



simply better

Integrated Super employer briefing

Super solutions for today, tomorrow and always

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'Abridged' general advice warning



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Agenda



- About MBA Wealth Advisors
- Integrated Super
- Wide Investment Choice
- Comprehensive and convenient insurance options
- Exceptional value for money
- Making employer super easy
- Innovative and extensive range of member services
- Summary
- Questions

About MBA Wealth Advisers



- MBA Group:
 - One of the Queensland's leading financial services company
 - more than 590 million under management
 - Established over 8 years ago
 - Debt free company

Highly rated



- High Quality products with 5 star rating and some of which are rated in the top 5 for corporate superannuation funds in Australia by Heron Partnership, July 2007
- Highest quality rating of 5 apples in the Small Corporate Category by Chant West, 2007
- Selecting Super AAA rating, 2007
- No.1 for Customer Service amongst Australia's top ten wealth managers by recent research undertaken by ACNielsen, 2006
- One of the most trusted names in superannuation in Australia, ING Brand Research, Stancombe Research & Planning, June 2007
- No.1 Call Centre in NSW (50-120 seats), Australian TeleServices Association, July 2007

About Integrated Super



- **Focused on helping businesses that:**
 - have between two and several hundred employees
 - want a super fund that already complies with the Choice of Fund legislation and makes operating in a 'choice of super fund' environment easy
 - prefer to remit contributions electronically

About Integrated Super



- **Integrated Super offers :**
 - ✓ choice of over 50 investment funds with unlimited switching
 - ✓ access to comprehensive insurance cover for death, disablement and group salary continuance (income protection)
 - ✓ tailored investment solutions and insurance arrangements
 - ✓ competitive group pricing
 - ✓ negotiable low member fees for larger plans
 - ✓ family member benefits and fee discounts
 - ✓ free and easy rollover assistance from other super funds
 - ✓ policy committee support for when the plan grows to more than 49 members
 - ✓ dedicated customer service and reliable administration support
 - ✓ hassle-free new plan installation and transition management service
 - ✓ efficient and time-saving online contribution payment options via EasyTransact, internet banking (EFT) and BPAY®
 - ✓ free super clearing service for most plans

Wide investment choice

- Topics covered:
 - Choice of over 50 different investment funds
 - Different investment styles and asset classes
 - Access to multi manager funds
 - OptiMix – the optimal mix of investment managers
 - Default investment strategy – OptiMix Balanced

Choice of over 50 investment funds with unlimited switching



✓ Full range of investment styles

- Single manager
- Multi-manager
- Sector specific
- Diversified
- Index
- Ethical
- Domestic and
- International funds

✓ Members can choose up to 8 investment funds for their personal investment strategy

Access to multi-manager funds - example



- ✓ Comprehensive diversification across asset classes and investment managers in one investment
- ✓ OptiMix has been delivering consistent returns for over a decade
- ✓ OptiMix currently manages over \$8.75b in FUM
- ✓ Integrated Super offers access to 11 OptiMix funds

Performance of funds*

Investment Fund	1 yr	2 yrs	3 yrs	5 yrs
OptiMix Balanced	-6.49 [†]	4.36 [†]	7.84 [†]	9.25 [†]
Optimix Growth	-7.50 [†]	4.58 [†]	8.59 [†]	10.24 [†]

*One of MBAWA fund's. Past performance is not necessarily indicative of future performance.[†]Compound average return to 31 May 2008

Comprehensive and convenient insurance options



- Topics include:
- Insurance cover available
 - Death only
 - Death and TPD
 - GSC (income protection)
- Automatic Acceptance Levels
- Other:
 - Default cover for Death and TPD
 - Tailored Death and TPD and GSC cover
 - Insurance protection available for family members

Insurance cover available

✓ Integrated Super offers a range of convenient insurance cover for death, disablement and income protection



Automatic Acceptance Levels



An AAL is a specified amount of insurance cover available to eligible members within a plan without having to provide health evidence.

