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Kick start the new year with our top ten financial tips

Find out what 2010 holds for super

Looking back at a decade of super (and a few other interesting things)

Quadrant staff tell us their super new year resolutions

Super 101 series – all the things you wanted to know about super but were too scared to ask

And much more....

Not only Olympians receive gold!

Our Aussie winter Olympians heading to Vancouver aren't the only ones that get rated on their performance. Super funds also have to prove themselves in their field before they can proudly boast a medal winning performance.

We are proud to announce that Quadrant received a gold rating from SuperRatings for the fifth year in a row, making us the only Tasmanian owned fund achieving such a record.

We were rated gold again this year for both our super and pension products, demonstrating our strong position in the market place. This means that we rank in the top 35% of funds Australia wide.

SuperRatings is an independent ratings organisation that

specialises in the research of Australian super funds. They conduct a comprehensive analysis and review of the leading public sector, retail, industry and corporate super funds in Australia each year.

Funds are assessed on things such as investment performance, fees and charges, administration, advice, governance and insurance rates and options.

So, when you're dealing with Quadrant you could say you've struck gold!



Quadrant Directors

A Member Director Election was held in December 2009 where three directors were voted in by Quadrant members. The elected members are Nick Heath, Sue Buckland and Mike Tidey.

Appointments were also made by the Local Government Association of Tasmania (LGAT) for the Employer Directors. Those appointed were Brent Armstrong, Allan Garcia and Lynn Mason.

Appointments commence on 1 March 2010 after which a seventh board member, (Trustee Director) will be appointed.

The member directors will complete a 4 year term and the employer and trustee directors a 2 year term.



Super Insurance

Did you know you could get income protection insurance cover through your super at Quadrant?

It could be worthwhile to check it out.

For more information visit our website at www.quadrantsuper.com.au.

This newsletter is issued by Quadrant Superannuation Pty Ltd ABN 82 067 516 938 under our Australian Financial Services Licence no. 290812. It is of general nature only and does not take into consideration your investment objectives, particular needs or financial situation. These should be considered before investing and investors should consult a financial advisor. It does not constitute, and should not be relied on as financial or investment advice or recommendation (expressed or implied). Quadrant does not represent or guarantee that the information is accurate or free from errors or omissions and Quadrant disclaims any duty of care in relation to the information and liability from any reliance on investment decisions made using the information. Quadrant accepts no responsibility for any loss, cost or expense arising from use of the information on the website.

You should consider the Product Disclosure Statement before making a decision to join or remain a member of the Quadrant Superannuation Scheme. Please contact us on 1800 222 209 to obtain a free hard copy of our Product Disclosure Statement. Personal financial advice is provided by Quadrant First Pty Ltd AFSL no. 284443.

What to expect from super in



Market update from CEO, Wayne Davy

As we start a new year, it's nice to be feeling a little more relaxed about the state of the economy and the outlook for superannuation. What a difference a year makes when we look at just how much the investment markets have clawed their way back from a spectacular low in March 2009.

At the time of writing, the Australian share market was around 50% higher from the depths of the global financial crisis and a lot of people are breathing a collective sigh of relief that Australia has been somewhat sheltered from the storm. We have seen a healthy improvement in both consumer and business confidence in recent months, unemployment has not spiralled out of control as predicted and the housing market has remained strong. Share markets around the world have also experienced a resurgence, which is a positive indicator.

If we have learnt any lessons from the ups and downs of the last few years about super it's probably accepting that risk and investing go hand in hand. How much risk you can tolerate against how much your super is influenced by the rise and fall of the investment markets is the key to selecting an investment option that suits you. Our article on risk profiling on page 14 talks more about risk and how to find out more about your risk profile.

For super fund members, it's fair to predict that 2010 will be a much brighter year as we move into recovery mode. If you'd like to discuss your super and retirement plans for 2010 and beyond you might like to meet with a Quadrant First financial advisor (Quadrant First Pty Ltd AFSL 284443). They can help you tap into any tax savings or super strategies that could give your savings a boost.

Happy super saving in 2010!



