

THALES

Building 51
Garden Island, NSW 2011
Australia
Tel: +61 (0)2 9582 3333
Fax: +61 (0)2 9582 2229
www.thalesgroup.com.au

31st August 2009

Testimonial

The Thales Group have used the services of the Godfrey Pembroke licensed financial planning firm, the LyceumGroup since 2003 and have found them an extremely valuable resource for our staff in organising their financial affairs and planning for their retirement.

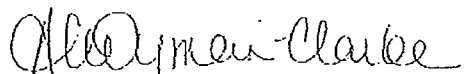
The engagement of our employees with their superannuation arrangements is very much reflected in the increasing level of additional voluntary contributions, which for the financial year ending 30 June 2009 outstripped the level of compulsory contributions by more than 50%.

One of the services that we find the most beneficial is their Induction Program for new employees. Not only does this create a very positive first impression, but over the last 5 years has consolidated close to \$50m in other superannuation accounts into the fund for members.

Thales has maintained a 2 default fund policy for many years. Employees have a choice between an industry fund and a corporate public offer fund with the LyceumGroup as advisors. The LyceumGroup has conducted pricing negotiations on behalf of the members of the public offer fund which has resulted in an extremely price competitive outcome. Due to the demand for their services, membership of the public offer fund has increased by over 700 over the past 5 years.

Thales believes in having 2 default funds with a clear delineation between an industry fund and a fund with advisory services. We would therefore disagree with any proposal whereby individuals could become members of the corporate public offer fund, enjoy the advantages provided by our financial advisers, but opt out of paying a fee. This would cause undue pressure on those members who do not opt out and be counterintuitive to the offering and HR strategy we have structured.

We have no hesitation in recommending the LyceumGroup as their services are fully complementary to our Human Resources Strategy and are highly valued by our employees.



Andria Wyman-Clarke

Thales Policy Committee Chairperson



9 September, 2009

To whom it may concern

The Sherlock Group was appointed as advisers to our AMP superannuation fund in early 2008 without any additional costs to either the Hilton or our staff. Since that time they have added value through additional staff benefits, educational seminars and access to advice which many of our staff have taken advantage of.

In addition to this they have acted as a consultant to Hilton in Australia to ensure that our super runs efficiently. More recently The Sherlock Group facilitated a full desktop review of our superannuation arrangements which has resulted in an overall saving to both the Hilton and our team members of over \$30,000 and an enhancement of the services that we receive, without any change of provider or disruption to our staff.

We are comfortable with the services that we receive from the Sherlock Group at both an employer and a team member level and would be happy to recommend them to others.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Brendan Toomey'.

Brendan Toomey
Regional Director of Human Resources
Hilton Australasia

hilton.com

Hilton Hotels of Australia Pty Limited
GPO Box 3934, Sydney NSW 2001
488 George Street
Sydney NSW 2000 Australia
Tel: +61 2 9266 2000 Fax: +61 2 9261 2698
Reservations: hilton.com
Hilton Reservations Worldwide: 1300 44 58 66 from Australia

Hilton International CO. Incorporated with limited liability in Delaware, USA
Head Office: 591 Ponce de Leon Boulevard, Suite 760, Coral Gables,
Florida 33134, USA. Registered in England No. BR023334



FERRIER HODGSON

SYDNEY

Level 13, Grosvenor Place
275 George Street
Sydney NSW 2000 Australia
GPO Box 4114 Sydney NSW 2001
phone (61) 2 9286 9999
fax (61) 2 9286 9888
email fhsydney@fh.com.au
www.ferrierhodgson.com

13 October 2009

To Whom It May Concern

Dear Sir

Policy Committee

The Ferrler Hodgson policy committee meets annually. It is a vibrant and important conduit between the Super Fund, the Company, staff and our advisors.

The Policy Committee provides staff and management a convenient forum in which ideas and benefits and enhancements are discussed. Reviewing fund performance, investment market updates and discussing legislative outcomes are all regular items on the agenda.

Through this process, and with the assistance of our advisors, staff have seen the fund benefit design improved.

All staff now enjoy:

- o \$0.00 Entry fee
- o \$0.00 Monthly member fee
- o A \$1,000,000 automatic acceptance limit for Life and TPD Cover
- o A \$10,000 per month automatic acceptance limit for Salary Continuance
- o A significant reduction in management / administration fees

Better insurances provide immediate financial security for staff and their families, lower fees for better retirement outcomes.

The service delivered by our advisors is an integral part of the management of the company super fund and through them we feel confident that any problems that may arise will be dealt with in a diligent and professional manner.

As a business we believe it is important to charge staff with the responsibility of their own and the company's future. It is beholden on us to also provide staff with the opportunity to guide the decisions which will affect their immediate and future financial security.

We have no doubt that the engagement of staff in this process delivers the company a product which is tailored for our needs.

Yours faithfully

Robyn Duggan

Ferrier Hodgson Policy Committee

ADLMADE
BRISBANE
MELBOURNE
TOWNSVILLE
PERTH
HONG KONG
JALAJAYA
KUALA LUMPUR
MANILA
MUMBAI
SINGAPORE
SYDNEY
TOKYO
Subscribed through
Zollo Group
and
Fiduciary Services
UNITED STATES
UNITED KINGDOM

rdz1013
10005

CORPORATE ADVISORY
FORENSICS
CORPORATE RECOVERY



To Whom It May Concern

Legan Financial Services has been the appointed adviser to our superannuation fund since 1 July 1996.

