



PRIME SUPER EMPLOYER REPORT 2014

Our diverse membership is our fabric and strength



Woven into the fabric of our business is the diverse landscape of our membership, incorporating individuals and businesses across the length and breadth of our nation.

the personal support we provide to each and every member is our strength and something we are very proud of.

proud to be part of your community.

IMPORTANT INFORMATION ABOUT THIS REPORT

This report is a summary and provides general information only and does not take into account personal circumstances. It is not an Annual Report or a Product Disclosure Statement. The rules governing Prime Super are contained in a Trust Deed and the relevant law. A copy of the Trust Deed can be made available on request. In the event of a dispute, the Trust Deed and relevant law will prevail over this report.

Information in this report was up-to-date at the time of preparation. However, information can change from time-to-time. You can obtain additional information or a copy of our current Short-Form Product Disclosure Statement (PDS) by contacting us on 1800 675 839.

The Trustee will assist you with any questions you may have about the Fund. Information available includes, but is not limited to, annual reports, documents such as the Trust Deed, audited financial statements, auditor's reports, investment policy information, information on enquiries and complaints procedures, insurance policies and the risk management plan. This information is available on the website or you may request it in hard copy.

ABOUT PRIME SUPER

- A nationally-operating industry super fund dedicated to health industry professionals, regional and rural Australians.
- Manages the retirement savings of 140,000 members and services over 33,000 employers.
- Committed to providing employers with easy super solutions and a range of payment options.
- Low fees, profits to members and no commissions paid to financial planners.
- Industry leading insurance benefits.
- Another strong return for members of 12.65% in the MySuper (formerly Default) option.

KEEP US INFORMED

The only way we can keep our members informed about their super is if we have their up-to-date contact details.

That's where you can help.

Simply keep us informed of any change in contact details of your staff who are Prime Super members. You can contact our call centre on **1800 675 839**, your local Regional Manager or let us know when you submit your super contributions.

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Message from the Chairman & CEO

WELCOME TO THE 2014 EMPLOYER REPORT FOR PRIME SUPER

It has been another positive year for Prime Super. The Fund has successfully merged with another super fund and has posted positive returns for members, despite continued market volatility.

MERGER WITH HEALTH INDUSTRY PLAN (HIP) COMPLETED

On 1 May 2014, Prime Super merged with HIP to create a stronger super fund with 140,000 members, more than 33,000 employers and over \$2.5 billion in funds under management. This is great news for members and positions us well for the future.

HIP was a national not-for-profit fund set up in 1987 to provide superannuation to employees working in the health, aged care and associated industries. As a larger fund, Prime Super will continue to provide members with stability and personal service, but also have the capacity for new and improved member benefits and services for the future. With the benefit from economies of scale, our aim continues to be that of delivering improvements to the financial wellbeing of every one of our members.

As part of the merger we have also increased our team of Regional Managers strengthening our commitment to providing local support to our members and employers. With the addition of HIP to the Prime Super family, we are looking forward to establishing connections with the health and aged care industry.

POSITIVE RETURNS FOR FUND MEMBERS

Things are looking up for super fund investments and we are pleased to have once again delivered strong returns to members.

Our MySuper option has delivered a return of 12.65%. This is an above-average return for equivalent funds in the Super Ratings survey which shows the average return for MySuper options at 12.55%.

Our short term performance has also improved significantly, with rewarding results over the three year period for the majority of options.

We continue to work closely with our asset consultants to source a mix of investments that aim to provide competitive above-average returns to our members.

LEGISLATIVE CHANGE – STRONGER SUPER

The changes introduced by the Government under the Stronger Super reforms have been successfully implemented by the Fund. It was certainly a case of 'all hands on deck' to ensure that everything was completed on time!

Although the Government has deferred the due date for a number of measures, we are pleased to report that we have adhered to the original due dates and have implemented all changes as planned and ahead of schedule.

On 1 January 2014, the new MySuper measures came into effect meaning that all employers had to offer a MySuper approved product as their default fund.