Automatic Acceptance Levels



Standard Cover

Death and TPD			
No. of employees eligible to join the employer plan	No. of eligible members for one unit of default cover to apply	% of eligible employees who must join the plan for the AAL to apply for additional units	Maximum units of cover available
1-9	No minimum	N/A	1 unit of cover
10-19	No minimum	75%	2 units of cover
20+	No minimum	75%	3 units of cover

Automatic Acceptance Levels



Tailored Cover

Death and TPD		
No. of employees eligible to join the employer plan	% of eligible employees who must join the plan for the AAL to apply	Maximum AAL – Death/TPD
1–4	Not available	Not available
5–9	100%	\$200,000
10–19	75%	\$250,000
20–29	75%	\$400,000
30–49	75%	\$450,000
50–99	75%	\$500,000
100–249	75%	\$600,000
250+	75%	Negotiable*
Group Salary Continuance		
1–9	Not available	Not available
10–19	75%	\$3,000 per month
20–25	75%	\$4,000 per month
26–49	75%	\$5,000 per month
50–74	75%	\$6,000 per month
75–99	75%	\$7,000 per month
100–249	75%	\$8,000 per month
250+	75%	Negotiable*

** Employers with more than 250 insured members can apply for an individually determined AAL

Other insurance options

- **Default cover**
 - Where insurance is not established at commencement, plans will be automatically established with one unit of Standard Death and TPD default insurance cover.
- **Tailored Death and TPD and GSC cover**
 - Choose to tailor the insurance arrangements for the plan to meet the needs of your employees.
- **Insurance protection for family members**
 - Family members may also be able to access Death and TPD cover (subject to application and approval).

Exceptional value for money



- Competitive and flexible pricing
- Family fee discounting
- Members keep many of their benefits when changing jobs
- Integrated Super reflects exceptional value and offers very competitive pricing. This is due to the pooling together of employees' super, resulting in group-based rates. These rates are also made possible by ING's size, scale and expertise.

Exceptional value for money

✓ Low administration fee

First \$250K	1.10% p.a.
Next \$250K	0.90% p.a.
Next \$1 million	0.70% p.a.
Next \$3.5 million	0.65% p.a.
Amounts over \$5 million	0.60% p.a.

Based on the total plan balance

All fees on an after tax basis

Rebates distributed pro-rata based on plan's cumulative FUM

Exceptional value for money

✓ Low fees (other)

Establishment fee	Nil
Member fee (Waived if account balance >\$25K)	\$51 p.a.*
Investment management	0.29% - 1.53% p.a.^
Withdrawal fee ¹	\$65
Switching fee [#]	Nil
Contribution fee	Nil
Adviser service fee (if agreed)	Either up to 1.00% pa or up to \$150 pa
Transfer fee	Nil
Personal Advice fee (if agreed)	up to \$5,000 pa

All fees on an after tax basis.

* Increased to \$80.75 p.a. if employer does not use EasyTransact.

^ Dependant on investment fund selected.

¹ May be waived if the benefit is transferred to the Integra Personal Division or to another ING product. Fee may also be waived where other conditions apply (for more information see Employer Guide).

[#] A buy/sell spread may apply when money moves in or out of an investment fund.

Family fee discounting



- Employees can introduce members of their family to Integra Super.
- Family members may benefit from:
 - access to insurance cover
 - member services
 - any Administration Fee discounts applicable to the plan

Members keep many of their benefits when changing jobs



When a member leaves their employer they can:

- Maintain insurance cover
- Continue to have access to group life insurance premium discounts
- Continue to make personal and employer contributions to their account
- Continue to be linked to family members that they introduced to Integra Super – which can continue to reduce their Admin Fee!

Making employer super easy



- Hassle-free new plan installation and transition management service
- Dedicated online Employer Centre
- Simple and easy online servicing through EasyTransact
- Funder's super clearing service – free for most plans!
- Other convenient contribution payment methods
- Account management for larger plans
- Dedicated customer service and reliable admin support
- Support when establishing a policy committee

Hassle-free new plan installation and transition management service



- Dedicated transition service consultant
- Highly experienced, specialist installation staff
- Rigorous project management framework
- End-to-end transition service to all new Integrated plans
- Negotiation with internal and external stakeholders to ensure timely transfer
- Close communication with employers throughout the transition period
- Training on the use of EasyTransact
- Free rollover assistance service to help your employees transfer monies from their old employer fund or other super accounts, into Integra Super, quickly and easily.