In 1996, they assisted us in selecting an appropriate Master Trust and collapsing our corporate superannuation fund. Since then we have undertaken 3 reviews of our fund provider, all assisted by Legan.

The most recent review was in 2009. As a result of their negotiations on our behalf, we achieved the following:

- A reduction in the administration fee paid to our provider
- A removal of asset-based commission payable to Legan (at their suggestion) to be replaced by a per member fee
- A change in our insurance benefit basis to better suit our members
- A reduction in the insurance premium rate for all members

The above were a benefit to all our members.

Over the last 13 years, Legan has provided a range of services to support, advise and educate our members.

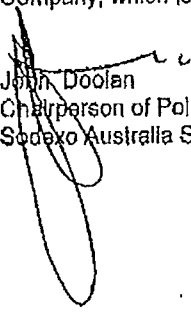
- Educational Seminars
- Personal Meetings
- Regular and Informative newsletters
- Call Centre assistance

This has assisted our members to use the Company's Superannuation Fund to their best advantage, such as obtaining low cost insurance cover.

Our fund has a formal Superannuation Policy Committee consisting of 3 fund member employees and 3 fund member management employees.

Through this forum, Legan is able to keep us abreast of legislative and product changes. In addition, the Committee members can provide feedback to Legan on how best to communicate with members.

In summary, Legan provides an essential service to both our superannuation fund members and to the Company, which is to the benefit of all members.


John Doolan
Chairperson of Policy Committee
Sodexo Australia Superannuation Fund





To whom it may concern

**AAB Superannuation Fund
(Pegasus Printing and Natures Selection Foods)**

Adviser Services

In the year 2000 we were required to select an appropriate superannuation fund for our staff due to a sale of the business.

We engaged the services of Legan Financial Services to assist us with this selection.

They obtained a number of tenders on our behalf and provided a detailed comparison to enable us to make a selection.

In particular they were able to obtain a provider that could administer our complex insurance formula, and negotiate competitive fees.

In 2003 they reviewed providers on our behalf. The same provider was retained but with lower fees and insurance premiums.

For the last 9 years Legan has provided ongoing services to both the Company and to our members (through the Policy Committee). These services include:

- Assisting with the operation of our Policy Committee
- Providing Technical and Administrative assistance to the employer
- Providing regular newsletters on educational topics to our staff
- Providing information and educational seminars to our staff
- Holding personal meetings on site with members on a regular basis
- Providing call centre facilities for members

Legan has shown flexibility in the way it delivers service to our members. Recently it was decided that our staff benefited more from personal meetings than from seminars so it increased the service in the former area.

We believe that all our members benefit from the services from Legan (even those less engaged with super). This makes it appropriate that all members share the cost of providing these services. These services are an essential adjunct to the administrative services offered by our provider to ensure that members make the optimal use of the Company superannuation fund.

**Mark Anthony
Chief Executive Officer**

Cerebos

1 September 2009

Ascent Financial Strategies
PO Box 790
MILSONS POINT NSW 1565

ATTN: Mr Alan McCredie

Dear Mr McCredie

Re: Superannuation Services provided by Ascent Financial Strategies

Following our recent discussions, please find below our testimonial regarding work undertaken by Ascent Financial Strategies ("Ascent") on behalf of the Cerebos Australia Superannuation Plan ("Plan").

TESTIMONIAL

- Ascent was appointed advisers to the Plan in 2007.
- Following their appointment, one of the first activities initiated by Ascent was a review of the Plan's benefit design. Acquisitions and grandfathering over the years had resulted in a complex Plan with unused and closed categories. In addition, the range of benefits available to members had not been reviewed since the Plan began and therefore were out of step with other companies in our industry.
- One such example was the default insurance benefits available to members of the Plan. Ascent liaised with various insurers to obtain competitive quotes based on a range of default cover options. After assessing the alternatives and negotiating favourable premium rates and underwriting terms with the insurers, Cerebos were presented with a concise report allowing us to easily compare and evaluate the alternatives. As a result of Ascent's thorough work in this area, Cerebos has now implemented a more contemporary insurance benefit design offering employer subsidisation of default insurance benefits for all members of the Plan.
- In addition to the employer subsidised default insurance benefits, Ascent was also successful in negotiating the removal of a monthly fee charged on all member accounts between \$1,000 and \$10,000.
- Ascent greatly assisted Cerebos in communicating the improved benefits to our members. Cerebos has offices around Australia and Ascent was able to offer a range of communication solutions tailored to each office. The use of Webinar presentations to reach members at our smaller offices in Adelaide and Perth together with on site presentations and one on ones at our facilities in Sydney and Melbourne was very successful in "getting the good news out".
- To date, member feedback has been very positive and we are pleased to see that employees who had previously lodged "Superannuation Choice Forms" are now requesting to rejoin the Plan.

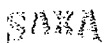
In summary, since Ascent's appointment, we have seen improved benefits to all members with lower fees, more competitive insurance rates and significantly improved underwriting conditions for all our members. Furthermore, Ascent's expertise, professionalism and strong customer service is highly regarded by Cerebos.

Yours sincerely



Kim Luck
Employer Representative
Cerebos Australia Superannuation Plan

2 Costello Place, Seven Hills NSW 2147 (Locked Bag 2002, Seven Hills NSW 1730) Australia
Telephone (61 2) 9624 5200 Fax (61 2) 9624 4397
A Division of Cerebos (Australia) Limited ABN 82 004 304 803



★
STAR TRACK
EXPRESS



28 August 2009

Mr Alan McCredie
 Ascent Financial Strategies Pty Ltd
 PO Box 790
 MILSONS POINT NSW 1565

Dear Mr McCredie

Corporate Superannuation Services

Following on from our discussions regarding the IFSA Superannuation Charter and other reviews affecting superannuation currently underway, I am happy to provide this letter supporting the value of the services provided by Ascent Financial Strategies Pty Limited to the Star Track Express Superannuation Plan.

