

Super Benchmark Report

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For a thorough assessment of where your fund stands against industry best practice and to help identify new opportunities, trends and threats, the SuperRatings Benchmark Report is unrivalled.

Each report analyses over 1000 points of fund operations including a quantitative and qualitative review of investments, administration, fees, growth metrics, member services, advice, education and insurance structures.

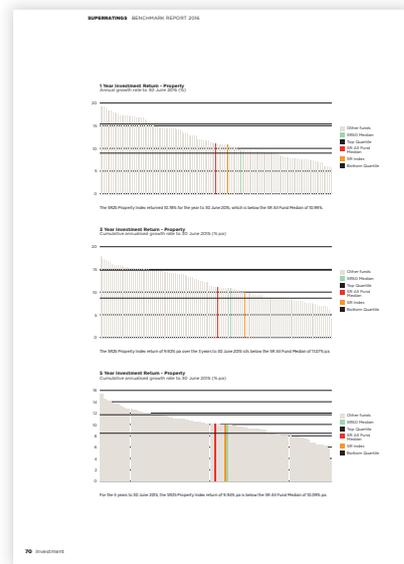
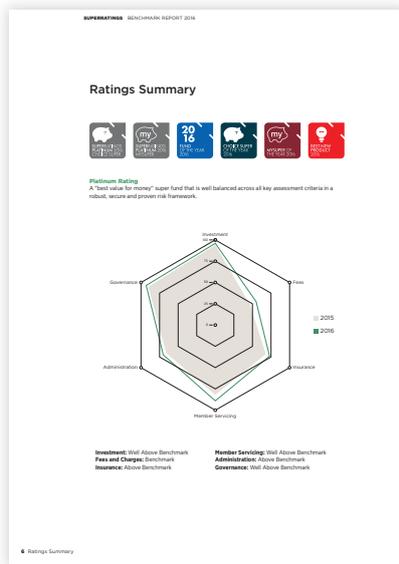
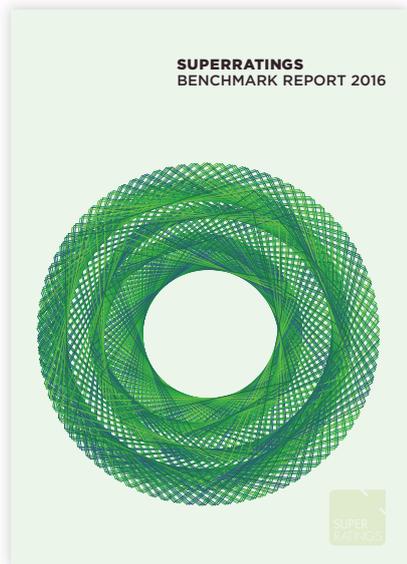
One of our flagship products the 200+ page report delivers detailed insights across industry, corporate, public sector and retail fund benchmark practices. The comprehensive review process incorporates data collection, a site visit, report delivery and presentation of our findings with a Q & A session. We look to assess over 300 parts of your fund offering including a qualitative and quantitative review of performance ratios, fees, insurance, growth metrics, member and employer services, administration, member education structures, advice and marketing.

Formally presented, our benchmark peer review service is an ongoing reference for all users. Benchmark service is also available across both super and pension products.

With each Report tailored to individual clients, the benefits of undertaking the Benchmark process include:

- 1** Independent assessment of all aspects of your fund's structure.
- 2** A complete site review of your administration processes.
- 3** Seen by the regulators as a quality independent fund review.
- 4** An exacting view of industry best (and worst) practice.
- 5** Results can be used for internal & external marketing.
- 6** Excellent detail to assist with strategic planning.
- 7** Independent monitoring of service providers.
- 8** Self-assessment tool for trustee and executive performance.
- 9** Post-delivery presentation by senior SuperRatings' personnel to either your board or executives is included as part of the subscription.

Sample of Benchmark Report Data Analysis



About SuperRatings: SuperRatings Pty Ltd ABN: 95 100 192 283 AFSL 311800 (SuperRatings) is a superannuation research house with specialist areas of expertise, that was originally established in 2002. From 1 July 2011, SuperRatings became a fully owned subsidiary of the entity currently registered as Lonsec Fiscal Holdings Pty Ltd ABN: 41 151 235 406, a privately owned and independent entity with a multi-brand strategy of providing leading financial services research and investment execution. SuperRatings believes that professional financial advisers need informed opinions on the best superannuation and pension financial products to provide real value for their clients. To meet this need, SuperRatings has in place an experienced research team, which draws on a robust research process to undertake in-depth assessment of superannuation financial products. No fee is paid by superannuation and pension funds to SuperRatings for reviewing and rating superannuation and pension financial products. Warnings: Past performance is not a reliable indicator of future performance. Any express or implied rating or advice presented in this document is limited to "General Advice" (as defined in the Corporations Act 2001(Cth)) and based solely on consideration of the merits of the superannuation financial product(s) alone, without taking into account the objectives, financial situation and particular needs ("financial circumstances") of any particular person. Before making an investment decision based on the rating(s) or advice, the reader must consider whether it is personally appropriate in light of his or her financial circumstances, or should seek independent financial advice on its appropriateness. If SuperRatings' advice relates to the acquisition or possible acquisition of particular financial product(s), the reader should obtain and consider the Product Disclosure Statement for each superannuation financial product before making any decision about whether to acquire a financial product. SuperRatings research process relies upon the participation of the superannuation fund or product issuer(s). Should the superannuation fund or product issuer(s) no longer be an active participant in SuperRatings' research process, SuperRatings reserves the right to withdraw the rating and document at any time and discontinue future coverage of the superannuation and pension financial product(s).