



Tender Management

What is the Tender Management?



The Tender Management has been developed to enable a comparative tender for selected corporate superannuation products to be undertaken electronically. A financial planner is able to effectively use this tool to confidently approach prospective clients to undertake an online corporate fund tender. The financial planner, in conjunction with the corporate prospect, is able to individually weight the features of the products to easily, but comprehensively, analyse the various options and pricing. Heron Advisor also generates a detailed and professional Tender Outcomes Report, in the form of a Statement of Advice, which includes product descriptions, comparative ratings for each selected product, independent assessment commentary from Heron, product fees and insurance charges, and outcome recommendations.

How to use the Tender Management

1. Subscribers to the Tender Management module gain access via the left-hand menu. Navigate to the 'Tender Management' to begin.
2. Please enter the relevant Client information (Number of Members, Total Assets, Member Turnover and Contributions per annum) about your client which is used to price the tender. Note that the Heron Advisor Tender Manager assumes that all members are accumulation. Enter the proportion of assets in each of the specified ranges - High Growth, Growth, Balanced/Growth, Balanced and Conservative to price investment management fees.

Tender Management

Client Information

Please enter the following information about your client which is used to price the tender. Note that the Heron Advisor Tender Manager assumes that all members are accumulation.

Number of Members	<input type="text"/>
Total Assets	<input type="text"/>
Member Turnover	<input type="text"/>
Contributions per annum	<input type="text"/>

Asset Allocations

The following asset split is used to price investment management fees:

High Growth ≥ 90% growth assets	Growth 80%-89% growth assets	Balanced/Growth 65%-79% growth assets	Balanced 45%-64% growth assets	Conservative ≤ 45% growth assets
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
%	%	%	%	%

Next >

Click Next to submit this information and continue.

3. Step 1 – Criteria

Products may be limited by filters (Scored well for, Has features) to restrict the display of matching products, which is beneficial if you have specific product criteria you wish to compare.

Type of fund – Can be limited to Retail, Corporate, Industry of All (Retail, Corporate and Industry) funds.



Scored well for – This drop down list can be limited to Insurance, Communication, Ancillary Benefits, Contributions or Investments. Selecting an item in this filter will return a maximum of 10 results (as assessed and rated by Heron Advisor) depending on what options have been selected in the Type of fund and Has features filters. For example, selecting Insurance (Scored Well For) and Direct Shares (Has Features) filter will return the top ten products with Direct Shares that scored well for Insurance.

Has Features - Checkboxes that can be selected are Salary Continuance Insurance, Non-commutable Pension Available and Direct Shares.

Step 2 – Products Available

Allows you to click on the provider name and select the checkbox for the products you are interested in. You may select up to 5 products to consider in this comparison. This limit is imposed to ensure printed reports are presented in a readable manner.

Step 3 – Your Selected Products

Lists the provider(s) you selected in Step 2. If you have made an error, the 'Clear Selection' button allows you to re-select products.

Tender Management

1. Criteria

You may apply any combination of the following filters to only show matching products.

Scored well for: --- Select One ---

Has features:

Salary Continuance Insurance

Non-commutable Pension Available

Direct Shares

2. Products Available

Click on the provider name and select the checkbox for the products you are interested in. You may select up to 5 products to consider in this comparison.

AMG Universal Super - Employer

AMP - CustomSuper

AMP - SignatureSuper

ANZ - Corporate Super MT

AON - Aon Master Trust

ARF - ARF Employer Sponsored Fund

AXA - Super Directions For Business

Asgard - Asgard Employee Super

Asteron - Optimum Corporate Superannuation Plan

Asteron - The Australian Master Superannuation Fund - Employer Division

Asteron - Wealthstar Business Super

Aviva - Navigator Super Solutions Employer Service

BT - Lifetime Super - Employer plan

Blackbird - Seagull Flock Corporate Superannuation

3. Your Selected Products

The following products will appear on your comparison report.

No product selected

- Certain products may contain certain fees that can be negotiated by the adviser. You may wish to override the default fee values provided, such as the Adviser Fee, Adviser Insurance Fee, Adviser Service Fee and Contribution Fee. The default fees shown are defaulted to the maximum fee amount.

Override Fees

The following products have indicated that certain fees can be negotiated by the adviser. Please enter the values for fees you want to override.