Star Track Express originally engaged Ascent to undertake a tender of our Superannuation Plan around 4 years ago. The outcome of that process was that we changed both our superannuation and life insurance providers to obtain significantly more attractive terms for our members than the incumbent providers were able to offer. The success of the transition of our plan following the tender is testament to your professionalism. The commitment made by your firm to see our members all around Australia and to clearly present the review process and outcome to the members was critical in achieving this outcome.

During the tender we found the technical expertise and market knowledge you brought to bear on our behalf to be so helpful that as a result we decided to retain your services on an ongoing basis. The process of agreeing your remuneration on the plan and group insurance for the provision of ongoing services was straight forward and transparent. We also appreciate that when you again reviewed the fees on our superannuation plan last year that not only were you successful in securing a further reduction in the administration fees charged to our members but you also voluntarily reduced your own fees which we had not requested.

The pro-active approach you take to servicing the needs of our members with issues such as alerting them to the effect of changes to contribution limits, following up on and explaining the potential consequences of not completing insurance underwriting and many other relevant issues has been instrumental in improving the engagement of our members with their superannuation plan and its benefits.

Prior to appointing Ascent we dealt directly with the superannuation and insurance companies. Engaging Ascent has proven to have been a good decision for the members of our plan. Having Ascent to advise and look after our members has provided a much improved service over what we previously experienced while also ensuring that our plan continues to provide excellent value to our members.

Yours sincerely



Alan Parish
 Star Track Express Superannuation Plan

World's smartest delivery system.
 CALL 13 2345 FOR YOUR NEAREST BRANCH

STAR TRACK EXPRESS PTY LIMITED ABN 44 601 227 830

WELAND
 (0) 8410 5555 FAX: (0) 8347 5373
 BURY
 (2) 8031 1011 FAX: (02) 8041 2056
 ENDIGO
 (3) 5434 3777 FAX: (03) 5434 3768
 MELBANE
 (7) 3278 2700 FAX: (07) 3278 2770
 ABERDEEN

COFFS HARBOUR
 (02) 6552 5299 FAX: (02) 6551 3059
 DARWIN
 (08) 8742 0914 FAX: (08) 6942 8369
 GEELONG
 (03) 6274 7000 FAX: (03) 6274 7007
 GOLD COAST
 (07) 5552 3900 FAX: (07) 5552 3969
 LAUNCESTON

MELBOURNE
 (03) 9250 6611 FAX: (03) 9250 6784
 NEWCASTLE
 (02) 4564 1234 FAX: (02) 4565 6312
 ORANGE
 (02) 6992 0285 FAX: (02) 6351 2021
 PERTH
 (08) 9475 2300 FAX: (08) 9475 2490
 SHEPPARTON

SYDNEY
 (02) 8501 4000 FAX: (02) 8501 4001
 TAMIWORTH
 (07) 6765 7844 FAX: (02) 6761 6183
 TOWNSVILLE
 (07) 4774 4068 FAX: (07) 4774 4023
 TRARALGON
 (03) 5174 6722 FAX: (03) 6174 6360
 TUGGERAH

WAGGA
 (02) 6925 1963 FAX: (02) 6925 3763
 WOLLONGONG
 (02) 4222 1933 FAX: (02) 4222 1314
 WAREHOUSE
 MANDURRING
 (02) 8777 3800 FAX: (02) 8777 3828
 TULLAHARINE
 (03) 9250 6714 FAX: (03) 9250 6722
 BRISBANE
 (07) 5278 2938 FAX: (07) 5278 2757
 NATIONAL OFFICE



12th July, 2006.

TO WHOM IT MAY CONCERN;

Our workforce is almost 300 in numbers and consists of many and varied occupations. D'Orsogna Limited has a philosophy to educate our employees wherever possible, particularly in relation to the employee benefits provided by the Company. To this end, we reviewed our Servicing structure for our Superannuation Fund/s and insurance policy provision approximately two years ago.

We utilise a Mastertrust (Spectrum) for our Senior staff because of the need for an appropriate administration platform to administer a rather complex benefit design which has carried over for many years. We also utilise an AMP Industry style Fund (Superleader) for our factory employees. Each of these products coming from different providers meant that we had no consistency with our employee communication and education.

Following a review of the situation, we appointed West Coast Group, Corporate Superannuation, to takeover as Servicing Advisers for both funds and also a Management Salary Continuance policy. Since this appointment, West Coast Group, Corporate Superannuation, have set up the required Policy Committee for the AMP Fund plus introduce bi-annual employee education/communication sessions for these employees. West Coast Group also provide a higher level education platform for the members of our Staff Fund where the level of understanding about Superannuation issues is higher and the need for more knowledge on matters such as Salary Sacrificing, transition to retirement and other favourable legislative (proposed) changes are more prevalent.

West Coast Group also conducted member focus groups to analyse whether there was interest in combining the two funds for economies of scale. The presentation was simple and we believe our employees made an informed decision not to proceed with this proposal.

West Coast Group is assisting us with the more basic education for our factory employees in an endeavour to have them understand their choices within the AMP Fund.