As previously advised we were one of the earliest funds to be granted a MySuper licence from APRA which meant that when the relevant MySuper regulations came into effect on 1 January 2014,

our employers automatically complied with the new requirements without needing to do anything. You can read more about the SuperStream changes in this report.

THE BOARD

Russell Collison was appointed to the Prime Super Board as the AWU representative on 28 August 2013. Russell has been the NSW State Secretary of the Australian Workers' Union since 1996 and a Branch Secretary of the Australian Workers' Union for over twenty years. Russell has extensive superannuation experience having been a Director on the Board of the First State Super Trust Corporation for nine years.

This year we also said goodbye to Russell Higginbotham who stepped down from the Board on 30 April 2014.

Russell had been a Director of Prime Super since 2004 and had worked hard over his tenure to ensure that Prime Super is well positioned to face the challenges and opportunities that the future brings.

We would like to extend our thanks and appreciation to Russell Higginbotham for his years of service to the Fund and we wish him all the best for the future.

We will look to increase the number of directors on our board in the near future as we appoint up to four additional directors with experience and expertise in the health and aged care industries as a result of the merger with HIP.

THANK YOU

Lastly, on behalf of the entire Prime Super team we would like to take this opportunity to thank you for your ongoing support this year. We look forward to continuing to work with you in the future.



Alan Bowman
Chairman

Lachlan Baird
Chief Executive Officer

Investment Performance



THE YEAR IN REVIEW

Overall, the outlook for the global economy continued to strengthen over the year, although some volatility still remains. Unlike previous years, the improving outlook has been led by developed economies, particularly the US and the UK. Europe has at last emerged from recession, although economic conditions vary considerably between strong performing economies like Germany and struggling countries such as Spain, Italy and Greece. Growth in emerging economies has slowed due to the impact of a higher cost of capital and the need for structural reform.

In line with these improving conditions, global share markets delivered their second year of exceptionally strong returns. Over the 2013-14 financial year, the MSCI World price index – a measure of global equity prices – increased by 19% in local currency terms. The Australian share market also delivered strong returns, but lagged relative to global benchmarks. Defensive asset classes such as cash and fixed income generated subdued, but still positive, returns.

Economic conditions in Australia remain mixed, as we continue to feel the impact of the decline in mining investment. Record low interest rates have helped to support the economy, particularly interest rate sensitive sectors such as housing and consumer spending.

The outlook for the Australian economy remains closely linked with China, which is a large consumer of Australia's mineral exports. China's economy has slowed considerably and there are growing concerns about a number of vulnerabilities in the system, including the rapid increase in debt levels, the growth in the largely unregulated shadow banking system and the inefficient allocation of resources. Significant reform will be needed in order to transition to a more sustainable growth model. Some reforms have begun but much more is still needed to improve the efficiency and sustainability of the economy.

RETURNS

The table below shows the historical rates of return for each investment option for the super fund for the five years to 30 June 2014. All returns are net of investment related costs such as fees charged by investment managers, investment expenses incurred by the Fund, and any applicable tax. Please note that past performance should not be taken as an indication of future performance.

SUPER FUND – CREDITING RATES

Investment options	2014	2013	2012	2011	2010
Pre-mixed options					
MySuper (formerly Default)	12.65%	15.40%	0.77%	10.30%	4.16%
Managed growth	13.76%	18.26%	-0.42%	10.49%	-3.18%
Conservative	7.31%	8.28%	3.73%	7.04%	2.93%
Alternatives	12.56%	15.10%	0.77%	10.51%	-4.09%
Sector options					
Australian shares	15.75%	21.93%	-4.22%	11.45%	9.83%
International shares	18.19%	25.23%	-0.63%	10.64%	2.16%
Property	1.69%	12.31%	8.01%	6.10%	-4.56%
Fixed interest	5.96%	3.35%	10.04%	4.87%	7.19%
Cash	2.72%	3.27%	3.38%	4.14%	3.22%

