



IOOF makes employer superannuation easy

IOOF Portfolio Service Employer Superannuation

Managing your superannuation (super) plan can be challenging and requires expertise in investments, taxation, super legislation and insurance. The investment of time and resources required to manage your employees' fund can be a costly burden that impacts on your ability to effectively run your business.

IOOF Portfolio Service Employer Superannuation (IPS Super) provides a simple, efficient and flexible administration service for employers with two or more employees and with a minimum contribution of \$1,200 p.a. per member. If you don't have the expertise, or you have a desire to outsource the management of your super fund, IPS Super can help.

Super contributions

Contributions accepted into IPS Super include:

- employer contributions - Superannuation Guarantee, award or industrial agreement (all mandated), additional employer and salary sacrifice;
- personal contributions (after tax);
- spouse contributions;
- rollovers and transfers; (including directed termination payments); and
- Government co-contributions.

IPS Super key benefits

Below are some of the benefits employers and employees receive with IPS super.

Complete package	Your employer fund will give you full administration and trustee services that can be tailored to the specific requirements of your business.
Management	You retain control over contribution levels, benefit design, insurance cover and eligibility conditions.
Value	Competitively priced fees and insurance premiums.
Choice	Over 100 managed funds for employees to choose from and access to over 60 shares listed on the ASX.
Portfolio Online	A secure online management tool that is a user friendly, fast and accurate way for you to administer your IPS Super plan and for your employees to track and manage their investments.
Flexibility	Employees have the ability to change investments in line with changes in risk profiles and lifestyle. Employees also have the ability to select a level of insurance that suits their needs.
Estate planning	Employees have the ability to nominate one or more dependant(s) and/or legal personal representative to receive their benefit in the event of their death.
Ongoing support	Communication, educational material and member seminars (conducted on request).
Continuity	The ability for your employees to remain in IPS Super throughout their working life and into retirement.



Investment options

Your employees are offered a wide range of investment options enabling them to construct an investment portfolio to suit their individual financial needs. For ease of selection, we have categorised the investment options your employees can select as follows.

Easy choice

Offers a range of diversified managed funds under three investment categories - Conservative, Balanced and Growth. This range provides your employees with simple and efficient access to a spread of different asset classes and diversification within each investment category to meet different investment objectives.

Investor choice

Offers over 90 managed funds for your employees to build their own tailored investment strategy.

Direct share choice

Offers a range of over 60 shares listed on the Australian Stock Exchange (ASX).

About Portfolio Online

Portfolio Online TRANSACT allows you to add new members to your plan, make super contributions for your employees, update member details and remove employees who have left your employment.

Portfolio Online provides your employees with a range of current and historical transaction and performance details about their account including:

- **portfolio summary** — view the value of each investment option and the total value of their portfolio;
- **account transactions** — view all their transactions including contributions, withdrawals and income distributions. These are updated every half hour with the latest unit holdings and unit prices;
- **account information** — view their insurance cover, super and pension account details (if applicable) as well as information about their regular savings and withdrawal plans;
- **online switching** — allows your employees to switch between investment options online; and
- **reports** — view their portfolio history, transaction details, asset allocation and account performance.

Portfolio Online is simple to use and can be accessed 24 hours a day, seven days a week. Register for Portfolio Online at www.portfolionline.com.au

Insurance options

IPS Super offers access to competitively priced insurance cover - it can be tax effective and it's an excellent way to help each employee achieve financial security.

IPS Super offers several design options to allow you to offer cover that is appropriate to your employees. You can choose from Death Only, Death & Total and Permanent Disablement (TPD) and Salary Continuance. IPS Super also offers default insurance cover (\$1 per week Death Only cover) that meets Super Choice legislation requirements. Automatic acceptance is also available.

How to join IPS Super

IPS Super has been designed to enable you to set up a complying employer fund for employees. To set up an IPS Super plan with IOOF, you should understand how IPS Super works and how it may benefit you and your employees. Then, simply complete the application form available in the IPS Super Product Disclosure Statement¹ (PDS) and post it to:

IOOF Portfolio Service
Reply Paid 264, Melbourne VIC 8060

Where to go for more information?

For further information please speak with your financial adviser. Alternatively, you can contact our **Adviser Services** team on **1800 659 634** or an **Employer Services Officer** on **1800 653 894** or visit our web site www.ioof.com.au

Who is IOOF?

IOOF is a growing fund manager committed to delivering straightforward, quality investment solutions.

Built on a long history of providing financial solutions for its members, IOOF has transitioned from a large mutual organisation into a listed, specialist funds management business that still values and respects its heritage.

With over 160 years of experience helping Australians enhance their financial security, IOOF has the knowledge and expertise to deliver a variety of financial services including:

- expert investment management solutions, from managed funds to super;
- a quality investment administration service for personal investments and super savings; and
- retirement income solutions.

Today we employ approximately 400 staff and provide financial products and services to over 255,000 members, investors and institutions, with approximately \$29.4 billion in funds under administration and management.

¹ The investment process and all related information is clearly explained in the IPS Super PDS (Part 1), and should be read in conjunction with the Investment Strategies Booklet (Part 2) and Insurance Booklet (Part 3).

General advice warning

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