

**Website Update
of the information contained in the
CSR Super *Division One* Pensions Product Disclosure Statement,
preparation date 31 October 2007.**

You were informed in the above PDS that changes to government legislation or the trust deed and rules of the fund may affect its accuracy. It was stated in the PDS that any change to information that is not materially adverse may be updated by visiting our website www.csrsuper.com.au. Any other information will be provided in a Supplementary PDS. A copy of the updated information may be obtained by calling the CSR Super Inquiry Line on (02) 9235 8533 and asking for the updated information to be mailed to you free of charge.

Note: The RGL Plan, known as Rinker Super, is now known as CEMEX Super. Therefore, all references to Rinker Super contained in the Product Disclosure Statement should be read as CEMEX Super.

Replace the boxes under Managing CSR Super on *Page 1*

Five Employer Nominee Directors

CSR Limited – 3 Directors (one of whom must be a Member, Deferred Member, Pensioner or Spouse Pensioner of *Division One*); and

Rinker Group Pty Ltd – 2 Directors

Five Member Nominee Directors

CSR – 3 Directors

- One must be a Member of either CSR Super *Division One*, CSR Super *Division Two* or Monier PGH Super,
- One must be a Member of CSR Super *Division Three* from the Sugar Group (Sugar Mills and Sugar Australia), and
- One must be a Member of CSR Super *Division Three* from the General Group (which is the balance of the CSR Super *Division Three* membership); and

CEMEX – 2 Directors

- One must be a Member of either CEMEX Super *Division One* or CEMEX Super *Division Two*, and
- One must be a Member of CEMEX Super *Division Three*.

Replace the table under “Who manages the money?” on Page 9

Asset Class	Investment
Australian Equity Active	Russell Australian Shares Fund
Australian Equity Opportunities	Russell Australian Opportunities Fund
International Equity Developed - Unhedged	Russell International Shares Fund
International Equity Opportunities	Russell Global Opportunities Fund
International Equity Developed - \$A Hedged	Russell International Shares Fund - \$A Hedged
International Equity Emerging Markets	Russell Emerging Markets Fund
Listed Property International - \$A Hedged	Russell International Property Securities Fund - \$A Hedged
Unlisted Property Opportunistic	Charter Hall Opportunity Fund No. 4
Australian Fixed Interest Active	Russell Australian Bond Fund
Global Fixed Interest - \$A Hedged (Core)	Russell International Bond Fund - \$A Hedged
Australian Cash	Russell Australian Cash Fund

Replace the table under “Investment strategy” on Page 9

Investment strategy

Asset Class	Strategic Allocation (%)	Rebalancing Range (%)
Growth Assets	60.0	+/-3.0
<i>Australian Equities</i>	23.5	+/-3.0
• Active	17.6	+/-2.4
• Opportunities	5.9	+/-2.4
<i>International Equity</i>	26.5	+/-3.0
• Developed (both \$A hedged and unhedged)*	18.55	+/-3.5
• Opportunities (both \$A hedged and unhedged)*	5.3	+/-2.7
• Emerging Markets	2.65	+/-1.4
<i>Property</i>	10.0	+/-3.0
• Listed - International	9.0	+/-3.0
• Unlisted - Opportunistic	1.0	+1.0/-2.0
Defensive Assets	40.0	+/-3.0
<i>Fixed Interest</i>	38.0	+/-3.0
• Australian	23.0	+/-3.0
• Global	15.0	+/-3.0
Cash	2.0	+3.0/-2.0
• Cash at Bank	0.0	+4.0/-4.0
• Australian Cash	2.0	+4.0/-4.0

* Strategic currency hedge ratio is 67%.

Replace the table under “Investment performance” on Page 11

For the year ended	30 June 2009 % p.a.	30 June 2008 % p.a.	30 June 2007 % p.a.	30 June 2006 % p.a.	30 June 2005 % p.a.	5 year compound average to 30 June 2009 % p.a.
Rate	-9.62	-7.62	14.00	16.20	13.59	4.67

The earning rates in this table do not take into account income tax and management costs.