Wayne Davy, Chief Executive Officer

Quadrant's performance to 30 December 2009

Investment Choice and Personal Super - returns are shown net of fees and tax

Super	6 months	1 year	3 years % pa	5 years % pa	10 years % pa
High Growth	16.7%	19.1%	-3.9%	4.3%	5.1%
Growth	12.3%	12.8%	-3.0%	3.8%	5.0%
Balanced*	11.3%	11.6%	-2.1%	n/a	n/a
Sustainable future	9.2%	10.2%	0.4%	4.3%	5.9%
Moderate**	9.2%	9.8%	0.2%	4.3%	5.6%
Stable	7.3%	8.3%	3.0%	4.6%	5.5%
Conservative	1.8%	2.0%	2.6%	3.4%	3.7%

Super Pension - returns are shown net of fees

Pension	6 months	1 year	3 years % pa
High Growth***	18.3%	20.8%	n/a
Growth***	13.9%	14.3%	n/a
Balanced*	12.7%	12.8%	-2.7%
Sustainable future^	10.3%	11.3%	n/a
Moderate	10.3%	10.8%	0.2%
Stable	7.9%	8.9%	3.2%
Conservative	2.1%	2.3%	3.1%

*New investment option introduced in December 2005. **The Moderate investment option was called Balanced prior to December 2005. ***New investment option introduced 1 July 2007. ^The Sustainable Future Pension option commenced 27 August 2008. Past performance does not guarantee future performance will be the same or similar.

Our top 10 tips for a super new year

A new year is often a great time to review your finances and set up some goals to work towards. Whether you're a budget novice or already a savvy financial whiz, chances are you'll find a few of these tips could help you work towards achieving a super new year.

- 1 Review or start a budget or at least a guide to spending** – not the most exciting or earth shattering news but preparing a 2010 budget outlining a clear financial path and realistic goals is a great way to start the new year.
- 2 Seek the best possible advice** - Financial tips from your mates standing around the barbie are great, but not always good solutions for your personal circumstances. It doesn't matter how much money you have, seeking advice from a qualified financial advisor is the way to go. Licensed financial advisors (like our great team at Quadrant First) are the best people to help you figure out your goals and set up your finances for 2010 and beyond.
- 3 Negotiate** - This year, why not look at areas of your budget where you might be able to strike a better deal. In quite a few instances, retailers or service providers are open to negotiation. Take a deep breath and haggle where you can, after all, it's your money and you deserve to get the best possible value from it.
- 4 Save on insurance** - Whether it's for your car, house or income, insurance is highly competitive so it's always worth shopping around for the best deal before automatically renewing your policy. If the value of your vehicle has decreased below the original value you were insured for, you may be able to negotiate a reduced premium.
- 5 Salary sacrifice to your super** - Using salary sacrifice could be a great way to lower the amount of tax you pay and get more into your super.

6 Avoid the credit crunch - The ideal way to use a credit card is to pay off the balance on time to avoid hefty interest payments. If this is unavoidable, try not to purchase every day consumables on credit or even worse a holiday. Shop around for the best credit deal available to suit your credit style and remember - reaching your credit limit is not a goal!

7 Protect your income - In the event of an extended illness or injury, income protection insurance can ensure that you will not have the added stress of trying to pay the bills when you're unable to work.

8 The old 10% rule - Your grandfather probably told you this when you opened up your first school bank account, but it still rings true today to help make saving a habit. Aim to save 10% of your income every week (and preferably more if you can).

9 Avoid the hard sell - We've all been tempted by the late night ad to purchase a favourite old TV series! Or it might be a sophisticated pressure sales person who has you convinced that you cannot live without a vacuum cleaner that also washes the dog and/or car. Beware of any pressure selling – it often means that the product or service is lacking in competitive quality and requires pressure to make up for a lack of substance.

10 Check financial statements and contracts - It's vital to check out the fine print with any financial contract you enter into and if you're not sure, seek advice. Leasing agreements and mobile phone contracts can be complex, if you do not fully understand them it's best to get the help you need before signing on the dotted line. Also, check your bank statements regularly to make sure you are not being overcharged or paying for any errors.

New Year Resolutions

...Quadrant staff tell us their resolutions for a super new year

Bill Seddon – Accountant

Sticking to plans and budgets in 2010 particularly for my home renovation. I've discovered it is much better to avoid spending time and money on short term cosmetic fixes and save that money for the big renovation project. Also, to put in place a savings budget and pay myself first!



Wendy McWhirter - Trustee Services Officer



Making sure my will and binding death nominations are current. Working in the claims section of our fund, I know how difficult it can be when a loved one passes away without leaving a will. With family circumstances changing in 2010, I'll also be making a new budget and making sure we are spending wisely for the whole family.

Steve Thomas – General Manager, Fund Operations and Technology

Check whether I'm paying for subscriptions we're not using anymore and also get the kids to clean out their wardrobes in the hope they'll recognise at least some of their past "must haves" are now junk.



