

*Has super Choice
become your
super problem?*

researched, tailored, and managed solutions

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It's now over two years since super Choice was introduced into workplaces across Australia.

Whilst members haven't exercised choice "on mass", there's no doubting the strain that is being felt within payroll departments as slowly but surely, more and more employees reject the employer default fund.



It is an issue that will only increase with time so it's important to get on top of the matter sooner rather than later.

At Certainty Financial, we work with businesses to ensure that superannuation, among other company benefits, is tailored to the precise needs of the prime parties to this arrangement: the employer and its employees.

Certainty is a corporate advisory firm that specialises in superannuation and group insurance solutions. Certainty is privately owned and operates under its own Australian Financial Service Licence (AFSL No. 239691). We are a service provider - not a product manufacturer.

This distinction is important as it means we work with businesses irrespective of what kind of superannuation product exists in their workplace. Our philosophy is based on the advantages in separating the source of advice and service from the underlying product. After all, your super fund is hardly likely to apologise for sub-standard performance and recommend that you move to another fund!

So whether your current superannuation arrangements just need a bit of tweaking of its benefit design or service support, or whether there is a need to look further a field, why not talk to the people that can help you build a better solution – with Certainty.

Certainty's services include:

- Superannuation and group insurance reviews and tenders
- Consulting
- Benefit Design
- Fund transition & implementation
- Fund services
 - ⌘ To management
 - ⌘ To policy committees
 - ⌘ To HR & payroll personnel
 - ⌘ To employees

Melbourne Office

Mike Smith

Director of Corporate Superannuation
Tel: 03 9896 4622
Mob: 0438 602 286
Email: msmith@certainty.com.au

Brad Hunt

Superannuation Consultant
Tel: 03 9896 4677
Mob: 0408 009 071
Email: bhunt@certainty.com.au

Sydney Office

Terry Dickens

Director
Tel: 02 8912 5877
Mob: 0412 028 337
Email: tdickens@certainty.com.au

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