



Checklist for (Corporate Clients)

Client needs/concerns/objectives/circumstances	Possible Solutions via Financial Services
On a Company Level	
<p>1. Staff Superannuation</p> <ul style="list-style-type: none"> • Is the group happy with it, i.e the reporting, fees, investment performance and technical assistance? • Are there inbuilt risk insurance options for the staff? Are the insurance options flexible? eg <ul style="list-style-type: none"> • Salary continuance • Death and Disability • Member Choice of Investments <ul style="list-style-type: none"> • Do the members have a choice as to where their benefits are invested i.e the asset allocation? • Are the employees provided with accurate details on termination of employment i.e Superannuation benefits statement to enable the member plan to plan how to best action their payments? 	<ul style="list-style-type: none"> • A comprehensive employer superannuation plan providing: <ul style="list-style-type: none"> • Salary Continuance insurance • Death and Disability Cover
<p>2. Are senior managers provided with advice on executive remuneration structuring? If not, would they like to access this advice?</p>	<ul style="list-style-type: none"> • We can co-ordinate reviews of executive remuneration plans employing the expertise of external consultants.
<p>3. Are there key persons? If so, does the company have appropriate key person cover? Would the directors like a review of their requirements and/or existing policies?</p>	<ul style="list-style-type: none"> • We can help the directors determine the appropriate level of key person cover and then source out suitable insurance policies.

<p>4. Are the directors satisfied that they are maximising the after tax income and growth on the company's surplus capital?</p>	<ul style="list-style-type: none"> • We can offer suitable investment recommendations for both short-term working capital and longer-term investable funds, across income and growth assets.
<p>5. Would the group like to provide selected staff with additional employee benefits which enhance staff loyalty, satisfaction and retention? If so, they can subsidise on a retainer basis some or all of the services we can provide to the selected employees outlined below.</p>	<ul style="list-style-type: none"> • This can be implemented via a service agreement.

Prudentia is able to provide the staff with education and advice on the following areas via:

1. *Financial Plans (at least on a year)*
2. *Staff Seminars*
3. *Access to Technical Hotline*

Services for employees	We can:
<p>1. Tax saving strategies</p>	<ul style="list-style-type: none"> • Help employees implement tax saving strategies such as <ol style="list-style-type: none"> 1. Pre-tax deductible superannuation contributions 2. Negative gearing into high quality, high growth shares 3. Explore the suitability of moving investable capital into other tax vehicles eg Family Trusts or Superannuation
<p>2. Portfolio Management</p>	<ul style="list-style-type: none"> • Assist with the construction and management of well diversified portfolios comprising quality investments across all the assets classes; cash, fixed interest, property, Australian Shares and International equities

<p>3. Retirement planning and wealth accumulation</p>	<ul style="list-style-type: none"> • Advise employees whether they are on track to reach their retirement goals. If needed, we can recommend a retirement plan to help them achieve their retirement goals. This may include the implementation of savings plans. • Ensure their retirement needs are met in the most tax effective way with the right mix of capital growth and income
<p>4. Management of Superannuation benefits</p>	<ul style="list-style-type: none"> • Ensure these payments are invested with minimal tax on lump sums and income streams
<p>5. Management of Excess Benefits (amounts over Reasonable Benefit Limits RBLs)</p>	<ul style="list-style-type: none"> • Help employees monitor excess benefits and recommend strategies to deal with these in the most tax effective way
<p>6. Management of Retirement Finances</p>	<ul style="list-style-type: none"> • Advise members on how to make the best use of allocated pensions
<p>7. Estate Planning</p>	<ul style="list-style-type: none"> • Help staff arrange for their investments to be distributed to their beneficiaries on death with minimal tax, costs and delays
<p>8. Employees with death, disability, trauma and income protection cover</p>	<ul style="list-style-type: none"> • Offer a review to see that <ol style="list-style-type: none"> 1. Their cover is adequate 2. Their contracts are suitable 3. Premiums are fair
<p>9. DIY (Do it yourself) Superannuation Funds</p>	<ul style="list-style-type: none"> • Advise retiring employees on the suitability of DIY Funds and we can offer strategic and investment recommendations for their superannuation and/or redundancy payments.
<p>10. Employees not getting a tax deduction for their death and disability premiums</p>	<ul style="list-style-type: none"> • Help employees get a tax deduction for their death and disability cover by using superannuation • This is available also for spouses.