

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.

Growth	Growth	he following asset split is used to price investment management Balanced/Growth	fees. Balanced	Conservative
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	Contribu	tions per annum \$		
	M	Aember Turnover %		
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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.

<u>Step 2 – Products Available</u>

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.

1. Criteria		2. Products Available	3. Your Selected Products
'ou may apply any combination of the	following filters to only show matching products.	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.	The following products will appear on your comparison report
Scored well for	Select One 🗸	AMG Universal Super - Employer	No product selected
Has features	Salary Continuance Insurance	AMP - CustomSuper	
	Non-commutable Pension Available	AMP - SignatureSuper	No product selected
	Direct Shares	ANZ - Corporate Super MT	
		AON - Aon Master Trust	No product selected
		ARF - ARF Employer Sponsored Fund	
		AXA - Super Directions For Business	
		Asgard - Asgard Employee Super	No product selected
		Asteron - Optimum Corporate Superannuation Plan	
		Asteron - The Australian Master Superannuation Fund - Employer Division	Hext >
		Asteron - Wealthstar Business Super	Clear Selection
		Aviva - Navigator Super Solutions Employer Service	
		BT - Lifetime Super - Employer plan	
		Blackbird - Seagul Flock Corporate Superannuation	

4. 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.

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



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5. The costs and scores of each product are displayed comparatively in a graph and table. Holding your mouse over different points on the graph will display underlying data.

Score Weightings

Scores are generated based on default weighted features (which have been set by Heron Advisor):

- Insurance (Weighting 30%)
- Communication (Weighting 5%)
- Ancillary Benefits (Weighting 5%)
- Contributions (Weighting 5%)
- Investments (Weighting 55%)

Each feature is scored out of a maximum of 10 – the highest scoring feature for each product is shaded in green. Based on the

Overview	Scores Gra	ph	_									_	_	235
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	00		65	44.40	4.25	6.2	\$75,000							
Products & Funds	2 50						5 \$70.000	•					•	
Subscriptions	00 40			42		_	\$10,000							
Impersonate User	20	7.00			7.50	4.00	\$55,000							
	10	14.77	2.3	23.00	9.85	19.55	\$45,000							
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default weightings, each product is then given total score – with the highest scoring product shaded in *pink*.

Users have the ability to alter the weightings to reflect more accurately upon the different circumstances and goals to every adviser and individual. This feature tailors very specifically to the needs of the client as it can often change ultimate outcomes and dramatically affects recommendations. Weighting adjustments are entered into the system and results appear immediately.

Change default weightings - You may change the default weightings by clicking the "Show weighted scores" button. The weightings for each feature are displayed in a textbox and you may enter the weighted percentages that apply to you. After changing weightings, please click "Refresh Graph" to update the report and ensure that exporting the reports in PDF and MS Word format include the updated weightings.

Use your own weightings – You may "Save" the weightings you have entered by selecting the "Always use these weightings" button.

Show Default Weightings – You may restore default weightings by clicking the "Show Default Weightings" button.

Hide Weightings – You may hide the weightings textboxes by clicking the "Show raw scores" button

Sample Member Projection

A sample member projection graph demonstrates the impact of fees for each product considered based on an average member. The individual's accumulated balance breakdown is provided based on information provided. Scores are shown in tabular format and may be also be weighted.



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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.

	AMP - SignatureSuper	Colonial - FirstChoice Personal Super	MLC - MLC MasterKey Superannuation	REST - REST Personal Superannuation	STA - STA - Personal	
Issue Date of Last PDS	01/11/2004	30.05/2005	01/04/2005	01/10/2004	01/04/2005	
Last Date Reviewed by Heron	05/07/2005	25/07/2005	08/08/2005	05/08/2005	05/08/2005	
Name of Trustee	AMP Superannuation Ltd	Colonial First State Investments Limited	MLC Nominees Pty Limited	Retail Employees Superannuation Pty Limited	Savings Australia P.L.	
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, IFS, Members Equity, Super Members Investments Pt Ltd	
Email Address	signaturesuper@amp.com.au	contectus@colonialfirststate.com.au	micinvestor@mic.com.au	contact@rest.com.au	info@mail.stasuper.com	
Website Address	www.amp.com.au	www.colonialfirststate.com.au	mic.com.au	www.rest.com.au	www.stasuper.com.au	
Call Centre Phone Number	1300366019	13 13 36	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	nle	Yes	Yes	Yes	
Data Verified by (Name of Position in Company)	Research Manager	Manager Platforms	Product Manager	Administration Manager	Product Manager	
Date Data Last Verified	01/11/2004	04/07/2005	15/07/2005	17.06/2005	15/07/2005	
Communication						
Ancillary Benefits						
Fees and Charges						
Contributions						
Investment Arrangements						
Export						
Statement of Advice Attachment Downloads a PDF file containing a above. This file includes Heron Activisor brand Independent comparison with associated an attachment to a Statement of Advice, a	all information presented in the ing and is intended to communi product information. This file r and can be printed or emailed. and should be provided as-is.	comparison report cote an nay be included as As such, all H	nation Download bads a Microsoft Word [™] 1 rison report above. Its all graphs, commertary y use this information as p eron Advisor branding is	tile containing all inform and feature informatic ant of your advice in a s removed from this ve	ation presented in the in and can be freely edited way that best subs your rision and the responsibility	

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.

Features (c)

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





document from this system. Click "Export MS Word" to download the Product Information.