Helen Woolley – Senior Administrator


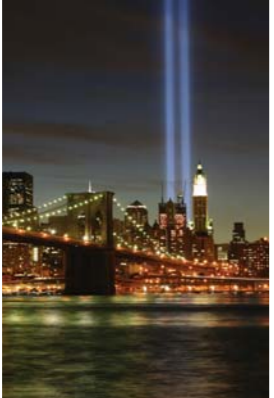









I'm going to resurrect the old Christmas Club savings plan. Hopefully, with some thoughtful planning, regular savings and strict budgeting, I'll be able to put the brakes on the out of control "spend-a-thon" that Christmas generates. Hopefully this will put me back in control of Christmas, rather than it controlling me.

Maria Klonis – Fund Administrator

Save a little bit more by refraining from impulse purchases. Impulse shopping can be quite expensive!



A decade of super (and a few other interesting events that shaped the noughties)

<p>2000</p> <p>We all cheered on our athletes at the Sydney Olympics</p>  <p>Quadrant had 2347 members at 30 June (we now have over 6500)</p> <p>The Goods and Services Tax (GST) was introduced</p>	<p>2001</p> <p>The world looked on in horror at the September 11 terror attacks in New York</p>  <p>Gladiator wins the Oscar for best picture</p> <p>500 Hobart City Council members transfer their super to Quadrant</p>	<p>2002</p> <p>The Euro replaces the currencies of 12 of the European Unions 15 members</p>  <p>Stephen Bradbury wins Australia's first ever Winter Olympics Gold Medal in Mens speed skating</p> <p>Ansett, one of the oldest airlines in the world ceases operation after collapsing financially</p>	<p>2003</p> <p>Free money from the Government. The superannuation co-contribution is introduced</p> <p>facebook is invented</p>  <p>Quadrant introduces inhouse financial advice service for members</p> <p>Brisbane Lions win their 3rd consecutive AFL grand final</p> <p>The Concorde makes its last commercial flight, bringing the era of airliner supersonic travel to a close, at least for the time being</p>	<p>2004</p> <p>"Choice of Fund" legislation is passed, giving super members a choice of which super fund they invest in</p> <p>Ricky Ponting becomes the 42nd Australian Test Match Cricket Captain</p>  <p>Australian Jennifer Hawkins wins the Miss Universe contest</p> <p>The Spirit of Tasmania III makes its inaugural trip from Sydney to Devonport. It ceased in 2006</p>	<p>2005</p> <p>Quadrant Personal Super and Quadrant Pension introduced</p> <p>The Socceroos qualify for the 2006 World Cup for the first time since 1974</p>  <p>Transition to retirement legislation introduced by the Government</p> <p>Princess Mary gives birth to her first child, a son, Christian</p>	<p>2006</p> <p>Welcome aboard! Launceston City Council joins Quadrant</p> <p>Government legislation allows super fund members to leave their money in super regardless of age or work status</p> <p>Animal conservationist Steve Irwin dies off the North Queensland Coast</p>  <p>Quadrant High Growth investment option return to 30 June is 20.2%. Stable investment option returns 6.3%</p>	<p>2007</p> <p>Reasonable Benefits Limits abolished – these pesky super rules make way for more relaxed contribution limits to encourage increased super savings</p> <p>Kevin 07 hits the campaign trail – Kevin Rudd elected Prime Minister</p> <p>What we now know as the GFC (Global Financial Crisis) took everyone by surprise in August</p> <p>The Sydney Harbour Bridge celebrates its 75th birthday</p> 	<p>2008</p> <p>The iphone is launched in Australia</p>  <p>President Barack Obama elected US President</p>  <p>Market volatility continues to create headaches for investors</p>	<p>2009</p> <p>Victorian bushfires the deadliest in Australian history</p>  <p>Annual caps for concessional super contributions reduced</p> <p>Quadrant awarded 5th consecutive Gold rating by independent ratings researcher, SuperRatings</p> <p>The first case of the Swine Flu is discovered in Mexico causing a worldwide pandemic</p>
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Website revamped

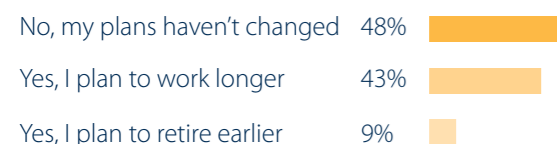
Our new and improved website has been up and running since August. We really hope you like the new look and are finding it easy to navigate and find the information you need.

Make sure you stay tuned for webcast updates from our CEO Wayne Davy as well as regular news articles on what's happening at Quadrant. Also if you haven't already, make sure you check out our online questionnaires to see whether you are eligible for a co-contribution or transition to retirement.

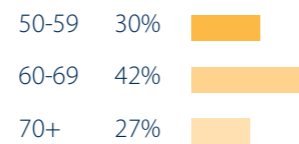
You may have noticed that we have been running poll questions on a bi-monthly basis on our homepage, which are getting a great response. We love to find out what you think about various super related topics and have compiled some interesting results already.

