

Retirement Club

Vol. 1 Issue 2 - August 2009



Next Retirement Club Meeting

The next Retirement Club meeting will be held on **Thursday 10 September 2009** from **10am - 12pm** at **The Education Development Centre, Milner St Hindmarsh.**

Topics

Investment Update
Centrelink Entitlements & Changes
Library & Community Centre Program

Speakers

Robert Herz (Adviser)
Local Super
John Dougan (Financial Information Service Officer)
Centrelink
Cheryl Gray (Team Leader, Community Development)
City of Charles Sturt

To register for this Retirement Club meeting please contact our Member Services Team on 08 8100 9999 or 1800 882 988 (toll free) or email your RSVP to tcarn@localsuper.com.au before 28 August 2009.

SUPER Mind

Local Super Word Find and Sudoku puzzles attached for your enjoyment!



What's In This Issue?

- > Next Retirement Club Meeting
10 September 2009 (10am - 12pm)
- > Time to review your investment choice?
- > Financial Information Service
- > SUPERMind

Centrelink Financial Information Service (FIS)

To speak to a FIS Officer or to get more information, please call 13 23 00 or go to www.centrelink.gov.au

Time to review your investment choice?

Although 2008/2009 was a volatile year for investors, in recent months we have seen an improvement in the returns of all of Local Super's investment options.

If you would like to review your investment choice for your pension please contact our Member Services Team on 08 8100 9999 to arrange an appointment with an Adviser.

Prepared 11 August 2009
Local Super Pty Ltd
ABN 39 131 286 792
AFSL 329336
As Trustee for Local Super
ABN 92 930 911 098

LOCAL
SUPER

SUPERMind by Local Super



Word Find

Superannuation	Retirement	Club	Access	Term	Pension
Centrelink	Income	Assets	Local	Super	Holiday
Investment	Adviser	Tax	Beneficiary	Inflation	Budget
Gardening	Caravan	Fishing	Golf	Shopping	Shares
Growth	Conservative	Cash	Insurance	Personal	Lifestyle

Sudoku

2		8		7	3		9	
3							8	6
	7		6		8		5	
				3	2	4		9
		7	4		5	2		
4		6	8	1				
	9		2		4		7	
6	1							5
	4		1	9		8		3

8			2			3	5	
4				7	1		8	2
		6	8				7	
6		2		9			4	
		3	5		6	9		
	5			3		1		8
	1				3	2		
9	2		6	1				5
	6	7			5			4

	7	4	6			5		
		9			8		7	1
	6			1	5			3
				7	1	2	4	8
	3						6	
4	2	7	8	9				
9			5	4			2	
6	1		9			7		
		2			3	8	5	

SUPERMind by Local Super

S	B	H	J	Q	N	Y	I	N	V	E	S	T	M	E	N	T	M	A	S	D
E	U	K	J	H	D	G	R	A	E	W	F	V	B	X	S	A	R	Y	S	R
C	D	P	W	T	S	A	Z	A	F	L	Q	L	P	T	Q	C	W	O	E	L
N	G	V	E	E	X	R	X	Q	I	T	Y	K	H	E	S	C	E	P	R	A
A	E	B	H	R	G	D	C	S	S	C	H	T	O	R	N	E	U	P	A	N
R	T	N	R	M	A	E	V	C	H	H	I	J	S	E	F	S	L	K	H	O
U	F	G	E	H	A	N	B	E	I	J	M	F	L	E	I	S	I	J	S	S
S	B	N	S	G	S	I	N	F	N	K	N	Q	E	J	F	H	A	O	R	R
N	O	A	I	F	D	N	K	U	G	R	B	W	T	N	L	I	D	G	N	E
I	C	F	V	D	F	G	J	G	A	E	V	E	Y	S	E	F	L	H	T	P
O	L	C	D	G	Z	X	C	V	B	T	G	R	U	H	K	B	L	K	J	H
L	I	Y	A	S	S	E	T	S	J	I	I	U	H	O	L	I	D	A	Y	N
J	N	T	F	R	W	K	A	G	H	R	U	O	E	P	W	E	R	T	U	O
H	C	G	K	E	A	L	X	D	F	E	Y	T	N	P	L	K	J	G	H	I
G	O	L	F	U	P	V	O	A	S	M	W	E	R	I	A	S	D	F	B	T
R	M	A	J	I	N	V	A	V	B	E	M	V	C	N	R	E	W	U	S	A
O	E	T	Y	T	G	F	K	N	D	N	C	B	X	G	T	Z	L	E	R	L
W	M	Y	R	K	N	I	L	E	R	T	N	E	C	P	L	C	I	Y	T	F
T	F	C	O	N	S	E	R	V	A	T	I	V	E	O	K	J	H	G	F	N
H	Q	E	U	I	W	R	I	P	O	P	U	L	O	C	A	L	A	S	D	I

Word Find Solutions

Sudoku Solutions

2	6	8	5	7	3	1	9	4
3	5	4	9	2	1	7	8	6
1	7	9	6	4	8	3	5	2
5	8	1	7	3	2	4	6	9
9	3	7	4	6	5	2	1	8
4	2	6	8	1	9	5	3	7
8	9	3	2	5	4	6	7	1
6	1	2	3	8	7	9	4	5
7	4	5	1	9	6	8	2	3

8	7	1	2	6	4	3	5	9
4	9	5	3	7	1	6	8	2
2	3	6	8	5	9	4	7	1
6	8	2	1	9	7	5	4	3
1	4	3	5	8	6	9	2	7
7	5	9	4	3	2	1	6	8
5	1	8	7	4	3	2	9	6
9	2	4	6	1	8	7	3	5
3	6	7	9	2	5	8	1	4

1	7	4	6	3	9	5	8	2
3	5	9	4	2	8	6	7	1
2	6	8	7	1	5	4	9	3
5	9	6	3	7	1	2	4	8
8	3	1	2	5	4	9	6	7
4	2	7	8	9	6	3	1	5
9	8	3	5	4	7	1	2	6
6	1	5	9	8	2	7	3	4
7	4	2	1	6	3	8	5	9