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Asgard Employee Super

Being able to retain and attract quality employees is fundamental to the future success of your business. The award-winning Asgard Employee Super is designed to do just that – providing your business with a comprehensive solution that ticks all the boxes.

- Transition service
- Online administration and management
- Full financial advice service
- Dual discounted fee structure
- Insurance at reduced group rates
- Access to a team of technical experts
- Online Clearing House facility
- Diverse investment choice and flexibility
- Regular employee communications
- Online account information for employees
- Internet and telephone support services
- Tailored employee education program
- Family and spouse accounts

Our experienced team of business-to-business specialists has the very best in superannuation, investment, administration and insurance expertise. This means we take away the risks, complexities, responsibilities and liabilities of running an in-house system and leave you to focus on building your business rather than administering superannuation.

Asgard

“Our commitment
to provide you and
your employees
with an exceptional
superannuation
service”

Simplicity and efficiency for you

Setting-up and managing your new employee superannuation account can be costly and often time-consuming. With Asgard Employee Super, it doesn't have to be.

Seamless transition

Our experienced transition management team manages the whole transition process for you. From negotiating with your current providers/trustees to rolling out an easy-to-understand employee communications strategy, Asgard will help ensure your new employee superannuation account is not only implemented with minimal stress but is tailored to the individual requirements of your business.

For further information about our transition service, please ask your Asgard Business Superannuation specialist for a copy of the 'Transition management service' flyer.

Save time and money with Employer Online

Employer *Online* is Asgard's secure administration website that helps manage all your superannuation matters.

By automating the key components of your superannuation process, Employer *Online* can save your business time and money, as well as reduce errors, speed up transactions and simplify record-keeping.

Employer *Online* provides you with secure access to real-time information on your superannuation fund account, such as funds under administration, where your employees are investing their superannuation contributions, and complete visibility of company contributions and when they were made.

Through Employer *Online* you also have access to the **online Clearing House facility** which removes the administrative burden of making multiple superannuation fund payments.

For further information about Employer Online and the Clearing House facility, please ask your Asgard Business Superannuation specialist for a copy of the 'Online services' flyer.

Support, advice and keeping you informed

As well as ongoing advice and day-to-day support from your Asgard Business Superannuation specialist and your own professional financial adviser, you have full access to Asgard's Technical Services team. This team contains technical professionals who specialise in superannuation, legislation, taxation, estate planning and executive packaging.

We ensure you're kept up-to-date with everything you need to know in the world of superannuation. We will send you a bi-annual e-newsletter about the latest issues and developments in the superannuation environment; your Asgard Business Superannuation specialist and financial adviser will also notify you of any immediate issues such as legislative changes; and Employer *Online* provides a convenient 24/7 base for important information and topical updates.

A wealth of features for your employees

Through Asgard, you can be confident you're providing your employees with an award-winning superannuation solution that has great features and support.

Flexibility, choice and expertise...what more could your employees want?

For those employees wanting to take an active part in their superannuation, we offer the widest range of investments available in the Australian superannuation market. Alternatively, for those employees seeking a less hands-on approach, they can invest in one of five diversified portfolios (defensive, moderate, balanced, growth or high growth) managed by our highly regarded Investment Solutions team.

Combined with access to their very own professional financial adviser, your employees will have the confidence and support they need to either construct their own individual investment portfolio from over 350 managed investments as well as any of the shares in the S&P/ASX 300 index (known as Managed Profiles) or invest in a diversified portfolio (known as Separately Managed Accounts – Funds).

A fee structure that rewards a growing superannuation balance

Asgard's fee structure rewards your employees on two levels. The first offers them a discount as their superannuation balance grows – the higher their balance, the lower the administration fee. The second rewards them with an additional discount as the total superannuation balance of all employees reaches certain thresholds. Implementing this fee structure means you're actively encouraging employees to save more for their life after work.

For further information about how our fee structure can benefit your employees, please ask your Asgard Business Superannuation specialist for a copy of the 'Competitive fees' flyer.

Professional financial advice

As part of our commitment to provide you and your employees with an exceptional superannuation service, a professional financial adviser is available to provide ongoing advice and day-to-day support to both you and your employees.

As well as assisting you with the decisions relating to your superannuation fund, your adviser will offer your employees expert advice on areas such as investment choice, risk profiling, consolidating superannuation funds and strategies for wealth creation.

Your financial adviser can also provide plan management services that include selection and monitoring of the Asgard superannuation service, and establishment and facilitation of a Policy Committee (if required).

Access to information anytime, anywhere

Investor Online (www.investoronline.info) and Investor Oncall provide your employees with fast, secure and convenient access to everything they need to know about their account.