Quadrant members online poll results

Have the investment climate conditions over the last two years changed your planned retirement age?



At what age do you expect to retire?



WIN

a double movie pass

Do you have any questions about super and retirement that you think we could use in our online poll?

Send in your poll question and if your question is published on the website you will win a double pass to your closest cinema.

Send your question to contact@quadrantsuper.com.au by 28 February 2010. Winner will be contacted.

Quadrants unit prices just got easier!

If you're an internet or mobile phone user you owe it to yourself to check out our unit prices. We've just made some great improvements to how the unit prices are shown on the web – and now you can view them directly on your mobile as well.

We've changed the format to make it easier for you to understand our super and pension unit prices. We used to just give you a list of prices now we're giving you a whole lot more.

The new format lets you view each of the unit prices in a graph to see how your favourite investment option has performed. You will see how the unit prices have changed over time as market conditions change and you can zoom in on any particular period. If you prefer you can scroll through a nice long list to view the history of the actual prices.

There are other goodies as well – you can change the option you are viewing on the click of your mouse and there's a new 'download' button that exports the unit price history into a spreadsheet, just in case you want to compare all the options.

The really exciting news is that we are one of the first super funds that lets you view the unit prices on your mobile phone. Simply type unitprices.quadrantsuper.com.au into your phone's web browser and voila!

Thanks to the technology we've also been able to streamline our internal processes and you may notice a change. Our unit prices will now be uploaded at the same time as Quadrant Online, which will occur every Wednesday.

What the heck's a unit price anyway?? Check out our Super 101 section on page 10 for more detail.



BREAKING NEWS

Super news direct to you - Do you want the latest super news delivered straight to your Inbox? Subscribe to Quadrant eNews, your fortnightly electronic newsletter that keeps you up to date on all things super and retirement. It's a must read! To subscribe simply visit our website www.quadrantsuper.com.au and click on the subscribe to eNews button.

BPAY - the easy way to contribute to super

Over the last decade the use of the Internet for shopping and paying bills has grown at a considerable rate. BPAY is one of the systems that you can use to pay your bills online, but did you know you can also use it to contribute to your super?

On average over 4 million payments are made through BPAY per week. It is a convenient and safe method that can be used any time of the day or night. Payments are made electronically over the Internet and if you have never used it before it doesn't take long to learn.

Before you make a payment you need to be registered with Quadrant Online to gain access to the BPAY payment system. If you are not currently registered you can do so by visiting our website www.quadrantsuper.com.au.



Combine your super and save

Rolling all of your super into one fund may help you save money and boost your super in the long term. Sound too good to be true?

To find out how easy it is call 1800 222 209 or visit www.quadrantsuper.com.au.

Quadrant Online

Check your super account balance, contributions and personal details any time of the day or night with Quadrant Online. It's easy! Just register by visiting www.quadrantsuper.com.au, click on the member login button and you'll be ready in no time.

NEWS in brief

2008/2009 Annual Report

Don't forget to check out our latest Annual Report. Find it online at www.quadrantsuper.com.au, under publications. If you would like a hard copy please contact us on 1800 222 209.

On the winners list...

In September 2009 Quadrant was the winner of an Australian Marketing Institute Award for Marketing Excellence in Tasmania. We received this following the successful roll out of a campaign aimed at promoting increased membership through relationship marketing. This helped make 2009 quite an awarding year for Quadrant!

Reserving policy update

You might be interested to know, that like most funds, Quadrant has a reserving policy to assist in the management and operation of the fund through economic cycles. Quadrant's reserving policy has been reviewed and changes made to enable the transfer of money to the reserves of the Scheme through charging administration and investment fees which exceed the actual costs incurred, as well as retaining tax deductions from insurance premiums paid by members in current and future years.

The reserves, which are held within the Scheme, are targeted to be around 5% of the total assets. Quadrant may return funds held in reserves from time to time if the reserve holds adequate funds to meet future expenses.

Double your money!

- New Year resolution - put more money into super

Was one of your New Year resolutions this year to start putting more dollars into super?

Not only is this good for your future retirement savings, there is another great reason to make this resolution a reality. By contributing after-tax dollars into super, you may be eligible to receive some free money from the government by way of the co-contribution scheme.

The Government will match your personal after tax contribution dollars, up to \$1000, if you earn less than \$31,920 a year. If you earn more than \$31,920 the co-contribution payment will reduce, phasing out completely when your income reaches \$61,920. You don't have to contribute the full \$1,000 to be eligible – any amount up to \$1,000 will attract some co-contribution. This is one resolution you should keep!

