Helping Australians to achieve greater financial security in retirement

Introducing Money Solutions

Money Solutions is a leading Australian financial advice provider, focused on delivering high quality, easy to understand superannuation and retirement advice. This advice is delivered over the web, telephone or face to face to your members, at the moment they need it. Our unique engagement process shows members how to make the most of their super and manage it through their various life stages.

Getting Started – we deliver valuable "piece by piece" advice to members who are starting their employment and savings journey. This advice enables members to set a retirement goal, learn how to increase their savings and make sure that they put in place the right amount of insurance.

Doing Better – we deliver valuable advice to those members who are entering the next stage of their life. They may be starting a family, getting a mortgage, educating children and have a need to build greater financial security. This advice enables members to manage their cash flow more effectively, save on tax and build their super. We also help members put in place the right amount of insurance to protect their family in the event of illness or accident.

Ready to Retire – we deliver valuable advice to those members who are looking forward to life after work and want to maximise their super savings. This advice enables members to confidently transition to retirement, save on tax, manage their assets more tax effectively outside of super and put strategies in place to maximise their cash flow in retirement.

Making the Most of Retirement – we deliver valuable advice and peace of mind to those members who have rolled their super savings into a pension. This advice enables members to make sure that they have the right investment strategy in place. This helps ensure that their hard earned savings last as long as possible and that they have greater control over their cash flow management.

Our high quality advice is always delivered in the member's best interest. Our advice services range from a single issue to retirement advice and comprehensive financial planning. We are renowned for the way in which we engage, build confidence and motivate members to take action. We charge on a fee for service basis and do not accept commissions.

Money Solutions has deep experience in delivering scalable advice with over 90,000 members receiving advice over the past six years. The Money Solutions team is widely recognised for its expertise in developing innovative advice solutions delivered with integrity.

Money Solutions is part of the Link Group of companies. The Link Group is a major Australian company which provides a wide range of services to many of Australia's leading superannuation funds.

Our Unique Offer

Education, advice, and member empowerment form the heart of the Money Solutions model. This sets us apart from our competitors.

Services segmented to life stages	• Phone based, single issue advice for members getting started or wanting to do better • Phone based retirement advice for members across Australia who need retirement planning advice • Face-to-face advice for those members who need more comprehensive retirement or financial advice
Advice is in Member's Best Interest	• Our advice is focused on members and the solutions they need • We always act in the member's best interest • Our advisers are measured on the member experience: – Did the member feel heard and understood? – Did the adviser use simple, easy to understand language? – Did the member feel confident to act on the advice? – Will they follow our recommendation?
Fee for Service No Commissions	• Advice is provided on a fee for service basis only • Members only pay for the advice they need – a step at a time • No commissions or ongoing hidden fees • Fees are quoted and agreed prior to work commencing • Fees relating to superannuation advice can be deducted from the member's super account.
Accessible Advice across Geographic Borders	• Money Solutions can provide advice to members irrespective of where they live • Members can access our education and interactive calculators 24/7
Technology Delivers Efficiencies and Quality	• Our custom built systems deliver easy access to advice and service • High quality advice delivered efficiently and at low cost • Inbuilt quality assurance and compliance monitoring
Leverage and scale	• Money Solutions clients can share in our scale advantage and leverage to keep the cost of advice low. • Proven ability to deliver up to 200 pieces of high quality advice each day.

The Member Experience

Engage, build confidence and implement

The Money Solutions service methodology and referral process delivers a consistent member experience at all member touchpoints. This engages the member, builds their confidence and motivates them to act on the advice that they receive.

Customer Experience is measured

We independently telephone 10% of our members to ask them a series of questions about the advice that we deliver. Over the past six years, we have consistently achieved a score of over 4 out of 5. This process ensures that members:

- Feel "heard and understood"
- Receive high quality advice that is easy to understand
- Feel confident that the advice is right for them
- Have confidence to implement the advice
- Feel comfortable about referring Money Solutions to their family and friends – which is the ultimate test of how members feel about the advice that they have received.

We use this vital member feedback process to measure and train our advisers.