SUPER FUND – HISTORICAL PERFORMANCE

Investment option	Inception date	10 year return or since inception ¹	5 year return ²	3 year return ³	1 year return
Pre-mixed options					
MySuper (formerly Default)		5.43%	8.52%	9.42%	12.65%
Managed growth		4.29%	7.46%	10.24%	13.76%
Conservative		3.50%	5.84%	6.42%	7.31%
Alternatives	1 July 2007	-0.41%	6.71%	9.29%	12.56%
Sector options					
Australian shares	1 January 2006	5.37%	10.60%	10.57%	15.75%
International shares	1 January 2006	3.40%	10.70%	13.72%	18.19%
Property	1 January 2006	3.43%	4.55%	7.25%	1.69%
Fixed interest	1 January 2006	5.17%	6.26%	6.42%	5.96%
Cash	1 January 2006	3.98%	3.35%	3.13%	2.72%

¹ The compound average effective rate of net earnings of the investment option for the period of 10 years ending 30 June 2014. Where the option has been in operation for less than 10 years, the date of inception is shown.

² The compound average effective rate of net earnings of the investment option for the period of 5 years ending 30 June 2014.

³ The compound average effective rate of net earnings of the investment option for the period of 3 years ending 30 June 2014.

Important Changes to Super Effective 1 July 2014

There are a number of super changes that came into effect on 1 July 2014. Here is a brief summary of the changes.

INCREASE IN THE SUPERANNUATION GUARANTEE (SG) RATE

From 1 July 2014, the SG rate increased from 9.25% to 9.5%. This means that from 1 July 2014 you must pay 9.5% SG to all eligible employees.

GOVERNMENT TO DELAY THE INCREASE IN SG TO 12%

Currently, the SG rate is set to increase incrementally until it reaches 12% on 1 July 2019. However in the May 2014 Federal Budget the Government announced its intention to delay the increase by three years meaning the increase to 12% won't come into effect until 1 July 2022. Legislation has been introduced into Parliament but at the time of printing had not yet been passed.

The table below details the statutory minimum rates per financial year – the current law and the Government's proposed legislation:

	Current Law	Proposed Legislation
Financial Year	Rate (%)	Rate (%)
2012/2013	9	
2013/2014	9.25	9.25
2014/2015	9.5	9.5
2015/2016	10	9.5
2016/2017	10.5	9.5
2017/2018	11	9.5
2018/2019	11.5	10
2019/2020	12	10.5
2020/2021	12	11
2021/2022	12	11.5
2022/2023	12	12

CONCESSIONAL CONTRIBUTION LIMITS: INCREASE TO GO AHEAD

For the 2014-15 financial year, the concessional (before-tax) contribution cap is \$30,000. However, if you were aged 59 years or over on 30 June 2013, or 49 years or over on 30 June 2014 your concessional contributions cap for the 2014-15 financial year is \$35,000. For full details on the contribution caps that apply to super please visit www.ato.gov.au.

CO-CONTRIBUTION MATCHING RATE

The co-contribution matching rate for 2014-15 will remain at 50%. This means that if members are eligible, the government will contribute \$0.50 for every \$1.00 of after-tax dollars members contribute to their super up to a maximum of \$500. However, the income thresholds have changed for the 2014-15 financial year. The upper income threshold will increase to \$48,516 and the lower income threshold will increase to \$33,516.

THE END OF THE LOW INCOME SUPER CONTRIBUTION (LISC)

As announced in 2013, the Federal Government is still expecting to press ahead with its plans to abolish the LISC from 1 July 2013. The LISC refunded the 15% contributions tax that those earning under \$37,000 a year paid on their super contributions. This measure has yet to be legislated. Please check the ATO website at www.ato.gov.au for further information.

NEW 2014-15 TAX TABLES

The ATO is updating its tax tables to help businesses work out their obligations to employees.

From 1 July 2014, employers should use the ATO's new tax tables to calculate how much to withhold from payments to their employees. This year's tax tables include the following key changes:

- The increase to Medicare Levy from 1.5% to 2%.
- The introduction of the Temporary Budget Repair Levy for employees earning more than \$3,461 per week (\$180,000 per year).