Simple and easy online servicing through EasyTransact



- All employers have access to EasyTransact, funder's time-saving online superannuation servicing system.
- EasyTransact allows employers to take control of their super plan:
 - 24 hours a day, any day of the week
 - make easy online contributions using BPAY or Direct Debit
 - maintain complete control over all contributions and produce Superannuation Guarantee contribution reports for employees
 - manage Choice of Fund obligations quickly and easily
 - set up new members, update member details including address changes, contact information and provide employees' Tax File Numbers
 - exit former employees
 - access history of transactions made online
 - access funder's free super clearing service

Funder's super clearing service – free for most plans!



- Access the online clearing service through EasyTransact
- Free of charge to most employers
- Reduces administrative burden employers face under choice of fund
- Flexibility to make contributions to MBA's Integrated Super and other complying super funds chosen by employees

* MBAWA's funders EasyTransact online super clearing service is free of charge to employers who nominate Integrated Super as their default fund, and where at least 50% of employees have their super paid to that fund.



Other convenient contribution payment methods

- Contributions can be made via easy payment methods which include:
 - BPAY®
 - direct credit
 - direct debit
 - cheque
- BPAY and direct credit payment options are available 24 hours a day, 7 days a week.

There is a discounted member fee for employer plans that register and use EasyTransact for the transmission of all data and contributions via direct debit or BPAY



Account management for larger plans



- To help make life easier, Integrated Super offers an account management service for larger plans.
- Account Managers
 - assist with transitioning the plan
 - provide policy committee support
 - Provide overarching plan management

Dedicated customer service and reliable administration support



- **National Contact Centre**
 - Our telephone based service team for employers and employees
 - Phone queries on 1300 889 484 available 8.00am to 8.00pm weekdays.
 - Email queries to customer@mbawealthadvisers.com.au
- **MBA telephone support team**
 - 1300 889 484

Support when establishing a policy committee



- Support materials are available for employers and members to establish a policy committee
- Policy committees are established when a plan grows in size (more than 49 members)
- The policy committee:
 - ensures that MBA's funders are kept aware of the concerns of members and employers on an ongoing basis
 - is responsible for acting in the best interests of the super plan

Innovative and extensive range of member services



- New member set up process
- Online Member Super Centre - everything members need all in one convenient place
- Innovative online tutorials
- InvestorBenefits
- Free and easy rollover assistance for members
- Automatic online pre-registration for new members
- Ongoing communications

New member set up process



- New members receive a Member **Welcome Kit** upon joining
- The kit includes:
 - A Welcome Statement
 - A step by step installation CD and guide
 - A Member Card
- Automatic online pre-registration for new members
 - All new members will automatically be registered for the Member Super Centre upon joining.

Online Member Super Centre



- Super account access and transacting anytime via account access, just like internet banking
- Interactive and online financial education tutorials
- Calculators and seminars for investors
- Regular super news
- Product and performance information
- Pre-populated online forms

Investor Benefits

Members can access exclusive discounts and offers on:

- Home Loans
- Travel
- Car hire
- Wines
- Communications
- Leisure experiences
- Adventure experiences
- Show packages



Mumba



ANE



NOVOTEL
ACCOR
hotels



Mercure
ACCOR hotels



RedBalloon
DAYS
Amazing Gifts for Amazing People



APT
AUSTRALIAN
PACIFIC TOURING



Europcar



PRIMUS
TELECOM



Premium Wines
DIRECT



SHOWBIZ.com.au



all seasons
ACCOR hotels



acp
magazines

- **New employee Induction Kit**
 - Promotes the benefits of Integrated Super (summary of what employees will receive upon joining)
 - Available for employers to distribute to all new employees.
- **Changing Jobs Kit**
 - Changing Jobs Kit will be sent to members leaving their employer
 - Includes a Choice of Superannuation Fund Nomination Form
 - Continue to have contributions paid into their Integrated Super Personal account

Integrated Super - Summary

Integrated Super:

- ✓ is easy to use
- ✓ represents exceptional value and
- ✓ provides an extensive range of innovative member services
- ✓ is highly rated by experts
- ✓ helps you manage and grow your superannuation today, tomorrow and always

To find out more...



- ✓ Contact your financial adviser
- ✓ Call ING's Customer Services on 133 665
- ✓ Read the **Integrated Super** Product Disclosure Statement
- ✓ Visit www.mbawealthadvisers.com.au

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