Once employees receive their secure login details, they can view their account balance, investments held, transaction details, insurance details, asset allocation and even download commonly requested forms, all from the privacy and security of their own home or office.

Investor Oncall (touch tone phone) provides dedicated, personal employee support, helping to reduce one of the main sources of superannuation administration work – employee questions.

Employee communications material

From the initial Welcome Pack, to your employees bi-annual Investor Report and copy of Axis (Asgard's investor newsletter), we ensure your employees are kept up-to-date with the latest information they need to make decisions about their future.

Our communications are designed to help employees better understand their superannuation account, the overall superannuation environment and what's happening to their money.

Please ask your Asgard Business Superannuation specialist for examples of communications we send to employees.

Ongoing education program

Asgard has a structured education program that can be tailored to meet the individual requirements of your business. Many employers find that financial education is a valuable element in their employee benefit package and these programs often prove instrumental in helping employees improve their understanding of superannuation and investment issues. Areas that are covered, but not restricted to, include the following.

Basic superannuation information

An overview of superannuation investment concepts.

More advanced superannuation and investment concepts

Dollar cost averaging, investment returns, salary sacrifice etc.

Wealth creation strategies

Investing tips and end of financial year strategies.

Specialist sessions

Tailored to cover highly relevant issues or events, such as major investment market movements or redundancies in your organisation.

Pre and post retirement tips

Focusing on preparation strategies for retirement.

Insurance solutions

We can provide some of the country's most comprehensive, flexible and innovative life cover options for your employees, and because of our market presence and independence, we're also able to negotiate extremely competitive group rates.

For further information about the great features and different cover options available, please ask your Asgard Business Superannuation specialist for a copy of the 'Insurance solutions' flyer.

Family and Spouse Accounts

Asgard offers Family and Spouse Accounts for members of Asgard Employee Super. This means all Asgard Employee Super account members are able to share the same great benefits with their spouse and family.

For further information about Family and Spouse Accounts please speak to your Asgard Business Superannuation specialist.

Why choose Asgard for your employees?

“Asgard Employee Super continues to win a wealth of prestigious awards from a variety of independent researchers and rating agencies”.

Peace of mind

Administering investments and superannuation since 1985, your business is in good hands.

Solid backing

Asgard is part of the Westpac Group, so you can feel confident your business is being supported by a member of one of Australia’s largest financial services groups.

A solution you can trust

Since 1985, over 6,000 employers and 100,000 employees have trusted Asgard with their superannuation.

Size

Today we manage more than \$37 billion¹ for Australians and are the largest superannuation, retirement and investments administrator in our vast country.

Award-winning service

Asgard Employee Super continues to win a wealth of prestigious awards from a variety of independent researchers and rating agencies. Opposite is a summary of our most recent accolades.

¹Source: Plan for Life September 2008

SuperRatings 2009 Award – Gold

The wide range of flexible investment options and our comprehensive online education package were identified as key reasons behind this prestigious award.

Chant West Corporate Super 2009 Award – 5 Apples (highest quality)

Asgard Employee Super retained the highest possible Chant West rating for both small and medium corporate superannuation plans, up to \$50 million.

The Heron Partnership 2008/09 Award – 5 Heron Quality Stars

Asgard Employee Super was judged to be of “outstanding quality” in the corporate superannuation market and awarded with the highest possible quality star rating.

The Heron Partnership 2008/09 Award – 5 Heron Quality Stars

Asgard Employee Super retained the **top percentage ranking for investment performance** and was awarded with the highest possible quality star rating.

Selecting Super Quality Rating 2008 – AAA' rating (highest possible)

Asgard Employee Super received a AAA rating and was judged “**an exceptional quality super fund**”, based on independent research from the Rainmaker Group.



To find out more about Asgard Employee Super and how it can benefit you and your employees, contact your Asgard Business Superannuation specialist today (contact details attached oveleaf) or telephone 1800 005 740.

Important information

Asgard Capital Management Ltd (Asgard) ABN 92 009 279 592 AFSL 240695 is the trustee of the Asgard Employee Super account (fund) ABN 90 194 410 365. An investment in the Asgard Employee Super account is an investment in a master fund. It is not a bank deposit or security. Asgard reserves the right to change the terms and features of the accounts subject to our ability to do so under the terms of the Trust Deed and superannuation law. The provision of the investments available through the Asgard Employee Super account or any other investment information, examples or statements in this document should not be taken as the giving of investment advice by us, as it is not aware of your or your employees' objectives, financial position and particular needs. No action should be taken on any information in this document. Before making a decision to become an Asgard Employee Super employer sponsor you should read the Asgard Employee Super Product Disclosure Statement available from Asgard.

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