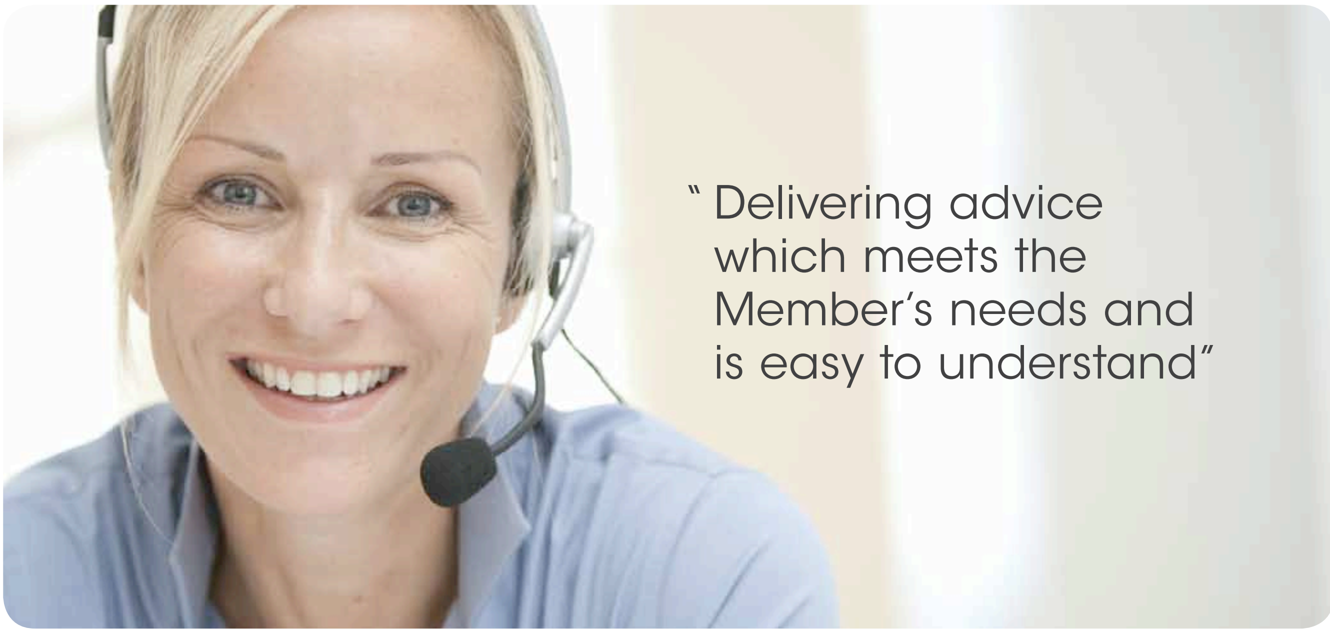
Member's best interest – best practice delivery

Our focus is on delivering high quality advice which engages members, is tailored to their needs and motivates them to take action. This advice is backed by strong system infrastructure and processes to ensure that the advice we deliver is consistent and compliant.

Our automated end-to-end process is efficient, improves productivity and keeps the cost of advice as low as possible.

Our customised and scalable Customer Relationship Model (CRM) streamlines workflow between the advice, paraplaning and compliance teams to ensure quality testing and high customer service standards. We constantly measure our advice process to ensure that we meet Fund and member expectations.

Advice services are delivered via the web, telephone or face-to-face which allows a greater number of people to access and choose the advice solution they need. This can range from a single advice need through to retirement advice and full comprehensive financial planning.



Our Advice Model

Flexible advice model which integrates into your key service touch points

Choose engagement

- Life stage seminar
- Direct Mail & communications
- Telephone Service Contact centre
- Office locations
- Internet
- Workplace education

An integrated service for easy access

Service and output based on needs

Single Issue Advice
– Phone and web

Mid tier Advice
– Phone and web
– Face to Face

Retirement and comprehensive Financial Advice
– Phone
– Face to Face

Human involvement to build the long-term relationship

National CRM System

– File created in real time.
– SoA sent
– All correspondence noted
– Workflow actions diarised
– Follow up dates diarised
– Customer evaluation sent and recorded

High quality, consistent and compliant advice delivered at low cost

Fund Reporting

Reporting:
– numbers
– retention
– referral source
– type of service
– output
– evaluation
– advice issues
– member profiling

Outcome focus:
- Analyse
- Evolve
- Improve

How Money Solutions will benefit your Super Fund:

Money Solutions will work with you to customise a range of financial advice solutions to meet the needs of your members. This will include:

- Tailoring the advice solutions to your Fund's demographics and member segments
- Training your staff to identify the advice needs of your members
- Working with you to embed advice as a core part of your Fund's value proposition
- Ensuring that your member communications highlight the value that high quality advice delivers
- Customising targeted outbound phone and marketing campaigns to selected members
- Ensuring that members receive the right type of advice at the moment that they need it

This will ensure that your Fund:

- Delivers a value-add service which engages your members more deeply
- Retains members for life
- Grows funds under management
- Maximises the number of members who move from accumulation to pension phase
- Enhances and protects your brand and reputation

Money Solutions has an Australian Financial Services Licence (AFSL) and is a member of the Financial Planning Association (FPA), ASFA and the FSC.

To find out more about Money Solutions

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