AXA - Generations

Fee	Amount
Adviser Fee	0.6 % (Between 0 and 0.6%)
Adviser Insurance Fee	.20 % (Between 0 and 20%)
Adviser Service Fee	1.54 % (Between 0 and 1.54%)
Contribution Fee	4.1 % (Between 0 and 4.1%)

Click 'Next' to submit this information and receive Tender Management results.



Commentary and Features

Clicking on a heading under the Commentary or Features list will return detailed comparative information.

The Commentary is composed by Heron Advisor and provides information about a product and provider. The Features list contains over 150 results for key features of a product. Heron Advisor rates and assesses these features based on actual questions and responses from product providers.

Product providers have direct access to change features or update information on their product. Heron Advisor is immediately notified of any updates the product providers have made. Whilst assessing these changes, a message will appear over the particular questions that have been updated, to indicate to users that the item is being reassessed. Once complete, Heron Advisor may alter any score and amend our commentary to reflect the change and the updated information is immediately accessible to subscribers.

Exporting Comparison Report

Subscribers to the Tender Management have the ability to download the information displayed on screen to include in Statements of Advice (PDF file) or Product Information Download (Word file). This includes product descriptions, comparative ratings for each selected product, independent assessment commentary from Heron, product fees and insurance charges, and outcome recommendations.

The Statement of Advice (PDF file) cannot be edited and is intended to communicate an *independent* comparison with associated product information. This file contains Heron Advisor branding and should be provided as-is for printing or emailing. Click "Export PDF" to download the Statement of Advice. Please note that you do not need to expand each heading under the Features and Commentary section – the expanded feature lists and commentary is exported by default.

The Product Information Download (Word file) Downloads a Microsoft Word™ file containing all information presented in the comparison report above. This file contains all graphs, commentary and feature information and can be freely edited so that you may use this information as part of your advice in a way that best suits your purpose. As such, all Heron Advisor branding is removed from this version and the responsibility for compliant use of this information rests solely with the individual/company downloading the

Features (Click each heading to expand the feature lists)

Organisation and Product Overview					
	AMP - Signature Super	Colonial - FirstChoice Personal Super	M.L.C. - M.L.C. Master Flex Superannuation	REST - REST Personal Superannuation	STA - STA Personal
Issue Date of Last PIS	01/11/2004	30/05/2005	01/04/2005	01/11/2004	01/04/2005
Last Date Reviewed by Heron	05/07/2005	25/07/2005	06/08/2005	05/09/2005	05/08/2005
Name of Trustee	AMP Superannuation Ltd	Colonial First State Investments Limited	M.L.C. Nominees Pty Limited	Rest Employees Superannuation Pty Limited	Savings Australia PL
Associated Companies	AMP Ltd and its subsidiary companies e.g. AMP Life Limited, AMP Capital Investors Ltd	Commonwealth Bank Australia	National Australia Bank	n/a	Superpartners, PFS, Members Equity Super, Members Investors Pty Ltd
Email Address	signatureuper@amp.com.au	contactus@colonialfirststate.com.au	mlcinvestor@mlc.com.au	contact@rest.com.au	info@mail.stasuper.com.au
Website Address	www.amp.com.au	www.colonialfirststate.com.au	mlc.com.au	www.rest.com.au	www.stasuper.com.au
Call Centre Phone Number	1300368619	13 13 35	132 652	1300 300 779	1300 368 118
Can a member transfer assets without the need to terminate employment - i.e. full portability available	Yes	n/a	Yes	Yes	Yes
Data Verified by (Name of Position in Company)	Research Manager	Manager Platforms	Product Manager	Administration Manager	Product Manager
Rate Date Last Verified	01/11/2004	04/07/2005	15/07/2005	17/06/2005	15/07/2005

Insurance Arrangements

Communication

Ancillary Benefits

Fees and Charges

Contributions

Investment Arrangements

Export

Statement of Advice Attachment

Downloads a PDF file containing all information presented in the comparison report above.

This file includes Heron Advisor branding and is intended to communicate an independent comparison with associated product information. This file may be included as an attachment to a Statement of Advice, and can be printed or emailed.

Please note that this file cannot be edited and should be provided as-is. You will need Adobe Acrobat Reader installed to view this file.

[Export PDF](#)

Product Information Download

Downloads a Microsoft Word™ file containing all information presented in the comparison report above.

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