Not sure whether you are eligible? Why not take the co-contribution eligibility questionnaire on the Quadrant website. Visit www.quadrantsuper.com.au and go to Quick Links.



It takes less than \$20 per week into super to receive \$1,000

co-contribution from the Government, if eligible.



The amount of funds under management within superannuation



The number of super accounts in Australia



Annual contributions to superannuation

Australians have more money invested in managed funds per capita than any other economy



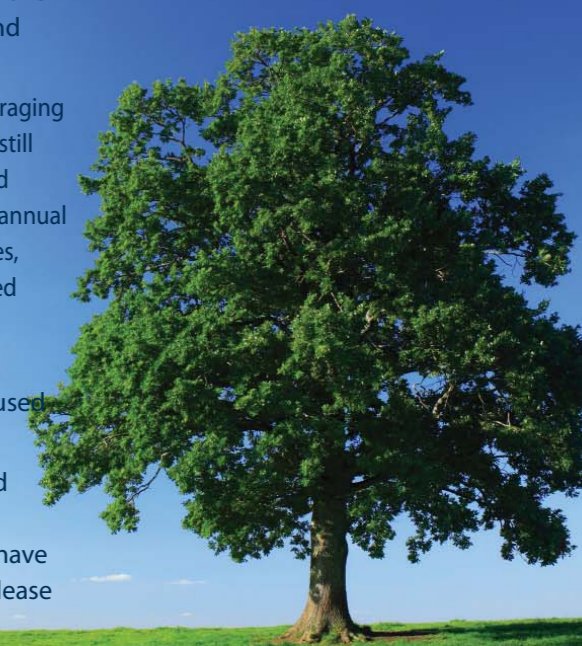
Doing our bit for the environment

Global warming and issues concerning sustainability and the environment are topics that are currently at the top of social and political consciousness. They are issues that are becoming increasingly important and relevant as we move into the new decade and many consumers are now choosing products and services based on how 'green' or environmentally friendly they are.

Quadrant tries to do its bit to help the environment. We are committed to encouraging practices that impact favourably on climate change and sustainability. While we still send our two major newsletters to you, we encourage communications delivered electronically where possible, through our fortnightly electronic newsletter and annual report published online. Our website also has a comprehensive suite of brochures, newsletters and factsheets online which significantly reduces the need for printed material.

We are also committed to practices that encourage recycling and have implemented a number of policies to reflect this view. Recycled paper is used for all printing and our printers are environmentally friendly.

We offer a Sustainable Future investment option where money is invested through underlying investment managers who take into account environmental as well as labour, social and governance standards. If you have any questions about how Quadrant is doing its bit for the environment please call us on 1800 222 209.



Super 101

we dish up the dirt on the stuff you wanted to know but were too afraid to ask

Super 101 is a new series where we will be focusing on different essential super issues in each edition of our newsletter. This issue we're talking about Binding Death Benefit Nominations and Unit Prices.

Binding Death Benefit Nominations

Why are Binding Death Benefit Nominations so important?

They enable you to decide who will receive your super death benefit in the unfortunate event of your death. If you have a valid Binding Death Benefit nomination in place at the time of your death then the Quadrant Trustee must pay your benefits to your dependents or legal personal representative you have nominated. If you don't have a valid nomination in place then any death benefit will be paid to your dependents and/or your legal personal representative, with proportions and conditions determined by the Quadrant Trustee.

What are the tax implications of nominations?

There may be tax implications to consider before you nominate your beneficiaries. If you plan to leave your super to your adult children your death benefit may be hit with tax, even though you would have received that benefit tax free (if you were aged 60 or over) while you were alive. If your death benefits are paid to a financial dependent, no tax is payable on the benefit. The rules do get a bit confusing so it may be worthwhile seeking advice.

What do I need to do to get a Binding Death Benefit nomination in place?

All you have to do is complete a Binding Death Benefit nomination form which can be downloaded from our website www.quadrantsuper.com.au, found in our PDS or call us and we'll send you a copy. It is valid for three years and can be renewed, updated or cancelled at any time.

Unit Prices

So what the heck are unit prices anyway?

When you join a super fund, your money is pooled together with other members money. This pool of money is invested and managed on behalf of all members.

To keep track of what your share of the pool is worth, the fund divides the total value of assets in the pool into 'units', and quotes you a price for each unit. Each contribution and rollover that comes into the fund purchases units in the investment option/s you have chosen.

For example if you invest \$10 and the unit price is \$1 per unit you will get 10 units. If the unit price increases to \$1.50, your 10 units would be worth \$15. You hold the units until you switch investment options or cash in your super.

The price of units will change weekly, according to changes in the market value of the investment option you have chosen (just like the share market).

