will appear:

To request a change to your investment selection(s):

- Click on ↓ next to each **Investment Manager Name** you wish to change and a list of all investment options will appear. (Note: The "AP" options are only available to Allocated Pension members and the "CF" options are available to all Employee members.)

- Click on the investment option you want to change your selection to and that choice will replace your current selection in the Member Investment Profile Details table.

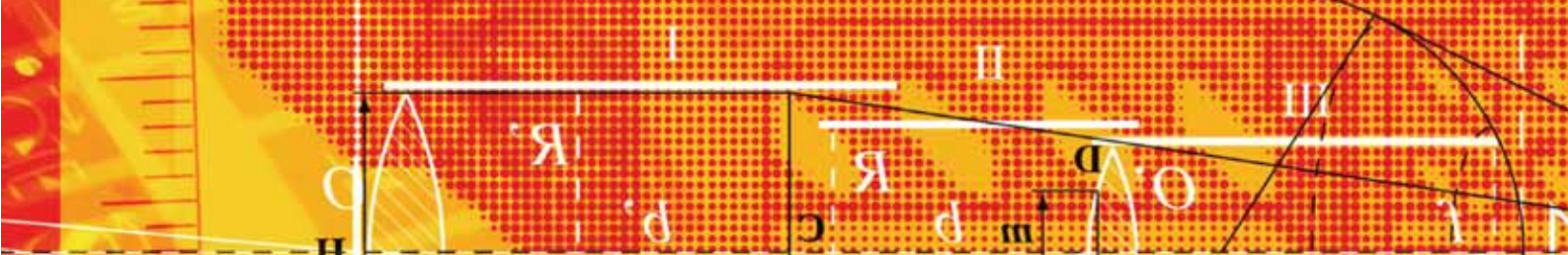
- You can also request that an investment option be added to your selections by clicking on ↓ in a new row of the Member Investment Profile Details table and again selecting from the list of options that appears.

Tip:

You can close the investment options "drop-down" table by clicking on ✕ in the top right corner of the window.

- A request to delete investment options can be made by clicking on the relevant box(es) in the **Delete** column of the Investment Profile Details table.

- Whether you are requesting a change, addition or deletion to your investment option selections, don't forget to change the requested percentages invested in each selection so that the new total adds to 100%. You can do this by typing the percentages you want in the **Percentage** boxes next to your selected investment options.



3. Once you have made your changes, click on the **Submit Changes** button at the bottom of the page and your request will be submitted online. The Fund Administrator will send you a confirmation of your changes.

Alternatively, if you don't feel confident about making the changes to the Investment Profile Details table, you could simply click on the **Investment Switch Form** button at the bottom of the page to download a form for printing, completion and return. This form also allows you to arrange an investment mix for your future contributions that is different to the investment mix for your existing account balances.

Other web site features

The services available as a registered user of *SuperLink* are just some of the benefits of the Fund web site. You can also access publicly available information from the main section of the web site, such as:

- product information;
- latest super news;
- annual reports and newsletters; and
- fund performance.

For example, latest investment returns can be accessed by clicking on Fund Performance in the Combined Fund Home page. The following page will appear (with the latest month's figures).

Investment option	Unit price	One month	Three months	Year to date	Fin. year to date	Rolling 1 year	Rolling 3 year	Rolling 5 year
Australian Shares	1.74419	1.91%	5.86%	10.51%	3.50%	15.86%	6.97%	9.87%
International Shares	0.88409	0.17%	-0.24%	3.96%	-2.69%	6.98%	-5.89%	-2.67%
Fixed Interest	1.30601	0.67%	1.53%	3.09%	1.30%	-4.79%	-4.97%	-5.73%
Property	1.60117	0.48%	2.48%	8.15%	0.82%	10.49%	8.21%	8.71%
Balanced	1.35652	0.83%	2.43%	5.92%	0.99%	9.39%	3.48%	5.66%
Capital Stable	1.32984	0.75%	2.03%	4.67%	1.17%	6.96%	4.33%	5.31%
Ethical	1.23143	0.84%	2.95%	7.33%	-0.20%	9.77%	-0.20%	3.59%
Cash	1.24697	0.37%	1.11%	3.01%	0.76%	-4.47%	3.68%	-4.01%

Log on today

Why not check out the new improved Fund web site today?