Replace the table under “Deferred benefit earning rates applied to deferred lump sum benefits” on Page 11

For the year ended	30 June 2009 % p.a.	30 June 2008 % p.a.	30 June 2007 % p.a.	30 June 2006 % p.a.	30 June 2005 % p.a.	5 year compound average to 30 June 2009 % p.a.
Rate	-8.76	- 7.54	12.90	13.37	11.79	3.84
Inflation rates (CPI)	1.50	4.50	2.10	4.00	2.49	2.91

Replace “AMP Eligible Rollover Fund (AMPERF)” on Page 22

The Trustee for the Harwood Superannuation Fund will transfer your superannuation benefit to AMPERF in the following circumstances:

Circumstance 1

You have ceased employment, the Trustee has notified you in writing that you have become a retained member of the fund, your benefit is less than \$1,200 and you don't advise us where you wish to rollover your benefit within 2 months of the date of our letter advising of your retained membership status.

OR

Circumstance 2

You are an allocated pensioner, your monthly allocated pension payment is rejected by your nominated financial institution and two items of written correspondence that the Trustee sends to the last known address are returned as “unclaimed” then your benefit will be rolled over to AMPERF.

Note: If the above applies to members aged 65 and over any entitlement will be paid to the Australian Taxation Office under the Superannuation (Unclaimed Money and Lost Members) Act 1999.

Subject to the circumstances above, transfers to AMPERF occur on a quarterly basis. No fee is charged for transferring your benefit to the ERF.

Details of the AMPERF are:

AMP Life Limited
AMP Eligible Rollover Fund (AMPERF)
Locked Bag 5400
PARRAMATTA NSW 1741

Phone: 1300 300 288

Email: polinfo@amp.com.au

Internet: www.amp.com.au/erf

Being transferred to AMPERF may affect your benefits because:

- You will cease to be a member of the Harwood Superannuation Fund.
- You will become a member of AMPERF and be subject to its governing rules. If the Harwood Superannuation Fund can provide AMPERF with current contact details, AMPERF will provide you with their current Product Disclosure Statement (PDS), which outlines the operational details of AMPERF. You can contact AMPERF to ask for a copy of their PDS.
- AMPERF credits interest to accounts at a rate determined by AMP Life.
- AMPERF will apply a different fee structure than the Harwood Superannuation Fund. AMPERF does not deduct expenses such as administration and investment fees directly from your account. As a result, AMPERF automatically satisfies the SIS requirements to protect the value of members' accounts with balances below \$1,000 from fees. AMPERF crediting rates represent a distribution of profit to participating policy holders in the AMP No 1 Statutory Fund. The profit distribution reflected in AMPERF crediting rates is determined after accounting for various expenses associated with holding and managing assets. These expenses include administration and investment fees, as well as taxes (including earnings tax). You should refer to the AMPERF Product Disclosure Statement for circumstances in which fees may apply or be changed.
- AMPERF invests in a capital guaranteed life insurance policy issued to the AMPERF trustee by AMP Life Limited (AMP). The policy is a participating policy in the AMP No 1 Fund. The investment strategy for AMPERF is to invest in a portfolio with a core of cash and limited exposure to shares. AMP guarantees that returns are not negative. The assets underlying the ERF policy are held in the AMP No 1 Fund and are managed by AMP Capital Investors Limited. You should evaluate whether this strategy is appropriate to your specific circumstances, and
- AMPERF does not provide insurance cover.

In February 2009, AMP Superannuation Limited (ABN 31 008 414 104, AFSL No 233060), the Trustee of AMPERF consented to the statements in the above bullet-points (other than the first bullet-point) being placed on www.csrsuper.com.au and www.cemexsuper.com.au and incorporated by reference to the Product Disclosure Statements issued by Harwood Nominees Pty Limited as Trustee for Harwood Superannuation Fund. AMP Superannuation Limited takes no responsibility for the website contents or for the contents of any product disclosure statements issued by Harwood Nominees Pty Limited other than the statements that have been included in this AMP Eligible Rollover Fund information with its consent. AMP Superannuation Limited has not authorised or caused the issue of this information. If your benefits are transferred to AMPERF, you are strongly encouraged to read the latest version of the AMPERF Product Disclosure Statement.

To claim your benefit or to arrange a rollover or transfer you can contact AMPERF directly.

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 acquiring or continuing to hold a financial product, including an interest in CSR Super you should obtain the Product Disclosure Statement for the product before deciding to acquire or continue to hold the product. Harwood Nominees Pty Limited is the issuer of interests in CSR Super.