



Consulting Services



SuperRatings

Consulting Services

Wendy Tse
wendy.tse@superratings.com.au
+61 2 9247 4711

Adam Gee
adam.gee@superratings.com.au
+61 2 9247 4711

www.superratings.com.au



Navigating the super landscape

The superannuation industry continues to undergo significant transformation and increased competition is providing more choice for members. Super funds are under more pressure to engage with members and deliver better net benefit outcomes. On top of it all, legislative and regulatory change continues to create a minefield for super funds to navigate.

With the super industry still adjusting to the introduction of MySuper, new APRA standards and additional fees and costs disclosure requirements, funds are facing a new wave of reform to improve the transfer of information within the super system. Despite these challenges, we believe there are significant opportunities for further financial product development, deeper member engagement, as well as enhanced data analytics and online tools, to support members well into retirement.

To take advantage of these opportunities, funds must look to trusted advisers with in-depth industry knowledge and experience. SuperRatings Consulting Services helps funds understand what drives their value, which areas offer the best growth potential and how financial product offerings can be optimised across different client segments. With superior analysis and advice, supported by a vast collection of industry and fund data, SuperRatings is well placed to help funds develop and implement their growth strategies.

Impressive data and research

SuperRatings has reviewed hundreds of Australia's largest superannuation funds and service providers. We maintain an extensive and continually updated database across 622 superannuation, accumulation and pension products available in the market. We believe we provide one of the most comprehensive industry coverage in the marketplace, accounting for over \$1.2 trillion in FUM and 22 million member accounts. With our team of highly experienced consultants, we provide targeted, actionable advice backed by the best industry research and intelligence available.

Superior analysis and advice for superannuation funds

We provide an extensive range of services to industry funds, retail master trusts, corporate and public sector funds, regulatory bodies and employer groups. Our services include:

Strategic and business advice

With unrivalled industry data and research, we can help you identify the key market trends impacting your fund and as well as current and future opportunities for growth and expansion. Our strategic advice covers:

- Market analytics and fund benchmarking
- Full business case support for investment and business proposals

- Identification of merger opportunities across the wealth management industry
- Merged fund analytics, platform assessment and provider due diligence

Product reviews and benchmarking

We provide extensive reviews of your fund's investment capabilities and product offerings, covering fees, insurance, administration and governance, to maximise your fund's competitiveness. This includes:

- Full review of financial product offerings, lifecycle approaches and pension investment offerings
- Evaluation of default superannuation fund arrangements
- Benchmarking of fund offerings against key competitors, wider industry and best practice
- Optimisation of financial product and service offerings to maximise fund competitiveness

Tender management and regulatory compliance

Managing tender processes and sector regulation can be a complex task for funds. We provide tender management services as well as regulatory advice. Our services include:

- Vendor appraisals and tender management for all material outsourced service providers

-
- Management of administration, insurance, trustee, platform, asset consulting and custody arrangements
 - Regulatory change and review, and development of key policy documents, including investment governance frameworks, insurance management frameworks, adequacy of scale and business plans
 - Assistance with compliance related matters and best practice, including compliance with the Superannuation Guarantee Administration Act, disclosure of fees and costs, and administration contracts

Fund modelling and projections

Utilising our analytical expertise and industry insight, we help funds maximise fund competitiveness and reposition financial product offerings. Our modelling services cover:

- Product projections, including net benefit outcomes, CPI objectives, fees and insurance offerings for members
- Modelling across different member segments, incorporating a range of variables and assumptions
- Optimisation of investment strategies to assist in targeting specific member segments
- Conversion of defined benefit arrangements to accumulation and reaching a fully funded vested benefit index

About SuperRatings

SuperRatings is one of Australia's most respected super funds research and ratings provider. As a pioneer in the super industry, SuperRatings was established to close the information divide between funds and members, and to cut through the complexities of Australia's super industry.

With in-depth data covering 110 MySuper, 334 accumulation and 178 pension products, SuperRatings is one of Australia's leading consulting firms seeking to provide independent super fund ratings and benchmarking reviews within Australia, New Zealand and Hong Kong. The SuperRatings consulting team comprises industry specialists experienced in defined benefit and accumulation style arrangements, with the insights and expertise to deliver better investment outcomes for super funds and their members.

Grow with SuperRatings

We pride ourselves on the accuracy of our data and the breadth of our technical expertise, which allows us to approach any engagement with the full knowledge that our consulting advice is relevant, reflects current market practice, and adapts to changes to the super landscape. This allows us to provide key insights for our clients, supported by extensive data to present tailored advice to meet our client's needs.

Sydney

**L12, 2 Bullefin Place
Sydney, NSW 2000 Australia**

T +61 2 9247 4711

Melbourne

**L7, 90 Collins Street
Melbourne, VIC 3000 Australia**

T +61 3 9623 6300

Disclosure of Superannuation Consulting services: SuperRatings receives fees for providing superannuation consulting advice to clients, which includes benchmarking, assistance with tenders, administration assistance and other financial advice. For an explanation of the process by which SuperRatings manages conflicts of interest please contact us for a copy of the Conflicts of Interest Policy. Disclaimer: This document is for the exclusive use of the person to whom it is provided by SuperRatings and must not be used or relied upon by any other person. No representation, warranty or undertaking is given or made in relation to the accuracy or completeness of the information presented in this document, which is drawn from public information not verified by SuperRatings. Financial conclusions, ratings and advice are reasonably held at the time of completion but subject to change without notice. SuperRatings assumes no obligation to update this document following publication. Except for any liability which cannot be excluded, SuperRatings, its directors, officers, employees and agents disclaim all liability for any error or inaccuracy in, misstatement or omission from, this document or any loss or damage suffered by the reader or any other person as a consequence of relying upon it. Copyright Disclaimer: Copyright © 2016 SuperRatings Pty Ltd (ABN: 95 100 192 283 AFSL 311880 (SuperRatings)). This publication is subject to copyright of SuperRatings. Except for the temporary copy held in a computer's cache and a single permanent copy for your personal reference or other than as permitted under the Copyright Act 1968 (Cth.), no part of this publication may, in any form or by any means (electronic, mechanical, micro-copying, photocopying, recording or otherwise), be reproduced, stored or transmitted without the prior written permission of SuperRatings.