I would be prepared to receive a phone call from any potential client considering using the services of West Coast Group.

Yours sincerely,

Roseanne Thomas,
Financial Controller.

D'Orsogna Limited, Cnr Leach Hwy & Slack Road, Palmyra Park, WA 6157
Palmyra Delivery Centre P.O. Box 2005, Palmyra, WA 6261
Telephone Admin (08) 9337 3444 Out of office (08) 9337 8211 Fax (08) 9314 1381
Email: receps@dorsogna.com.au



9/9/09

To whom It may concern,

I would like to take this opportunity to provide a reference for Ben Semple and his team at Genesys Wealth Advisers in the tender and subsequent transition of our staff superannuation plan.

Prior to a review of our staff super fund we had what we thought to be a satisfactory arrangement with our superannuation provider. However after accepting an offer to review our arrangements we discovered great benefits could be delivered to our employees that we had not considered.

Ben was able to provide simple to understand superannuation advice, make recommendations and negotiate fee savings on our behalf. The tender was delivered on time and managed to reduce the amount of administration we were incurring. The transition we undertook with our members was seamless and delivered across three states with positive feedback from all staff.

The team at Genesys go to great lengths to ensure all members understand their super arrangements and make adjustments to their individual needs. After experiencing a one on one meeting with Ben I consider myself and in turn our staff to be in better financial shape.

The ongoing service and advice is what we value most with Ben and his team go to great lengths to deliver on their service proposition. I have no hesitation in recommending their service to other employers.

Kind Regards

Amanda Jackson
HR Manager Australia and New Zealand
Etihad Airways

NASDAQ OMX

26th June 2009

Attn: Ms Zoe Shacklady
Genesys Wealth Advisers
PO Box 1890
North Sydney NSW 2059

To whom it may concern:

RE: Services of Zoe Shacklady of Genesys Wealth Advisers

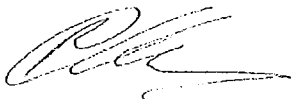
Zoe has assisted our company and its employees with both our group superannuation fund and group salary continuance plan since 2002.

Her service delivery has always been pro-active, diligent and reliable. Her interactions with our Management and staff have always been professional, consultative and cooperative. She has consistently provided our Management with timely and accurate financial news and events and our employees with financial updates and advice.

Zoe invests great effort to make herself available on request, also seeking to make contact with our staff periodically to review their superannuation account. She deals with all challenges patiently and with grace.

I have no hesitation in recommending her services to other customers.

Yours sincerely,



Alicia Chabra
Financial Controller
Nasdaq OMX



University Co-operative Bookshop Ltd
ABN 70 009 937 160

31st August 2009

Testimonial

The Co-op Bookshop Superannuation Fund (Co-op) has a widely distributed membership across Australia and required a financial planning firm to provide education and advisory services to members. The LyceumGroup were chosen because of their ability to provide these services in an innovative manner whilst charging on a fee for service basis.

The website they have created for our members in particular has allowed all members to receive access to research and details of the superfund, irrespective of their geographical location.

Their impact has been very beneficial to members across all aspects of superannuation and finance, but especially in the following 2 areas:

1. A full review of the insurance arrangements showed structural inefficiencies and the LyceumGroup recommended enhancements that provided a more valuable and comprehensively integrated arrangement.
2. Our level of members who had provided Beneficiary Nominations was extremely low, and through an Induction Program and a concerted campaign the level of coverage has significantly improved.

The LyceumGroup continues to target other areas for improvement such as salary sacrificing and co-contributions from members.

Employees of The Co-op Bookshop have a choice between an industry fund and one administered by a fund manager and advised by the LyceumGroup, and consequently do not support any proposal that would allow members to opt out of the advisory services in the fund.

We recommend the services of the LyceumGroup to any employer who wishes to implement an employee benefits program focussing on financial literacy and superannuation.

Jane Caton

Chairperson
The Co-op Bookshop Superannuation Fund Policy Committee



TO WHOM IT MAY CONCERN

Our company has been utilizing the services of WCG Corporate Superannuation (WCG) for a number of years now:

Prior to appointing WCG, we were receiving very limited services at each required level being the Policy Committee, Employer and employees.

Our belief is that Superannuation is one of the most significant employee benefits we provide to our staff.

As such, we required more appropriate and relevant services to be provided to make sure that the 9% SG payment made into Super is seen as a valued part of our employment package by the people we are trying to retain and recruit.

WCG Corporate Super sat with the Policy Committee and we developed a tailored Service Contract with them which covers services to us as a Business, Policy Committee and to our Employees.

We are confident that we now comply with the required legislation with an efficiently run Policy Committee in place and with regular member education programs being provided both on site and via email and hard copy education flyers delivered to all staff.

A particular area of support that we find invaluable is the assistance with the Underwriting process for our staff who qualify or request higher levels of insurance cover and as importantly, the assistance provided by WCG when one of our people becomes ill or passes away. The process of having a claim managed and paid to an employee is critical and WCG actively get the required approval through very efficiently.

As times change, Superannuation certainly changes, and WCG keep us informed at all times with legislative updates which effect us all.

Signed:

Position: Policy Committee

Date: 31/8/09

41 SEP 2009



Nalco Australia Pty Ltd
2 Anderson Street
Botany NSW 2019
Locked Bag 10
Botany NSW 1455
Ph: +61 2 9316 3000
Fax: +61 2 9666 6292
www.nalco.com

Thursday, 10 September 2009

To Whom It May Concern,

Our company's superannuation fund is viewed as an important component of employee benefits. It is therefore also important that employees have every opportunity to maximise their superannuation benefits, and that they have a good understanding of their financial options.