Thinking about retirement in the new year?

Why not talk to a Quadrant First financial advisor - your retirement specialists

Transition to a new decade with transition to retirement

It's the beginning of a new year so now may be the perfect time to start thinking about the future and that all important retirement date.

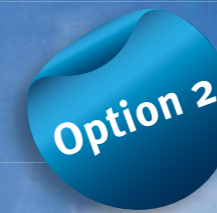
This can be a very exciting but also daunting time. Maybe you can't bear the thought of leaving work altogether, or you feel your super needs a bit of a boost before you leave the workforce. If this sounds like you, maybe you should be thinking about transition to retirement.

Transition to retirement is a strategy for people over 55 who are not quite ready to hang up the boots and leave the workforce just yet.



Get more money into your super account before you retire (in a very tax effective way!)

You can boost your super savings while you are still working by salary sacrificing part of your regular income into super. By doing this you only pay 15% tax rather than your marginal tax rate. You can then supplement your current income by drawing money from your super savings, through a super pension account.



Reduce your work, but not your income (does semi-retirement sound good to you?)

You may be able to cut back on your working hours (with permission from your employer of course) but overall still take home the same amount of money. You supplement your pay by withdrawing a regular income from a super pension which you can start from your existing super savings.

Sound simple? It is. Simply visit one of our Quadrant First financial advisors and they will help you decide if this is right for you.

For more information about transition to retirement check out our new brochure online or call us for a copy on 1800 222 209. We also have information on our website, www.quadrantsuper.com.au.



Meet your super heroes

Quadrant First's expert financial advisors reveal a little more about themselves.

Contact your local Quadrant First super hero in 2010 for advice on:

- Fund comparisons
- Benefit projections
- Financial planning
- Retirement planning
- Personal budget planning
- Risk management
- Salary packaging advice
- Estate and succession planning
- Life insurance and income protection advice
- Education seminars

Stephen Bray - Leading the pack

Steve is the Manager of the Quadrant First advice team and has been helping Quadrant members for over four years.

A mad keen road cyclist, Steve regularly clocks up the kilometres around Hobart on his bike and has participated in quite a few cycling events interstate over the past few years. He plans to once again participate in The Freedom Ride this year, a major fundraising event for Live Free Tassie which helps young people recovering from addiction. For an added sporting challenge, Steve has recently taken up mountain biking, exploring some of Hobart's beautiful outdoors on the weekends.

Steve is a Certified Financial Planner which means he has completed rigorous study in financial planning and has extensive industry experience. We're not sure when he has any time left to sleep, because Steve is also now studying for his Master of Financial Planning.



Kim Harper - Our super woman in Launceston

Kim really is a super woman. Not content with over nine years of study in financial planning, in 2010 Kim is taking up an Adult Education course on "How to build a wood fired pizza oven at home". She really is unstoppable!

Kim's studies have also seen her achieve a Diploma in Financial Planning and a Graduate Diploma of Financial Services. Kim is a local who has lived most of her life in Launceston, with some time in George Town and St Helens. She is an active member of the financial services community as Chapter Chair of the Northern Committee of the Financial Planning Association.



Away from her busy days meeting with Quadrant members, Kim loves to switch off from the world of figures and finance and make the most of her creative talents working on patchwork quilts, cross stitch and sewing. Her sewing skills are as honed as her financial planning expertise, having recently sewn a Santa Suit for a local Christmas event and her nieces' leavers dinner dress in her spare time.

David Rundle - Covering the coast

David is our North West coast advisor and spends his days travelling throughout the region talking to Quadrant members about their super and retirement. A keen sportsman, David has slowed down temporarily as he recovers from a water skiing accident, but still has lots of hands on involvement within his local community through his family.

He's currently coaching his sons under 12 soccer team and helps out with his daughter's basketball and touch footy team, at times coaching and refereeing. David is



also a patrolling member of the Surf Lifesaving Association and has been involved with the Port Sorell club for a number of years. He has tertiary training and experience in economics and accounting as well as holding an Advanced Diploma of Financial Planning.

And behind every great financial advisor.....

Our Quadrant First financial advisors are backed up by the highly capable support services of our paraplanners – Jared Watkins in Hobart and Emily Ross in Launceston along with Customer Relations Officer, Shauna Griffiths. There's no better way to start your new year than by discussing your financial goals with a qualified financial advisor. Call Shauna on 1800 222 209 and she will get you into their diary.