It is important to remember:

- To use the new tax tables from 1 July 2014 to calculate how much to withhold from payments to employees.
- To withhold 49% of any payment made to an employee if they have not provided their tax file number.
- To withhold 49% from any payment made to a business which supplies goods or services and does not quote their Australian Business Number (ABN).

For further information please see www.ato.gov.au/taxtables.

Stronger Super Update



SUPERSTREAM

SuperStream is a package of measures designed to enhance the 'back office' of superannuation. SuperStream deals with administrative processes, including proposals to:

- implement standardised forms and common data standards for electronic transactions;
- impose data requirements for processing rollovers and contributions;
- allow the use of Tax File Numbers (TFNs) as the primary account identifier; and
- encourage the use of technology to improve processing efficiency.

Work is currently well progressed at our Administrator to ensure that we meet all of the implementation dates set by the Government in respect of the SuperStream requirements.

SuperStream and Employers

From 1 July 2014, many of the SuperStream requirements came into effect, namely the requirement for some employers to make super contributions on behalf of employees electronically.¹ In addition, common data standards must now be adhered to in a bid to rid the industry of historic administration burdens.

By adopting the new standards, our employers are assisting us to keep costs down, reduce errors and process contributions faster.

We're also pleased to announce that not only is our *EmployerOnline* service SuperStream compliant, we have also made available for employers an online clearing house service managed by SCH Online (The Superannuation Clearing House Pty Limited)². In doing so, we can now help you manage your super payments in a single online transaction, rather than you having to contact multiple funds on behalf of your employees. You'll find more information on our clearing house on page 17.

Timing

By 1 July 2015, it is proposed that all contributions made to super funds on behalf of employees will be made online. This will be phased-in based on the size of the employer, with large (500-plus staff) employers and medium (20-500 staff) employers expected to comply by 1 July 2014. After these dates, paper contributions and payment by cheque will no longer be accepted. Failure to comply with the new online standards will result in significant financial penalties.³

Get online now!

Prime Super's *EmployerOnline* service is SuperStream compliant. If you aren't already set-up to transact online you should start getting ready now. It will make life much easier when the changes come into effect. It could also save you unnecessary fines down the track for non-compliance.

We can help you get online!

We have a team of Regional Managers ready and able to help you get online. Simply give your local Regional Manager a call for more information.

MYSUPER

From 1 January 2014, when an employee does not choose their own super fund, all default employer contributions must be paid into an approved MySuper product. This essentially means that employers will only be able to offer an approved MySuper product as a default fund.

From 1 July 2013, Prime Super offered its existing Default option as an APRA-approved MySuper product. If Prime Super was your default fund on 1 January 2014, you automatically complied with the MySuper requirements.

As the new rules came into effect on 1 January 2014, employers who do not use Prime Super as their default fund will need to check with their current default fund to make sure they meet the MySuper requirements. Only funds that have a MySuper product will be able to accept default SG contributions.

Employers who do not follow the MySuper rules from 1 January 2014 are expected to face significant financial consequences.

Prime Super already has a MySuper product!

This means that if Prime Super was your default fund on 1 January 2014, you automatically complied with the MySuper requirements.

¹ The 1 July 2014 deadline applies for employers with 20 or more employees. Employers with fewer than 20 employees have until 1 July 2015. The ATO will provide flexibility however for employers on the start date for compliance provided that employers are making a genuine attempt to implement and have a plan to do so by no later than 30 June 2015. Small employers also have a full 12 month grace period (to 30 June 2016) for full compliance with the standard.

² The Prime Super clearing house is facilitated through SCH-Online. SCH-Online is operated by The Superannuation Clearing House Pty Limited (ABN 15 086 576 721, AR 290290) issued by Pacific Custodians Pty Limited (ABN 66 009 682 866, AFSL 295 142).

³ The 1 July 2014 deadline applies for employers with 20 or more employees. Employers with fewer than 20 employees have until 1 July 2015. The ATO will provide flexibility however for employers on the start date for compliance provided that employers are making a genuine attempt to implement and have a plan to do so by no later than 30 June 2015. Small employers also have a full 12 month grace period (to 30 June 2016) for full compliance with the standard. Contact the ATO on www.ato.gov.au for further information.

