

SuperNews

ALLOCATED PENSION

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

Option	Year ended 30/06/07
High Growth Pension Option	20.74%
Moderate Growth Pension Option	16.66%
Lower Growth Pension Option	10.65%
Protected Pension Option	6.02%

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

Option

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

Option	Quarter ended 30/09/07
High Growth Pension Option	2.78%
Moderate Growth Pension Option	1.89%
Lower Growth Pension Option	2.00%
Protected Pension Option	1.02%

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

Member statements

Your member statement for the year ended 30 June 2007 and the Annual Report will be mailed shortly.

The 2007 Annual Report has an expanded section on Allocated Pensions to reflect the new investment arrangements.

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.