Accordingly, we established a Policy Committee to oversee the running of our superannuation Plan, this also provided employees with representation to help ensure the benefits provided were relevant to their fellow employees.

To help facilitate this for our employees we have engaged a specialist superannuation advisory firm, Lifestyle Financial Services, as advisors to our superannuation fund.

Lifestyle provides a wide range of services to our Company, Policy Committee and Employees. These include:

- Consultancy services
- Review of our plan's design
- Negotiation with providers on:
 - o Fees
 - o Claims
 - o Services
- General education on superannuation and financial planning
- Individual advice to members

All the above services are provided within the fee structure negotiated with Lifestyle.

Staff can also avail themselves of individual financial planning advice. This is provided to staff by Lifestyle, on a fee for service basis.

We value the services provided to us by Lifestyle very highly, and we have seen the advantages these services provide our employees.

If you have any questions please do not hesitate to contact me.

Yours Sincerely,

Peter Licovski
Chairperson



Weir Minerals Australia Ltd

ABN 69 009 701 802

1 Marden Street Artarmon Tel: +61(0)2 9934 5100
NSW 2084 Australia Fax: +61(0)2 9934 5201
Locked Bag 51 Artarmon
NSW 1570 Australia www.weirminerals.com

Excellent
Minerals
Solutions



WARMAN[®]
Centrifugal Slurry Pumps
BBHO[®]
PD Slurry Pumps
VULCO[®]
Wear Resistant Linings
CAVEK[®]
Hydrocyclones
FLOWAY[®] PUMPS
Vertical Turbine Pumps
ISOGATE[®]
Slurry Valves
MULTIFLO[®]
Mine Dewatering Pumps
HAZLETON[®]
Specialty Slurry Pumps
LEWIS PUMPS[®]
Vertical Chemical Pumps
BESIMANN PUMPS[®]
Centrifugal Process Pumps

15th September 2009

To whom it may concern,



We see super as more than a requirement by the Employer to pay 9% of an employee's salary into super. As a Policy Committee, we see superannuation as an important employee entitlement and as such we want this communicated to the members of our fund and also those employees who have made their own superannuation choice.

Lifestyle Financial Services, our Plan adviser, provides a wide range of services to our Company, Policy Committee and Employees. These include:

- Consultancy Services
- Review of Plan Design
- Negotiation with providers
 - Fees
 - Claims
 - Services
- General Education
 - What is Super
 - Retirement Planning
 - Wealth Creation
- Individual advice to Members

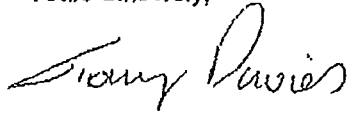
All the above services are provided within the current fee structure negotiated with Lifestyle. We feel these are extremely important to help build and empower our fellow employees with the knowledge to make informed decisions to ensure they have planned for a financially secure future.

Lifestyle also provides individual advice on a full range of services where staff can negotiate the fees for that service with Lifestyle.

We highly value the services provided to us by Lifestyle and have seen the advantages this brings to the individuals.

If you have any questions please do not hesitate to contact me.

Yours Sincerely,

A handwritten signature in black ink that reads "Tony Davies". The signature is written in a cursive style with a large, looped initial 'T'.

Tony Davies
Human Resources Manager



Ascent Financial Strategies Pty Limited
Attn: Mr Alan McCredie
PO Box 790
MILSONS POINT NSW 1565

Schenker Australia Pty Ltd
Human Resources
72-80 Bourke Road
Alexandria NSW 2015
www.schenker.com.au

Yvonne Villinger
Phone +61 2 9333 0495
Mobile +61 0414 333 138
Fax +61 2 9333 0474
yvonne.villinger@dbschenker.com

27/08/2009

Re: IFSA Draft Superannuation Charter

Dear Mr McCredie

Ascent Financial Strategies Pty Limited has been financial adviser to the DB Schenker Australia Superannuation Plan for 12 years. Prior to your appointment there was no financial adviser associated with our plan. Over the long period we have worked together there have been many changes in the regulatory environment as well as changes both in plan benefit design and in Schenker's business all of which have affected members of the plan.

We have appreciated Ascent's role in alerting us to relevant regulatory changes and then assisting us to understand how the issues affect the plan members. In particular we value that when you bring up issues affecting our plan you have also offered advice on how we can respond to communicate effectively to our plan members. The service you have provided by undertaking the process of educating members about relevant issues has assisted them to understand and better use the superannuation system and the particular features and benefits of the DB Schenker Australia Superannuation Plan. The many documents you have prepared for circulation, education sessions and on-site briefings at our locations around Australia and the members access to your staff for one on one consultations has been greatly appreciated and valued by us. We have also valued your role in representing us in our dealings with the Mastertrust (AMP) and the group insurance providers. We are not experts in superannuation or insurance and the reviews you have undertaken on our behalf from time to time to ensure the competitiveness of our providers have been of significant benefit to our members. The service you have provided in negotiating improved terms on our behalf with service providers and transitioning benefits, for example when we moved our group life insurance and when Schenker acquired Bax Global, have been invaluable. We have also appreciated the assistance you have provided to members and their families with insurance claims.

In summary we appointed Ascent as adviser to the DB Schenker Australia Superannuation Plan because we were dissatisfied with the level of service received prior to your involvement. We value Ascent's role and look forward to continuing our work together to service the needs of the members of the DB Schenker Australia Superannuation Plan.