Part of Your Community

LIFELINE SPONSORSHIP STILL GOING STRONG

Our flagship community partnership with Lifeline Australia continues. In addition to sponsoring the Lifeline Information Service, this year we were also able to support the Lifeline mobile website and the development of two suicide prevention videos.

Lifeline Mobile Website Launch

With support from Prime Super, Lifeline was able to develop a custom based website for mobile devices. This website was specifically developed for mobile devices to ensure help seekers, donors and potential volunteers can find the most relevant information to them in the quickest possible time through fewer number of clicks, easy to use keystrokes and swipe navigation to aide functionality.

Primarily a mobile site will complement Lifeline's online services like crisis chat and better enable help seeking for people using mobile devices. The mobile site can be accessed via www.lifeline.org.au from your mobile device (phone/tablet).



Development of Two Suicide Prevention Videos

The purpose of these videos is not just to promote Lifeline but to provide help seekers and those concerned about someone, with the information, tools and broad referral information to support services.

The first video is for suicidal help seekers with a focus on 'suicide survivors' and what someone should do if they feel suicidal. This is a video interpretation of the suicide prevention tool kit but is far more engaging as it is delivered by suicide survivors.

The second video is for people (friends/family/colleagues etc) who suspect someone is suicidal and clearly outlines the steps to help someone who is suicidal. The messages have been delivered by a Lifeline Telephone Crisis Supporter.

These videos are available to view on the Lifeline YouTube Channel at www.youtube.com/user/LifelineAustralia.

For more information visit www.lifeline.org.au. If you or someone you know is in crisis call Lifeline 24 hours a day on 13 11 14.



PRIME SUPER CONTINUES TO RECOGNISE COMMUNITY ACHIEVERS

We were once again the sponsor of a community award in every state through our partnership with Awards Australia.

Each of our award categories' recognise the hard work of groups and individuals who work hard to support and enhance the social, economic, commercial or environmental prosperity of their region.

Our sponsorship continues in 2014 with the award committees busily judging this year's entrants. Winners are due to be announced later in the year.

For more information on the awards visit www.awardsaustralia.com.

2013 Winners

South Australia

Prime Super Community Group of the Year Award

HATS Inc (Heritage Arts & Traditions)



Victoria

Prime Super Community Group of the Year Award

Firefoxes Australia



Queensland

Prime Super Community of the Year Award

Alzheimer's Australia Mackay



Tasmania

Prime Super Events and Tourism Award

Queenstown Heritage & Arts Festival



Western Australia

Prime Super Community of the Year Award

Seniors Recreation Council – Peel Branch



New South Wales & ACT

Prime Super Community of the Year Award (population over 15,000)

Communities@Work – Yellow Van Food Rescue

Prime Super Community of the Year Award (population under 15,000)

San Remo Neighbourhood Centre



Part of Your Community

PRIME SUPER GETS BEHIND THE 2013 NATIONAL SHEARING AND WOOLHANDLING CHAMPIONSHIPS

In October 2013, a contingent of Prime Super staff again travelled to Warrnambool to attend the National Shearing and Woolhandling Championships that were held as part of the Warrnambool Agricultural Show. The weather was cold but that didn't stop the thousands of people who made their way through the shearing shed to get a glimpse of Australia's best shearers and wool handlers competing for a spot on the national team. As well as being one of the sponsors of the event, we also sponsored travel and accommodation for Sheridan Spriggs, a novice shearer from Tasmania who competed in and won the Australian Wool Innovation (AWI) Novice Shearer category. We were extremely proud of Sheridan and her fantastic achievement.

We'll Be Back This Year

We're continuing our sponsorship of the National Championships this year, including sponsoring another novice shearer from Tasmania to come over and compete. If you're at the event be sure to come and say hello!



Sheridan Spriggs (second from left) with members of the Prime Super team.



Prime Super Regional Manager, Radek shearing sheep.

