

Lifestyle



# EMPLOYER SUPER IT'S PERSONAL

WORKPLACE SUPERANNUATION SPECIALISTS

# SUPER PERSONAL

Driven by core values of care, respect, thoroughness, transparency and passion, we seek to work with organisations that care as much about their employees as they do their bottom line.

Organisations with a desire to attract and retain good people because they understand that it's people who make the difference. Organisations that recognise that, to each one of their employees, corporate super is, super personal.



## What we do

In a nutshell, we improve the value organisations get from their superannuation arrangements and the value they give to their employees.

Superannuation is a large, legislated cost for employers. We maximise the return on the investment organisations are making in their employees' futures. This can often be achieved without changing your default fund.





## Why we exist

Every employee has superannuation, yet few understand it.

Every organisation invests in their employees' superannuation, yet few have the resources or deep-level experience to manage it.

We are passionate about improving this. Our role is to help organisations help their employees gain control of their own financial destiny. Through our personal approach to education, knowledge and tools they become better equipped to achieve their goals.

### We help employees understand:

- the income they will need in retirement
- how much they will have when they retire
- what life insurances they may need now
- what they can do now to improve their financial situation.

It is often obvious to us, when we meet employees for the first time, that if they were coached to do things a little differently their outcomes could be so much better. The earlier we are able to engage with them and empower them, the greater the positive impact on their lives.

We work with many organisations and thousands of employees, all who continue to value what we do for them. It is tremendously satisfying. Which is why we do what we do.

## How we do it

By being hands-on.

We work with an organisation to tailor a program of proactive education for their employees, generally in the form of seminars and face-to-face meetings.

We provide advice to the organisation and we assist HR and payroll as required.

We also ensure the superannuation arrangements are appropriate for the organisation and for the employees.

We tailor the superannuation plan and insurance formulas to the organisation's needs.

We also act as advocates for the organisation and its employees.

We provide personalised reports, using various calculators at our disposal.

We do whatever it takes to get the job done, efficiently.

*See p7 for all the services we offer.*





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CFP Financial Planner  
Authorised Representative

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## Who we are

Lifestyle is proud to have specialised in employer superannuation since 1990.

We are a founding member of the Corporate Superannuation Specialist Alliance and have been actively involved in trying to shape legislative change; lobbying for better consumer outcomes.

Our loyal staff are fully qualified, accredited members of professional bodies and we have a high staff retention rate.

Our clients are located all around Australia; in major cities and regional areas. Many have been with us since the early 1990's. Testimonials or business references are available on request.

Our great relationships with many product providers enable us to negotiate good outcomes on behalf of our clients.

### In addition to Corporate Superannuation, we can advise on:

- Personal financial planning and investment management
- Life insurance (both group and personal insurances)
- Mortgage broking
- Tax planning
- Estate planning and legal structures
- Business planning

As one of the larger, privately-owned financial planning firms in Australia, our scale, experience and organisational structure, in tandem with efficient service and continuity in service, provides extensive benefits to our clients.

## Services we offer

### EMPLOYER SERVICES (ONGOING)

- Providing technical advice regarding super obligations.
- Dealing with administrative issues with the provider (we usually have behind the scene access) saving the time of HR and Payroll Depts. We are the single point of contact for the employer.
- Taking queries from members.
- Assistance in establishing Policy Committees, setting agendas, providing secretarial support.
- Develop an education and financial literacy programme (in conjunction with the employer). This involves regular newsletter/flyers, seminars, online tools and personal meetings.
- Annual or semi annual reporting on fund statistics, such as level of fund choice, level of transactions, demographic changes and level of salary sacrifice and other additional contributions.
- Ongoing reviews of fees and insurance premiums.
- Reviewing Automatic Acceptance Levels of Insurance (level of cover up to which the formula cover is provided without evidence of health).
- Newsletters on relevant matters such as compliance issues, federal budgets etc.

### MEMBER SERVICES (ONGOING)

- Provision of Induction Packs (for the employer to give to new employees) outlining the default fund offering and including fund choice forms.
- Acting as a call centre for member inquiries; ensuring contact with a person who knows their fund.
- Provide online facilities such as educational material, calculators, etc.
- Dedicated email inquiry service.
- Regular newsletters on a range of educational topics.
- Seminars on a range of topics; pertaining to the fund and also educational (e.g. pre-retirement planning, debt reduction, value of insurance etc.)
- Personal meetings onsite covering a wide range of needs:
  - Value of salary sacrifice
  - Co-contribution opportunities
  - Transition to retirement strategies
  - Assisting with budgeting
  - Nominating beneficiaries on death
  - Setting appropriate insurance levels
  - Assisting with consolidation of super funds
  - Guidance on investment strategy
- Managing insurance underwriting processes, helping with paperwork.
- Providing claims management when there is a death or disability claim, ensuring timely access to benefits.

### BENEFIT DESIGN & TENDER

- Assistance with designing the benefit structure, especially the levels of insurance and member categories.
- Assisting employers to choose an appropriate Default Fund.
- Obtaining tenders from an agreed number of providers and analysing them in the areas of:
  - Investment performance and range of choice
  - Fees
  - Insurance premiums, terms and conditions
  - Operational offering, e.g. online data and payment methods
  - Services to members, e.g. annual statements, newsletters, etc.
- Presenting tenders and finding the best solution.

### INSTALLATION

- Ensuring the fund is correctly set up.
- Installing admin systems, including training of staff on use of online systems.
- Preparing written material and delivering seminars to staff on their new fund.
- Assisting with benefit transfers from previous fund(s).