Christie's ready to talk super

Quadrant's Christie Thomas has been spending lots of time talking about super over the last few months as she has moved into her business development position. Her role is all about helping people reach their pre retirement and retirement goals as well as talking to people who are interested in joining Quadrant. Christie spends her days out and about making it easy for people to access Quadrant's information and advice. She is the person to call if you need to roll over some super to your Quadrant account or have a friend or family member who is interested in joining. Christie can arrange a super fund comparison (so you can see how we stack up against your other funds), or organise an appointment with our Quadrant First financial advisors.

After a long day of all things related to super and retirement, Christie spends time relaxing with her family - husband Brad and beloved pooches, Bonnie and Rusty. At the moment she is also busy raising money for the Cancer Council for the upcoming Relay for Life, where she'll be joining a team of friends walking for 24 hours to help this great cause.

Do you have a friend or family member you would like to refer to Quadrant? Why not give Christie a call on 6230 6901 to arrange a free no obligation, fund comparison. For every referral received until 15 March 2010, you will go into the draw to win one of three Coles Myer vouchers, valued at \$100 each.



Risky business

- nerves of steel or sleepless nights?

Risk - it's a term we've been hearing a lot about over the last few rocky years. Risk tolerance is essentially a very personal attitude about selecting investment options for your super that you are comfortable with.

We're all exposed to risk in any situation where there is more than one possible outcome. Investing poses a number of risks. Most financial experts agree that the best way to decide how to invest your super is to develop a risk profile to help you understand your tolerance towards risk. Your risk profile can assist in selecting investments that are more or less appropriate for you so that in times of market volatility, you're less likely to be taken by surprise.

What's your risk profile?

- take the test to find out!

A risk profile examines your personal views on risk – try a few examples of risk profile questions (but you should see a qualified financial advisor for a comprehensive risk profile).

Circle the answers that are most relevant to you. Work out the letter you answered the most and match it to the table below to see what type of investor you are.

Which of the following best describes your current stage of life?

- Single with few financial burdens
- Mature family
- A couple without children
- Young family
- Preparing for retirement

How long will your super be invested before you need to access it?

- Longer than 7 years
- Between 5 and 7 years
- Between 3 and 5 years
- Between 2 and 3 years
- Less than 2 years

What return do you reasonably expect to achieve from your investments?

- Over 12% p.a.
- 8-12% p.a.
- 5-7% p.a.
- 2-4% p.a.
- A reasonable return without losing any capital

How familiar are you with investment markets?

- Experienced with all investment sectors and understand the various factors that influence performance
- I understand that markets fluctuate and that different market sectors offer different income, growth and taxation characteristics
- I have enough experience to understand the importance of diversification
- Not very familiar
- Very little understanding or interest

Your main concern is security. Keeping your capital safe is more important than earning a high rate of return.

- You strongly disagree
- You disagree
- You are not sure
- You agree
- You strongly agree

The value of your super has fallen over the last 12 months. Your reaction is:

- Invest more - it is even better value now
- This was a calculated risk and you would leave the investment in place expecting performance to improve
- You would be concerned, but would wait to see if the investment option improves
- You transfer to a more secure investment option
- Horror. Security of your capital is critical and you did not intend to take risks

What type of investor are you? If you were mostly...

- (a)'s - you are an aggressive investor. Security of capital is secondary to the potential for wealth accumulation.
 (b)'s - you are a confident investor, wanting to invest most of your money for capital growth.
 (c)'s - as a balanced investor you are prepared to accept higher volatility and moderate risks.
 (d)'s - you are a cautious investor seeking better than basic returns but risk must be low.
 (e)'s - you are a conservative investor. Risk must be very low and you are prepared to accept lower returns to protect your capital or super.



Lending a hand at Carols by the Bay

Quadrant was a proud supporter of Carols by the Bay, the annual carols by candlelight event held at Sandown Park in Sandy Bay on 20 December 2009. Quadrant also supported the great work of the official carols charity - Variety the Childrens Charity by donating a Christmas hamper prize.



Quadrant Marketing & Communications Manager Linda Manaena lending a hand at Carols by the Bay



n ya bike.....(for a good cause)

As our resident cycling enthusiast, Quadrant First financial advisor Stephen Bray is coordinating a Quadrant corporate team to ride in the Freedom Ride Corporate Challenge 2010. The Freedom Ride is a major fundraiser for Live Free Tassie, an organisation involved in helping young people overcome addictive behaviours. It offers a residential drug treatment program specifically for young men aged between 18-25 with life controlling issues and addictions within a therapeutic community facility at Ellendale.

The 100km ride takes place on Saturday 13th March 2010. It starts at Port Arthur and ends in Hobart.

Like to be involved?