PRIME SUPER'S AWARDS OF EXCELLENCE

Prime Super is proud to support the Graduate Registered Nurse program at St Vincent's Private Hospital in Sydney. As part of this program Prime Super sponsors two Awards of Excellence: Outstanding Graduate and Preceptor of the Month. In March 2014, Prime Super also rolled out this Awards Program to The Mater Hospital in Sydney.

Outstanding Graduate

In February each year, an award of excellence is presented to an outstanding graduate in recognition of their overall work performance throughout their graduate year. The graduate receives a certificate acknowledging their achievement as well as a \$500 gift card. The 2013-14 recipients for Outstanding Graduate were:

St Vincent's Private Hospital Jenney Valente

The Mater Hospital Victoria O'Keefe



Preceptor of the Month

All new staff that commence at St Vincent's Private Hospital and The Mater Private Hospital are given at least one preceptor. A preceptor is an experienced and competent nurse who serves as a clinical role model and resource person to newly employed nurses.

The preceptor:

- orientates the person to their roles and responsibilities on the ward or unit,
- provides orientation of new staff to the work environment, teaches new staff the routine of the work environment, and
- shares their clinical expertise with the new staff.

The Preceptor of the Month receives a certificate acknowledging their achievement as well as a \$100 gift card.

The 2013-14 recipients of the Preceptor of the Month Award were:

St Vincent's Private Hospital – 2013

July 2013 – Linda Babbage
 August 2013 – Alanah Carol
 September 2013 – Carol O'Loughlin
 October 2013 – Stephanie Worboys
 November 2013 – Ton Pan
 December 2013 – n/a*

St Vincent's Private Hospital – 2014

January 2014 – n/a*
 February 2014 – Colleen Seoighe
 March 2014 – Rowena Gong
 April 2014 – Jennifer Barley
 May 2014 – Rowena Gong
 June 2014 – Andrew Rowen

The Mater Private Hospital – 2014

March 2014 – Sarah Mifflin
 May 2014 – Julie Choi
 June 2014 – Lawrence Swann

*Awards are not presented over the December/January period due to the Outstanding Graduate nomination process.

St Vincent's Private Hospital Linda Babbage



The Mater Hospital Sarah Mifflin



Your Regional Managers

One of the things that sets us apart from our competitors is our team of Regional Managers (RMs) who are spread around the country. And we don't just mean capital cities. Our RMs live and work in regional Australia.



From left to right

Geoff Higgins Regional Manager – **Central NSW** Ph: 0488 072 222 E: ghiggins@primesuper.com.au

Edward Isaac Regional Manager – **Northern QLD & NT** Ph: 0488 999 711 E: eisaac@primesuper.com.au

Noel Hazeldine Regional Manager – **VIC** Ph: 0488 991 446 E: nhazeldine@primesuper.com.au

Karen Hyland Regional Manager – **Southern QLD** Ph: 0409 030 722 E: khyland@primesuper.com.au

Michael Hawthorn Regional Manager – **SA** Ph: 0437 284 234 E: mhawthorn@primesuper.com.au

Nicole Ladds Regional Manager (Health) – **NSW & VIC** Ph: 0427 464 526 E: nladds@primesuper.com.au



From left to right

Scott Boyle Regional Manager – **Southern NSW** Ph: 0488 989 444 E: sboyle@primesuper.com.au

Rod Stewart Regional Manager – **VIC & TAS** Ph: 0428 558 158 E: rstewart@primesuper.com.au

Leisa Sheffield Regional Manager (Health) – **QLD** Ph: 0408 120 180 E: lsheffield@primesuper.com.au

Radek Kotlarczyk Regional Manager – **WA** Ph: 0429 410 426 E: rkotlarczyk@primesuper.com.au

Alisha Wilde Regional Manager (Health) – **WA** Ph: 0437 049 314 E: awilde@primesuper.com.au

Wayne Wright Regional Manager – **Central QLD & North Eastern NSW** Ph: 0407 777 449 E: wwright@primesuper.com.au

Employer and Member Benefits

REFRESHED WEBSITE AND LAUNCH OF NEW ONLINE TOOLS

In light of the merger with HIP on 1 May 2014, the Prime Super website was launched with a fresh new look and feel to incorporate some elements from HIP.