Yours sincerely

Yvonne Villinger - General Manager Human Resources
for the DB Schenker Superannuation Plan Policy Committee



J T B Australia Pty Ltd ABN 90 003 218 728

Level 15, 383 Kent Street
Sydney NSW 2000
Tel: (02) 9510 0100
Fax: (02) 9510 0251

10 September 2009

To Whom It May Concern:

JTB Australia has been making superannuation contributions on behalf of our employees for many years before the compulsory superannuation guarantee became law. We identified the superannuation as an important employee benefit.

Our Policy Committee has been monitoring the company's super fund and it communicates various related issues to the fund members.

Lifestyle Financial Services (Lifestyle) was appointed as the plan adviser for JTB Australia back in 1992. Since then Lifestyle has been providing a wide range of valuable services to JTB; the committee as well as our employees. Their services include;

1. Consultancy Services, such as helping us to start up the Policy Committee in accordance with regulations;
2. Annual review of Plan Design -- ensuring the company fund is still appropriate for our needs;
3. Negotiating with providers on fees and administration services;
4. Helping us with insurance claims, such as member death benefits or group income protection plan;
5. Providing general education to our members in all our offices nationally on topics such as understanding investment, retirement planning and wealth creation; and
6. Providing individual advice to members.

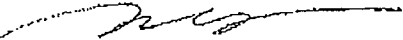
All the above services are provided within the current fee structure negotiated with Lifestyle. We feel these services are extremely important to us and they help our employees to make informed decisions about their future and retirement.

Lifestyle also offers our members individual financial planning advice and services. Any member who uses this service will pay his or her own service fee to Lifestyle.

We highly value the services provided by Lifestyle and we believe this arrangement brings benefits to the company as well as individual members.

If you have any questions about this letter, please do not hesitate to contact me on 02-9510-0408.

Yours faithfully,


Riho Okagami
Manager-Human Capital & Strategies
JTB Australia Pty Ltd

Hello

ISIS Projects Pty Ltd
Level 4, 29 Christie Street
St Leonards NSW 2065
P.O. Box 480
St Leonards NSW 1590

Phone 61 2 9906 6077
Fax 61 2 9906 6738
Web isis.com.au
Email info@isis.com.au
ABN 70 003 881 785

To Whom It May Concern

We are members of the ISIS Projects Superannuation Plan and its Policy Committee. As Representatives, we are happy to confirm the value added by Harvey James of Anu Wealth Services Pty Ltd in delivering financial education and advice services to our company and staff.

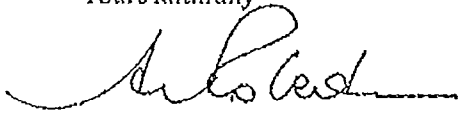
ISIS is a national leader in commercial property solutions across four subsidiary disciplines: ISIS Projects, ISIS Hotel Projects, ISIS Retail Projects and ISIS Science and Healthcare Projects, with more than twenty years of experience.

Specifically, our preferred financial adviser has delivered the following services and outcomes.

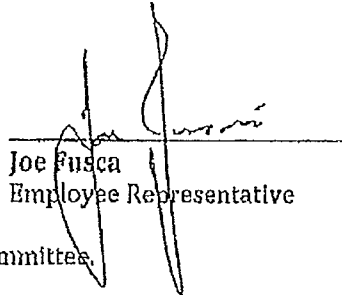
1. Education Seminars, bi-annually, at ISIS Projects locations nationwide.
2. Face-to-face meetings with individual employees to discuss their financial needs as required.
3. Induction Seminars for all new staff throughout the year.
4. Telephone and email support for individual financial queries, paperwork and administrative issues regarding their superannuation and insurances.
5. Insurance Claims support for the company and claimants.
6. Negotiation of reduced fees with the default fund provider. For example, having the Member Fee waived for all staff, delivering in a saving of approximately \$26,500 a year.
7. Financial Advice provided around superannuation and insurances.
8. Regular review, and negotiation, of Group Salary Continuance Insurance policy premiums for ISIS. As an "Employer of Choice" these premiums are covered by ISIS.
9. Policy Committee support and guidance.

In addition, we believe our financial adviser makes himself available and is known and trusted at all levels of our company.

Yours faithfully

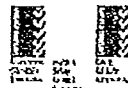


Alastair Robertson
Employer Representative



Joe Pusca
Employee Representative

Signed on behalf of the ISIS Super Plan Policy Committee.



27 August 2009

peoplebank

Attention [REDACTED]

Sydney
Melbourne
Brisbane
Perth
Adelaide

Canberra

• Adelaide
• Brisbane
• Canberra
• Melbourne
• Perth
• Sydney

We (Peoplebank's Superannuation Policy Committee) wish to advise that AFM Advisers are the appointed advisers to our company superannuation fund and they provide a range of services to support, advise and educate our employees regarding the company superannuation plan and associated insurances.

We have a formal Superannuation Fund Policy Committee comprising of 2 elected fund member employees and 2 fund member management employees who meet annually with AFM to review the company fund.

