

Colonial First State **FirstChoice**

EMPLOYER SUPER

Your partner in
developing a profitable
corporate super business.



Investment Superannuation Retirement

MAKING CORPORATE SUPER YOUR BUSINESS

Specialising in corporate super can increase business profitability as it offers a growing, diversified revenue stream and represents 'sticky' money.

This workbook will help you to:

- understand the corporate superannuation market
- understand employer and employee wants and needs
- determine the range of services you will offer
- develop revenue projections for your business.

FRANK CASAROTTI
DISTRIBUTION

FIRSTC

MARKETING YOUR SERVICES FOR SUCCESS

Targeting your marketing efforts to identify high quality prospects and their real needs makes the difference between success and failure.

This workbook will help you to:

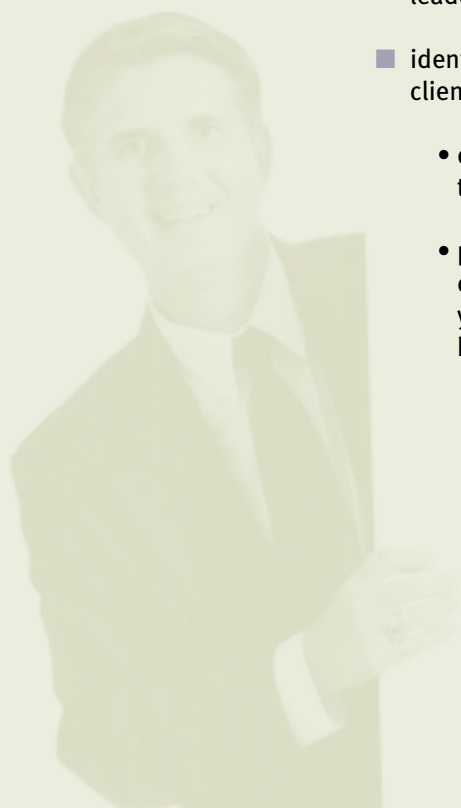
- segment and target your market
- develop key sales resources including your corporate profile and online presence
- sharpen and streamline your prospecting skills.

COLONIAL FIRST STATE – YOUR PARTNER IN BUSINESS

Choosing a good partner frees you up to focus on your business. Colonial First State offers a superior product and service solution, which allows you to concentrate on developing your relationships and building your business.

This workbook will help you to:

- understand the product features of FirstChoice Employer Super and the benefits it provides for employers and investors including wide investment choice, comprehensive insurance, competitive fees, online account information and access to a brand leader with a reputation for excellence
- identify the services you can leverage to satisfy your clients' needs and wants including:
 - education, communication and support resource tools for investors and employers
 - personalised service from our specialist corporate superannuation team who'll work with you to provide tailored services based on your business model.



ANDREW RICE
MARKETING

HOICE EMPLO

WINNING THE SALE

To win your client you have to convince them you're the right choice and can offer the best imaginable solution.

This workbook will help you to:

- achieve the outcome you desire in your first face-to-face interview
- prepare and deliver winning presentations that get your message across
- manage a successful tender process.

KEEPING CLIENTS FOR LIFE

Mastering the art of turning clients into advocates will give you immunity from poaching and a client for life.

This workbook will help you to:

- identify service expectations and give the client more than they expect
- establish your client service programs and financial planning services
- leverage the services of Colonial First State to give you more time to build your business.

A man in a dark suit, white shirt, and tie is walking towards the right. He is smiling and looking towards the camera. The image is faded and serves as a background for the bottom half of the page.

JOE FERNANDES
INVESTMENTS

DOYER SUPER

Corporate superannuation is a profitable and growing market. It's also a market that values financial planning advice and educational services.

More than ever before employers are actively seeking expert advice and assistance to ensure they get the best super arrangements and service for their company and employees; and with employees rating financial planning as one of the top five workplace benefits*, it's a market where you can utilise your financial planning skills and expertise.

Corporate super represents a substantial recurring income stream

One new corporate super plan alone can provide you with:

- an ongoing revenue stream that grows as the employer grows
- easy access to a business avenue for individual and executive financial planning services
- clients for life as employees change from corporate super to personal super to pension.

What does it take to really succeed?

Whether you are considering adding corporate super to your business mix, or you are a seasoned professional, the fundamentals for success in this market are the same – providing quality, tailored service while ensuring you have a healthy profit to effort ratio.

This may involve a complete rethink of your business practices such as creating an online presence, sharpening fact finding and interviewing skills, perfecting your pitch or the best way to leverage the services and resources of the product provider to give you the time to make your client base profitable.

How can Colonial First State help you?

This brochure outlines the ways Colonial First State can support you in winning, growing and retaining profitable business. We have developed five workbooks to provide practical and relevant tools, information and support services. Depending on the development of your corporate super strengths you may benefit from all five workbooks or a specific component of a workbook – the choice is yours.

* William M Mercer, *Outside the Square*, 2001

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ABOUT COLONIAL FIRST STATE

Colonial First State is one of Australia's leading investment managers and since establishing operations in 1988 we have built a reputation for performance and service. The Colonial First State Group currently manages more than \$100 billion globally.

We are backed by a strong and stable parent – the Commonwealth Bank Group – which is one of the largest and oldest financial services institutions in Australia.

We believe that a long-term, valuable relationship with both our investors and their advisers can only be built on a foundation of trust and honesty. Our clients deserve access to full and understandable information in order to make wise investment decisions. So, throughout all communications, we aim to be straight talking and transparent.

We pride ourselves in our history of delivering superior performance, efficient administration, award-winning client service and competitive fees.

These have been recognised by a number of peer and industry awards including:

- winner of Personal Investor Magazine's overall Fund Manager of the Year Award 2002
- a three-time winner of Money Management's overall Fund Manager of the Year Award
- four Gold medals in Personal Investor Magazine Awards 2001
- 1st place in the Australian 2000 Teleservice and Call Centre Association Awards and a finalist for the past four years
- 1st place in the 2001 ASSIRT Service Awards – Best Fund Manager.

Additionally, many of Colonial First State's investment options have been given the highest ratings by independent researchers on performance, corporate strength, investment management and client services.

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