In addition to this, we also upgraded our employer and member secure sites to help make it easier for employers and members to manage their superannuation obligations – *EmployerOnline* and *MemberOnline*.



EmployerOnline

Prime Super's *EmployerOnline* service is a secure internet-based system that allows you to manage all of your super obligations online.

You can use *EmployerOnline* to manage contribution payments, access and edit member information, upload or download member records and payment history, and edit employee status. *EmployerOnline* also complies with SuperStream requirements for online transacting from 1 July 2014.

Key functions of *EmployerOnline* for Employers:

- Submit more than one contribution in the one period – great if you accidentally forget someone!
- Not sure if your employee is already a Prime Super member? If you have their name, TFN and DOB, you can search and find out.
- Add a new employee and get a member number allocated immediately.
- Have any of your employee's contact details changed? You can update their details via your *EmployerOnline* account.
- Ability to check or verify that an employee's supplied TFN is valid.

MemberOnline

Prime Super's *MemberOnline* service is a secure internet-based system that allows members to manage their super online.

Key functions of *MemberOnline* for Members:

- Check their account balance
- Check their insurance cover (if they are a member of the Prime division they can also apply to increase their cover online)
- Keep track of their employer contributions
- Make additional personal contributions
- Update their contact details
- Change their investment strategy
- Change their preferred beneficiaries

IMPROVED FINANCIAL PLANNING ARRANGEMENTS

We have been working hard to improve the financial planning services available to our members. At Prime Super we can now assist members with three levels of financial advice:

General Advice

This advice is of a general nature only and will not take into account a member's objectives, personal financial circumstances, or needs. It is typically provided during discussions with Prime Super's Regional Managers or Customer Service staff.

Limited Advice

Prime Super can assist in providing members with limited financial advice over the telephone. A qualified financial planner can help members make decisions in relation to their superannuation on the following topics:

- contribution options;
- investment choices; and
- insurance options.

This service is at no cost to the member.

Full Advice

If a member requires further advice and potentially a full financial plan based on their personal financial situation and needs, Prime Super can refer you to a financial planner. At Prime Super we have accredited financial planners that can be contacted directly. Personal financial advice is provided under the licence of PGW Financial Services Pty Ltd.



Michael Hawthorn
Financial Planner
South Australia

Ph: 0437 284 234
E: mhawthorn@primesuper.com.au



Noel Hazeldine
Financial Planner
Victoria

Ph: 0488 991 446
E: nhazeldine@primesuper.com.au

Further information on any of the services mentioned above is available by contacting Prime Super on 1800 675 839.

NEW CLEARING HOUSE

The Prime Super clearing house service is now up and running. After an extensive pilot phase run through June 2014, the clearing house service was recently available to all.

Our clearing house service allows you to pay contributions to all other superannuation funds, including self-managed super funds, simply – it is fully integrated with Prime Super *EmployerOnline*.

What are the benefits of using the Prime Super clearing house service?

- You can pay contributions to multiple superannuation funds from a single website and you make one single payment – instead of logging into multiple portals and submitting separate payments for each fund.
- You will be able to view the contribution history online for both Prime Super members and for members from all other funds where the contributions have been paid via the clearing house. This allows you to keep track of payments easily.

If you need help using the system please contact your local Regional Manager or our call centre on 1800 675 839.

The Prime Super clearing house service is facilitated through SCH-Online (Super Clearing House Online).^{*} Visit www.sch-online.com.au for further information.