Our Policy Committee is an important decision making and review entity which we believe has had a positive impact for fund members in the following areas:

- Supported our advisers negotiate a lower fee structure for fund members with our super fund provider
- Review investment performance of the nominated default fund to ensure
- it's appropriateness and performance compares with other providers
- Review the range of services offered by AFM to our members and their effectiveness. Provide member feedback to AFM on what they are looking in terms of information and education material
- Through adviser briefings, keep up to date on legislative and regulatory and product changes affecting fund members and communicating this to members
- In conjunction with our advisers, review on a bi-annual basis the performance of the company fund and compare to other providers to ensure fund members have access to a leading superannuation plan

We are aware of the current IFSA Charter proposal to Government to eliminate upfront and trail commission within superannuation plans. We support this and have already moved to an agreed Plan Service Fee with our advisers. We do however have reservations as to how a member fee 'opt out' arrangement would work as we have offices in every state and the agreed plan fee covers such costs associated with providing advice to all fund members regardless of location. If fund members start opting out we presume this would reduce the level of remuneration to our advisers which could result in a declining level of services for those left in the plan. Our employees appreciate having access to our advisers to discuss their own financial circumstances and we prefer to see the agreed service plan offered to all our employees.

Sincerely
PEOPLEBANK AUSTRALIA LIMITED



MICHELLE COOPER
POLICY COMMITTEE CHAIRPERSON

PEOPLEBANK AUSTRALIA LIMITED
ABN 79 123 456 789

Dear Michael

Re: My superannuation policy

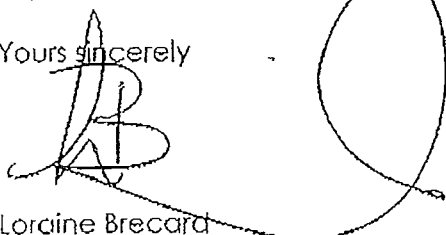
I wanted to write you a note to thank you for all your assistance in helping me get through the maze that is the Superannuation system. The amount of options available to me are bewildering and the implications of one policy over another made me very nervous about making any decisions. Each Super company have their own website and information but it is very difficult for the average person to make an accurate comparison and compare apples to apples.

It was wonderful to be able to talk to you about my options, and what each one would mean, and assist me to make a decision based on what was right for me.

I have much peace of mind knowing that my decision was a fully informed one and I have picked the best options for me at this time.

I look forward to a long and productive relationship with your company and appreciate very much your time spent on explaining the implications of each option I was looking at.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Loraine Breccard'. The signature is stylized and includes a large, circular flourish on the right side.

Loraine Breccard

Dear Michael,

This is to say "Thank You" for helping me through organising my financial affairs. I could not have done this without your help.

Initially this was initiated by our company SODEXO as an Employee Benefit, so I took the initiative and called Legan Services.

With all the paperwork and so many questions you have been so helpful and easy to deal with. I have wanted to do this much before and it seemed so hard and complicated that I was finding it difficult.

You have patiently helped me through the whole process with the desired outcome and given me peace of mind.

Thank You.

19/11/2009

19/11/2009.

To whom it may concern.

I am pleased to say that Legan Financial services were of great help in rolling over all of my many superannuation funds. As I have been working on a casual basis for a number of years, I have had a number of employers. I forget the exact number of funds that I had but it would have probably been some 15 to 20.

I found the staff at Legan to be very courteous and friendly and didn't balk at the idea of so many funds being rolled over into just one account. I am truly very appreciative to Michael in particular who always kept me informed and up to date.

My advisor won an argument for that no one else wanted to know about

On the 19th of October 2004 I was involved in a motor vehicle accident whilst at work, I had Salary Continuance cover in my super and a claim started, but the fund was refusing to pay the right amount. On the 5th of August 2008 my super fund paid out an adjustment to the claim payments made, it was just less than \$90,000

The only reason I received these funds was due to the efforts of the super plan's Independent advisor.

I was not at fault in the accident and I was covered by Worker's Comp. The Third Party Insurance has only now just settled. The accident was 5 years ago.

As a result of my injuries I cannot return to my old occupation and have been through numerous operations to repair the damage to my body suffered in that accident.

My employer used a super fund that is available to the public and appointed an independent advisor to look after the fund and meet members of the fund. Not before I had my accident and not until many months after my release from hospital did I meet Ashley but he was working for me from day one.

My insured benefit was based on the wrong income figure and the insured benefit was only \$2,000 per month when it should have been much, much more. To make matters worse the small Worker's Comp payment I received instead of supplementing the payment from the insurance in super was actually deducted from it!

As the plan advisor Ashley took it upon himself to take my argument to the Trustees of the fund and the insurer, they all rejected his approaches and tried to close the case. My old employer did not want to get involved.

I was very ill and had no one to help me.

The \$520 weekly Worker's Comp payment I received during my recovery didn't go anywhere near covering my expenses, and my Salary Continuance payments were wiped out by the worker's comp. It is difficult to live in a house in Sydney when all you have is \$520 per week.

Throughout this time Ashley continued to work at getting me my correct benefits and eventually he lodged a claim against the fund and the insurer in the Complaints Tribunal, and just like that movie "The Castle" we won.

I never asked him to help he just did. Apparently some people believe super funds paying advisors commissions is a bad thing. Ashley got paid less than \$100 commission from my account but he and he alone was responsible for the eventual payout which in the end was close to \$90,000. The best invest I ever made was to pay my advisor commission. The commission I paid him, whatever that amount was is worth every cent and more.

If you change things so people like Ashley can't afford to work for people like me, then who will? I am told that Ashley would suffer a conflict of interest because he gets commission. Unfortunately I cannot agree.


I bet those people in those silly ads on TV about super don't have someone like Ashley looking after them, they'd have to pay upfront before anyone would help them. How can you afford that when you are sick?