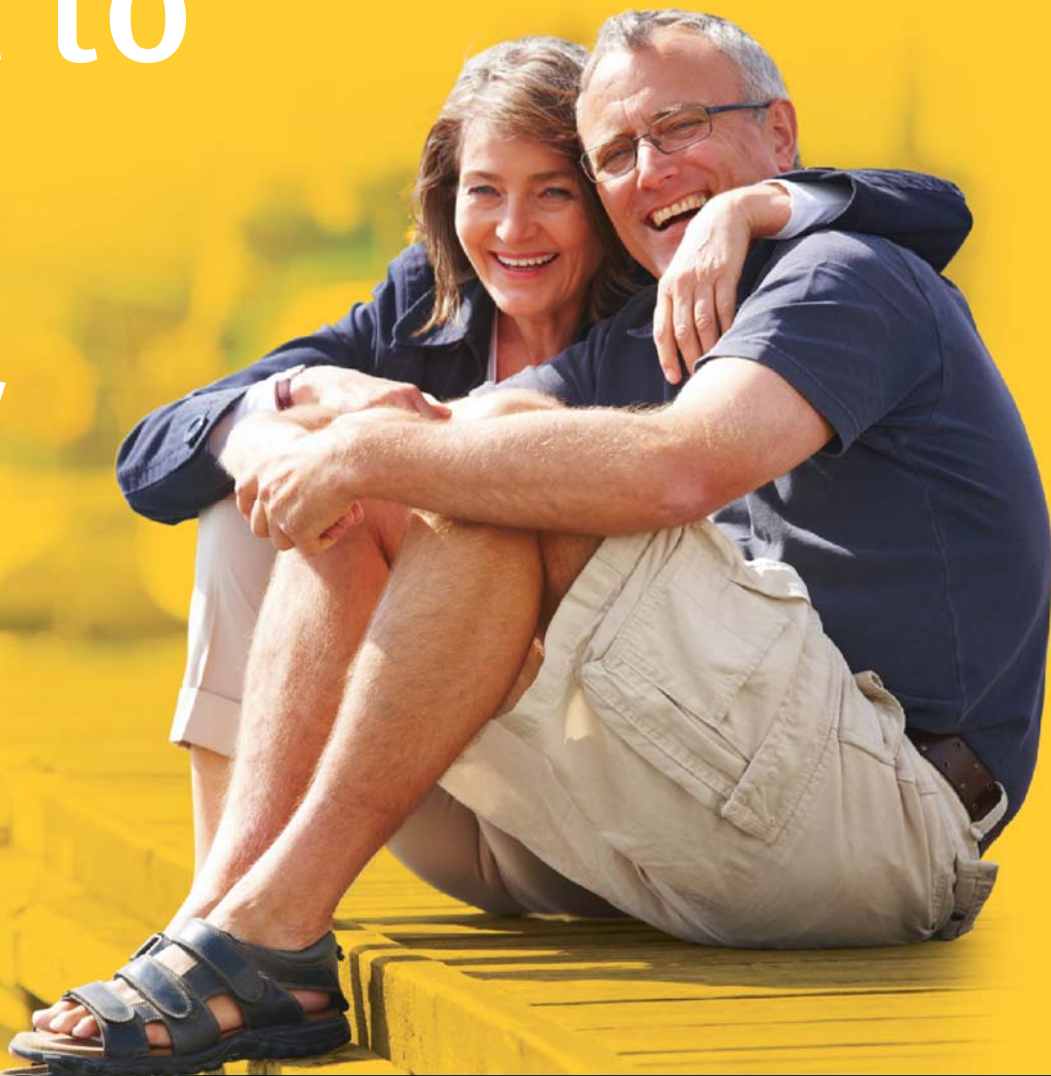
If you enjoy cycling why not join the Quadrant team for this very worthwhile cause. We're inviting 9 members to join the team and as part of that commitment, raise \$500 each through fundraising activities with your family, friends and work colleagues. You can ride the full 100km from Port Arthur to Hobart or choose to do a shorter 25km stretch. You will simply need to provide your own transport to Port Arthur, a roadworthy bicycle and suitable riding attire to join in the fun.

For your efforts you will receive a cycling jersey, fundraising tips and some Quadrant promotional gear. To register your interest, please email events@quadrantsuper.com.au or call Stephen Bray on 6230 6959 by 20 February 2010.

2009 Quadrant Freedom Ride team



Get a tax effective boost to your super



And add more to your savings before you retire.

If you're over 55 you may be able to take advantage of a Government initiative called transition to retirement where you could save on tax and boost your super from now until you retire.

That extra boost is always handy especially if you plan to travel, upgrade your car or maybe even renovate your kitchen once you've finished work.

Find out more in our new transition to retirement booklet. It has handy tips and hints as well as case studies to help get you on the road to a comfortable retirement.

Call 1800 222 209 for your free copy today.

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