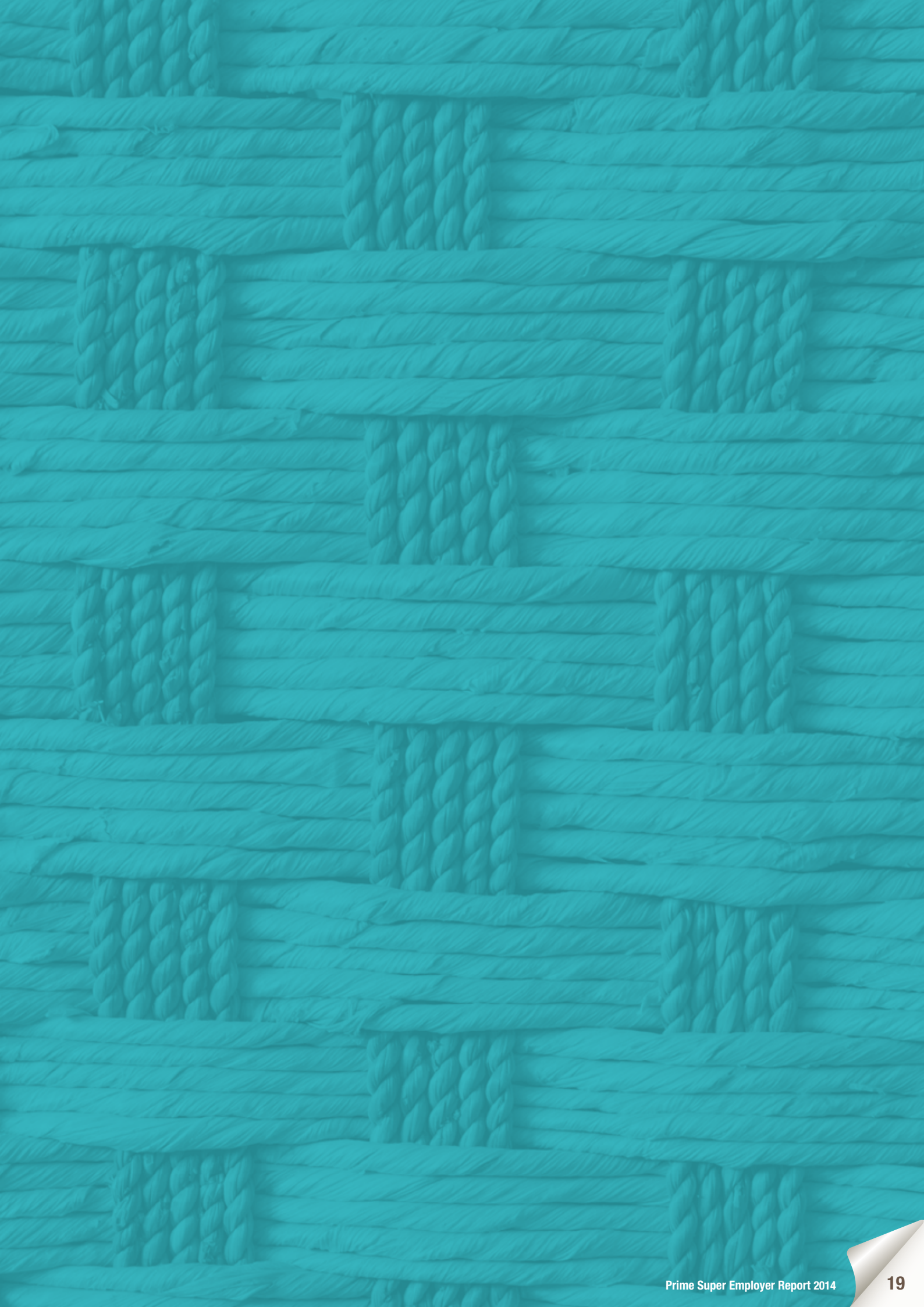
^{*} SCH-Online is operated by The Superannuation Clearing House Pty Limited (ABN 15 086 576 721), a corporate authorised representative (representative number 290290) of the product issuer, Pacific Custodians Pty Limited (ABN 66 009 682 866), Australian Financial Services License No. 295142.



Woven into the DNA of our organisation and what sets Prime Super apart from other super funds is our personal approach.

our team of dedicated Regional Managers travel the length and breadth of our nation helping employers and members make the most of their super.







Now incorporating



Open from 8.00am-8.00pm, Mon-Fri Sydney time

Free call 1800 675 839 **Free fax** 1800 023 662

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