

# SuperNews

The net earning rates for the year ended 30 June 2007 were –

<b>Option</b>	<b>Division Two</b>	<b>Division Three</b>
	<b>Year ended 30/06/07</b>	<b>Year ended 30/06/07</b>
High Growth	18.91%	18.87%
Moderate Growth	15.23%	15.27%
Lower Growth	9.47%	9.43%
Protected	5.44%	5.53%
Capital Secure	7.01%	n/a

Net earning rates are after tax and indirect management costs have been deducted.

The net earning rates for the quarter ended 30 September 2007 were –

<b>Option</b>	<b>Division Two</b>	<b>Division Three</b>
	<b>Quarter ended 30/09/07</b>	<b>Quarter ended 30/09/07</b>
High Growth	2.10%	2.10%
Moderate Growth	1.99%	1.94%
Lower Growth	1.79%	1.80%
Protected	1.04%	1.17%
Capital Secure	1.75%	n/a

Net earning rates are after tax and indirect management costs have been deducted.

## ***Member statements***

Please find attached your member statement for the year ended 30 June 2007.

You will see that a monthly administration fee of \$12 has been deducted from your member account for the year ended June 2007.

The trustee is happy to advise that the administration fee will remain unchanged at \$12 per month. This fee has not changed since it was reduced from \$14 to \$12 in July 2005.

## ***Authorised representatives***

The following persons have been authorised by the trustee of the Harwood Superannuation Fund (Harwood Nominees Pty Limited) to provide general financial product advice. The trustee is not licensed to provide personal financial product advice, which is advice relating to your own particular circumstances which may influence decisions you make.

Harwood Nominees Pty Limited's authorised representative are –

Kristen Broder	Jean Elborn	Melissa Gomes	Harini Jayewardene
Sandra Olsen	Roslyn Ramwell	Danielle Reay	

### ***Disclaimer:***

Any advice provided by Harwood Nominees Pty Limited or its authorised representatives has been prepared without taking into account your objectives, financial situation or needs. You should, before acting on any advice, consider the appropriateness of the advice, having regard to your objectives, financial situation or needs. If the advice relates to investing in a superannuation product, including CSR Super, you should obtain and consider the Product Disclosure Statement for the product before deciding to invest.