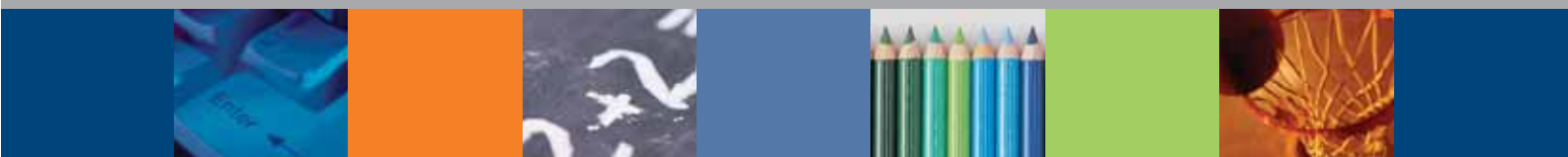
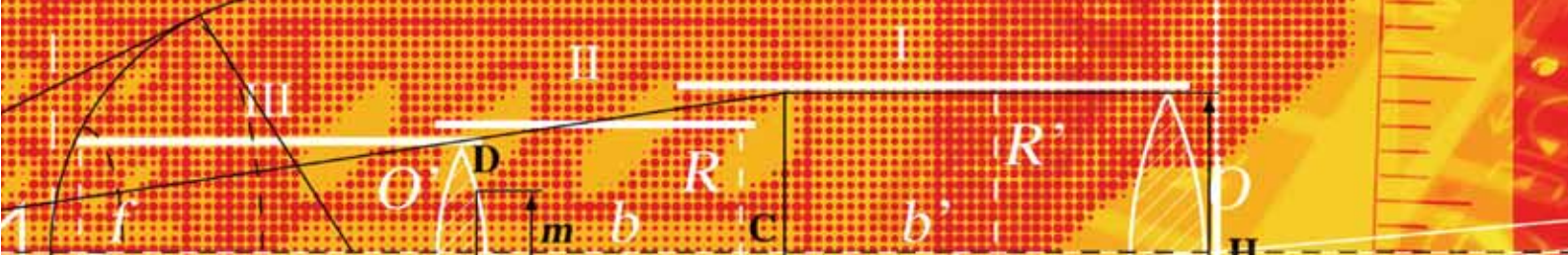
If you have difficulty using the site or have any questions, please contact the Fund Administrator on (03) 9691 2900.

Member Investment Options – Unit Prices

The following are the respective Unit Prices for each Investment Option as at 31 July 2004 and 31 August 2004:

	Unit Price		%
	31/07/2004	31/08/2004	
Australian Shares	1.71151	1.74419	1.91
International Shares	0.88260	0.88409	0.17
Fixed Interest	1.29732	1.30601	0.67
Property	1.59351	1.60117	0.48
Balanced	1.34541	1.35652	0.83
Capital Stable	1.31993	1.32984	0.75
Ethical	1.22120	1.23143	0.84
Cash	1.24237	1.24697	0.37

Unit prices are updated each month on the web site.



Pick the Index Competition

Our last competition to predict the S&P/ASX 300 Index closing figure at 30 July 2004 (31 July was a Saturday!) was won by Rosemary Oram of Goulburn Vally Grammar School.

As at 31 July 2004, the S&P/ASX 300 Index was

3540.3

Rosemary's entry was the closest.

To predict the index as at 30 November 2004, complete the details below and fax this page before 31 October 2004 to the Fund Administrator on (03) 9640 0787.

Combined Fund S&P/ASX 300 Index Competition

Name:

Employer:

Phone:

My estimate of the S&P/ASX 300 Index as at 30 November 2004 is:

The winner will receive a voucher for an all-inclusive "Dinner for Two" at a 5 star Restaurant of their choice and a one year subscription to Personal Investment Magazine.

Special Health Insurance offer

Take out any MBF Hospital Cover through the Combined Fund Corporate Health Plan before 31 October 2004 as a new MBF member and you will receive one month's premium free. You can take advantage of this offer by calling MBF on 1300 653 525.

Please note that this offer is not redeemable for cash or available with any other offer.

Feedback or questions?

Thank you to all those who responded to our recent Member Survey. A few members may be waiting for us to respond to a request for further information or confirmation of a change of details (e.g. address). The Survey did not require you to provide your name so, if we haven't responded yet, it's because we don't know who you are. We'd love to help you so please contact us again.

Combined Fund

Level 9, 155 Queen Street,
Melbourne Vic 3000

GPO Box 4559
Melbourne Vic 3001

Telephone (03) 9691 2900
Facsimile (03) 9640 0787

super@combinedfund.com.au
www.combinedfund.com.au