My name is Yuri Stefanidi if my employer super didn't have an advisor who worked for ME and

NOT the fund,
NOT the insurer and
NOT employer

I do not know where I would be today.

I think every person who has super should have someone like Ashley Pattinson looking after them.

Yours sincerely,


Nicholas Holt

Subject: FW: Superannuation System Review

Here goes! Nick if you want me to say anything else just let me know and I can elaborate.

For someone who is 65, a single woman and totally clueless as far as my superannuation scheme is concerned (I am not alone), it has been a tremendous relief to have an independent advisor attached to Colonial who can answer concerns and assist where necessary; rather than going through a "call centre" and being passed from pillar to post trying to get answers.

Working with someone who understands my policy and takes the time to explain in simple terms the options available (at no cost to me) is most comforting. Ascent Financial Strategies were able to assist me and guide me through some financial difficulties, through my policy which meant I was able to clear debts and start afresh.

Unfortunately too many of these customer based services are being discarded to "save a dollar" by large companies and the little man is thrown into a maelstrom where service is no longer an option.

Please don't let it happen here?

Nicholas Holt

Subject: FW: Superannuation System Review

Sorry Nick, you just got me in my busiest time of the month.
I am processing our December payroll but nevertheless I will now give you some comments.

ASCENT Financial Strategies Pty Ltd has been instrumental in consolidating all our Superannuation payments into one thru Colonial First State Superannuation.
It saves us so much of our valued time in handling paper works trying to pay different superannuation companies.

ASCENT advisors give good advices to employees regarding their financials and superannuation plan.
They are always there to help with any problems that the company encounters with regards to Super and Insurances.

I hope these are sufficient comments.

Thanks.

Regards

Michael Brandt

From: Lewis, Brendan [blewls@redcross.org.au]
Sent: Monday, 30 November 2009 2:55 PM
To: Michael Brandt
Subject: FW: Level vs Stepped
Attachments: Quotation - 20091130.doc

Hi Michael,

Thank you very much for the attached quote for the Stepped vs Level premium. I would like to thank you for the meeting we had on 26th November 2009 at 11.00 a.m. in Red Cross House. It was very good to meet with you and review my existing Insurance Policies I hold with MLC and get a better understanding of my Insurance Cover and Premium. As stated in our meeting I maybe using the services of Legan in the future once my wife completes her education and commences full time employment next year. I was also please that your home loan broker has touched base with me and offered the services of MLC Mortgage Solutions to renew my loan in January.

Thanks and Regards

From: Michael Brandt [mailto:michael@legan.com.au]
Sent: Monday, 30 November 2009 12:58 PM
To: Lewis, Brendan
Subject: Level vs Stepped

Hi Brendan,

I have attached a quote which will show you a cost comparison between stepped and level premiums for both of your covers.

You will notice that the income-protection premium on the quote is slightly higher than what you are actually paying right now. The reason is that the premium rates have recently increased. You have renewed your policy just before this increase, hence your premiums are currently lower. They will go up however at the next policy anniversary.

Brendan, this quote is valid only for the next week, as your birthday is approaching very soon. If you were to switch to a level premium after your birthday, then we will have to quote you as if you were one year older.

MLC informed me that you do not need to be underwritten or complete any application forms to switch to level premium. All that is required is this quote and a signed statement from you requesting a change.

30/11/2009

To whom it may concern,

I am a senior executive at Thales Australia and have utilised the professional services and advocacy services structured by my employer. These are offered by Godfrey Pembroke Limited- the Lyceum Partnership (GPL) and have proved critical in dealing with my superannuation and Insurances.

GPL, and in particular Craig Milroy, were clear and easily able to assist me clarify and establish a number of issues that had evolved through my employment over the years. The assistance included the following:

1. Clarify and warning me against rolling over superannuation to avoid incurring costly exit fees and the cancellation costs.
2. Assistance on the completion of a beneficiary nomination form and explaining specific issues relating to our group insurance arrangements.
3. Warning to me and all staff of potential issues relating to the tax changes to the ownership of employer funded insurances policies.
4. Provided an overall complete holistic view of my arrangements so that my wife could better understand the super and insurance arrangements in place if something were to happen to me.
5. Assistance in medical underwriting in 2004 to ensure I was not limited to the Automatic Acceptance Levels under the group arrangements.

Thanks to the time spent by GPL over the years, I now have a much clearer understanding of the superannuation and insurance situation and am happy that nothing has been lost over time. GPL are continuing to assist on a number of matters relating to beneficiary nominations on a group life policy. GPL also offer our staff a website that lays out all the policy and superannuation information. This is a very useful point of reference and a great benefit to staff. Combine this with onsite attendances, even a time poor individual like myself was able to navigate the complexity of our staff arrangements.

I recognise that GPL are acting on behalf of Thales and their employees and provide a point of distinction from our super fund and insurance provider as they have a broader view of the services. I am not recommending our super provider, merely expressing my thanks to GPL for the service that they provide.

Matt Cuthbertson

To: Isabel Leguzamon
Subject: Superannuation

From: Isabel Leguzamon [mailto:Isabel_Leguzamon@nanosonics.com.au]
Sent: Monday, 30 November 2009 9:37 AM
To: Matt Cuthbertson
Subject: RE: Superannuation

Hi Matt,

Thank you very much for spending your precious time over the phone this morning - I do really appreciate your advice and assistance regarding on the above subject - I must tell that during our conversation *"I have learnt a lot thanks to your expertise on this broad field of Superannuation / Salary Sacrifice"*

Kind Regards