

I'd like to know more about

Employee Super

“When you choose the Asgard Employee Super Account, we take care of the administration for you – making sure your super fund complies with all legislative, taxation and reporting requirements”

For many employers, administration of their employees' superannuation can often be an arduous and time consuming task. With Asgard Employee Super, you can focus your efforts on what you do best, running a profitable and successful business, rather than administering your employees' superannuation.

For you Employer support

We offer an experienced team of dedicated business super specialists that are ready to help reduce the administrative burden on you, by providing you with support in areas of superannuation, investment, insurance and administration.

Online services

Through Asgard Employee Super, you can access a range of online services that provide you with both important information about your employer group accounts and the ability to lodge your superannuation guarantee (SG) contributions online.

Employer *Online View* (EOL View)

EOL View allows you to manage your employees' super accounts, by keeping you up-to-date with industry news and providing you with access to your employees' account information, including:

- contribution summaries
- contribution details
- employee account details
- funds under administration
- asset allocation.

Employer *Online Transact* (EOL Transact)

EOL Transact is a simple, secure and effective online method of managing your employees' superannuation, it provides both information and transaction capability, where you can:

- create accounts for new employees
- make member contributions and report those contributions to employees
- notify us when a member leaves your employment
- amend certain employee details.

EOL Transact also has a range of validation checks to help ensure the super contributions you make for your employees are right first time, every time.

Clearing House Service

With the introduction of Choice of Super, you need to be able to process contributions to multiple super funds for your employees. Our 'Clearing House Service' helps ease the burden on you. It's an electronic transfer system you can use to submit your employees' SG contributions (and any other contribution type) to Asgard Employee Super and any other eligible super funds your employees nominate. You can only make these payments via EOL Transact – we'll then forward them using the services of an external service provider. Please see the 'Asgard Clearing House Service PDS' for further information.

For your employees

Investment choice and flexibility

Through Asgard Employee Super your employees can choose to invest in either:

- Asgard Separately Managed Accounts – Funds (SMA – Funds): Your employees can select from one of our five preset portfolios of managed investments that are tailored to meet specific investment risk tolerance levels. There's a portfolio to suit all of your employees, no matter whether they're a cautious investor or are willing to take greater risks for a higher return on their money; or

- **Asgard Managed Profiles:** Your employees can design their own investment profile specific to their individual investment needs and objectives from over 330 managed investments and a broad selection of shares listed on the S&P/ASX 300 index.

Your employees can switch between Asgard SMA – Funds and Asgard Managed Profiles at any time, at no cost to them. They can also change their investment strategy within Asgard SMA – Funds by selecting a different portfolio and within Asgard Managed Profiles by changing investments (or percentages allocated to their investments).

Financial planning support

Your financial adviser is also your employees' financial adviser. An experienced professional, your financial adviser can provide individual employees with a personalised financial plan designed specifically to meet their financial goals.

Consolidated reporting and access to information 24/7

We understand the importance of providing your employees with up-to date information about their investments as such, we'll send your employees detailed reports containing all their investment information at least once a year. We'll also send your employees an Annual Report which details important information for investors and abridged financial statements. Our half-yearly Axis magazine will keep them up-to-date with market and superannuation news.

Your employees can also access Investor *Online* which provides them with access to information on their Asgard accounts anywhere, any time, over the internet. They can view their account balances, investments held, transaction details, insurance details and asset allocation in an easy to read format.

Insurance

Your employees have access to competitively priced Group Life Protection, Total and Permanent Disablement Protection and Salary Continuance insurance. Asgard Group Insurance is provided through TOWER Australia Limited, a specialist insurance services provider. We selected TOWER from a wide field of insurance providers and regularly review the arrangements to ensure your employees receive leading edge insurance services.

Spouse and family accounts

We've introduced spouse and family accounts for Asgard Employee Super.

We can now accept applications from spouses and family of employer sponsored members of Asgard Employee Super. This means that spouses and family can receive the same fee discount and access to insurance as the member in the Asgard Employee Super employer plan.

Spouses will be offered insurance at group rates and family will apply via the Asgard Personal Protection Package and be subject to personal rates. Both spouses and family will be individually underwritten.

Why choose Asgard for your investments and superannuation?

- **Great service.** We're one of Australia's most awarded investment platforms, currently administering more than \$38 billion for over 400,000 investors.
- **Peace of mind.** Your money is in good hands because Asgard has over 18 years experience in investment and super administration.
- **Solid backing.** Asgard is owned by St.George*, one of Australia's largest and most respected service companies.
- **Range of choices.** We have one of the largest investment menus in the industry, giving you access to over 330 of the best managed investments.
- **Have control.** Choose from a range of preset managed investment portfolios or build your own from managed investments and shares.
- **Save money.** You can save on transaction costs and paperwork by keeping your investments in one place.

* Please note an investment in Asgard Employee Super is not a deposit or liability with St.George. St.George does not guarantee your capital or performance of your investment.

Important information

The information ('advice') provided in this publication does not take into account your personal objectives, financial situation or needs and, because of that, you should before acting on the advice, consider the appropriateness of the advice having regard to your personal objectives, financial situation or needs. In deciding whether to open, or to continue to hold, an Asgard Employee Super Account, you should consider the Product Disclosure Statement for that account issued by Asgard. In deciding whether to take out, or maintain, insurance through the Asgard Personal Protection Plan, you should consider the Product Disclosure Statement issued by the insurer, TOWER Australia Limited. Copies can be obtained from Asgard or a financial adviser. Asgard is a wholly owned subsidiary of St.George Bank Limited ABN 92 055 513 070 (St.George). Managed investments selected through an Asgard Employee Super Account do not represent deposits or liabilities of St.George and they are subject to investment risk, including possible delays in repayment and the loss of income and capital invested. Neither St.George, nor any member of the St.George Group in any way stands behind or guarantees the capital value and/or the performance of the specific investments you select, or the accounts, products and services provided by Asgard generally.

Advance Asset Management Limited ABN 98 002 538 329, a provider of one or more managed investments that can be accessed through Asgard Employee Super, is also a wholly owned subsidiary of St.George. It receives fees paid from those managed investments. Information about the remuneration (including commission) or other benefits that Asgard and any other person can receive in respect of, or that is attributable to, an Asgard account is set out in the Financial Services Guide issued by Asgard.

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