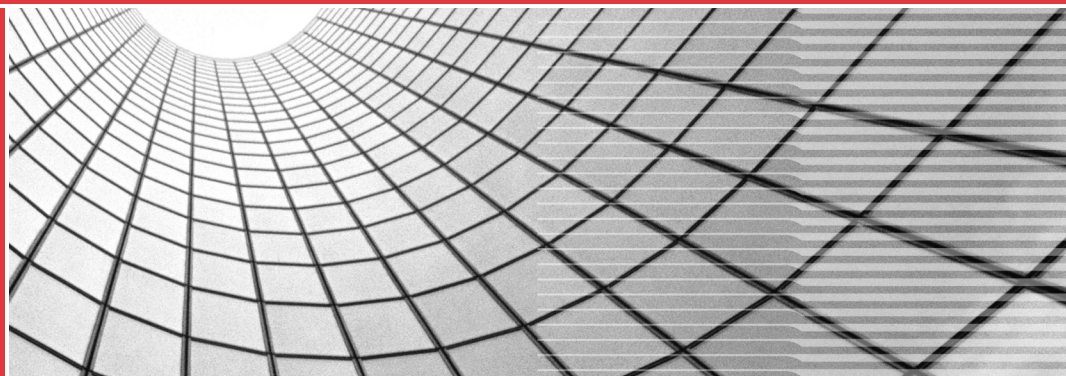


# Corporate Superannuation

## Your Questions Answered



### What is Corporate Superannuation?

Corporate Superannuation refers to a superannuation fund established by employers to provide for the retirement benefits of employees of a particular company, or group of companies.

As part of the Government's drive for people to fund their own retirement the Superannuation Guarantee Charge (SGC) was introduced in 1992. Initially introduced at 3%, the requirement since 1 July 2002 is for 9% of salary to be contributed by employers on behalf of their employees.

Superannuation is an important part of an employee's total package. It is essential that employers provide their employees with a comprehensive package of superannuation benefits that meets their retirement needs.

### What are my Superannuation Obligations?

Managing employee superannuation in Australia can require a significant amount of administration and responsibility in order to fulfil both the employer's obligations and those of their employees.

As an employer you have the obligation to provide your employees with a superannuation fund that complies with the legislative requirements while at the same time meeting the retirement needs of your employees.

Primestock Securities provides a hassle free solution to meet your superannuation obligations as an employer, while providing your employees with a cost effective and simple way to save for retirement.

When choosing a superannuation fund consideration should be given to the following factors:

- Does the fund help the company comply with its superannuation obligations?
- What type of value added services are provided to members and employers?
- Is there an education program for employees?
- Does the fund have efficient and sound administration?
- What are the costs associated with the fund?
- What insurance options are available to members?
- How has the fund performed?

*The Primestock Securities Corporate Superannuation Offering is what modern superannuation is all about, a portable plan with flexible investment and insurance options that provides employers with a cost effective solution tailored to suit their superannuation needs.*

### What is the Superannuation Offering?

The Primestock team have been providing superannuation advice and administration services to Australians for many years and Corporate Superannuation is a core business for Primestock Securities.

One of our key features is our commitment to providing high personal service standards and a complete superannuation package for both employers and members. Features include;

- The allocation of a dedicated Corporate Superannuation Adviser and Client Service Manager to each Corporate Client,
- Assisting our corporate clients to run policy committees,
- Electronic downloads of payroll data directly from the payroll system into our administration platform,
- Keeping our clients informed of their superannuation obligations and changing legislation,
- Personalised enrolment of new members,
- A structured member education program,
- Telephone access to trained customer service personnel to assist with member queries,
- Access to account information via the internet,
- The ability to access the Primestock MEMBERBenefits Program, and
- Access to experienced Financial Planners

## What are the benefits of the Superannuation Offering?

One of the attractions of Primestock is the ability to access the Primeselect Superannuation Plan. The Primeselect Superannuation Plan is a Master Trust that offers significant benefits for both employers and members, some of which have been outlined below;

### KEY FEATURES

#### Simplicity...

the Primeselect Superannuation Plan is a Master Trust so all paperwork, administration duties and trustee duties are looked after.

#### Choice...

over 100 investment choices to choose from.

#### Flexibility...

the ability to change investment options in line with changing lifestyle needs and risk profile.

#### Performance...

specialised monitored investment management backed by research and expert advice.

#### Low Fees...

the pooled purchasing power of the plan provides access to investments which would not normally be available to retail investors.

#### Continuity...

the ability for members to remain within the plan throughout changes in employment and into retirement.

#### Member On Line Access...

members can access their account details on a secure website at anytime.

#### Employer Online Processing...

employers can process all superannuation contributions and employment detail changes on our secure website or alternatively deal directly with a qualified Client Service Manager.

#### Consolidated Reporting...

regardless of the number of investment options chosen all investment and taxation information is provided on one consolidated report for each member.

#### Security...

independent professional custodianship and annual audit.

## Summary of Offering

### Compliance With Legislation

- Legal liabilities
- Fund compliance and taxation
- Audit responsibilities

### Additional Services

#### (Primestock MEMBER Benefits Program)

- Financial Planning
- Banking services
- Legal services
- Accounting services
- Lifestyle benefits

### Personal Service

- Assistance with fund design
- Assistance with new fund transition
- Implementation of on-going service program
- A dedicated Corporate Superannuation Adviser and Client Service Manager
- Professional advice to you and your employees

### Employee Education

- Tailored information sessions and seminars
- Investment choice and advice
- Tailored workplace Financial Planning for employees
- Regular communication and updates

### Fund Administration

- Efficient data transfer
- Modern robust computer systems
- Comprehensive member statements
- Convenient contribution methods
- Simple timely input

### Insurance Protection

#### for You and Your Employees

- Flexible insurance arrangements
- Death, Total & Permanent Disability
- Income Protection
- Competitive group rates

## About Primestock Securities

Primestock Securities is a Licensed Dealer in Securities, a Registered Life Insurance Broker and an Investor Directed Portfolio Service (IDPS) Operator.

Primestock Securities is independently owned and has relationships with Australia's leading Fund Managers and Life Insurance Companies.

Primestock Securities Advisers provide clients with personalised and structured financial solutions that are designed to meet their particular needs.

A TRUE OFFER OF  
**choice &  
FLEXIBILITY**