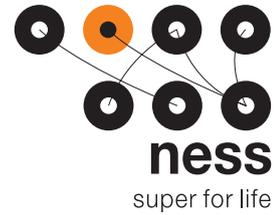


New South Wales Electrical Superannuation Scheme Employer Newsletter



Spring 2011

The purpose of this regular newsletter is to keep employers in the electrotechnology industry informed about your Fund and what's happening in superannuation.

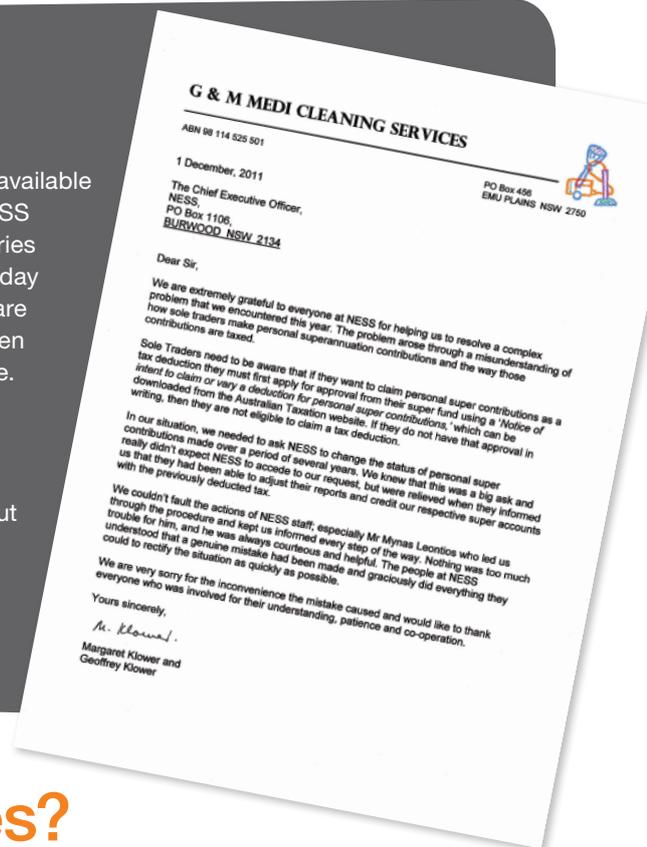


AT NESS, WE'RE HERE TO HELP

As part of the dedicated, personalised service available to NESS members and their employers, the NESS servicing team efficiently deals with their enquiries and provides assistance as part of their day-to-day activities. Whilst the majority of these enquiries are addressed behind the scenes, there are times when we get specific acknowledgement of a job well done.

Thank you to Margaret and Geoffrey Klower of G & M Medi Cleaning Services for taking the time to thank NESS' service team.

So don't forget, NESS is here to help. If you have any specific enquiries about NESS or superannuation in general, please contact us on 1800 022 067 or by email at nessadmin@aas.com.au. Alternatively, should you wish to speak to the NESS service representative to arrange an onsite visit, please call Mynas Leontios on 0448 432 443 or email at mynasl@neca.asn.au.



A super account for spouses? Keep it all in the family...

A recent super survey* shows that that super balances and insurance cover for women are significantly lower than for their male partners. That is why NESS provides the opportunity for spouses of NESS members to join NESS and have life insurance cover. So why not contact NESS about giving your spouse a Super Christmas present?



A NESS Spouse account allows your spouse to share in the benefits of being a family member of your superannuation fund, such as:

- Insurance cover at group rates
- Low fees
- Investment choice
- Making contributions and combining amounts from other funds.

For more information on NESS membership (including NESS Spouse Member Accounts), please contact Mynas Leontios from NESS on 0448 432 443 or email at mynasl@neca.asn.au

***ABS (Australian Bureau of Statistics) Survey of Income and Housing" shows that in 2009-10, the average superannuation balance for men was \$71,645, as opposed to \$40,475 for women. Further, for those at retirement, the average superannuation payouts were approximately \$198,000 for men and \$112,600 for women. Most surprising of all, around 31.6 per cent of males and 38.5 percent of women reported as having no superannuation at all.*



NESS BENEFITS FOR EMPLOYERS

- ✔ NESS makes it easy and convenient for you to administer your employees' super. We help you to meet all your company's compulsory Superannuation Guarantee and award obligations.
- ✔ We accept personal and salary sacrifice contributions.
- ✔ You can choose from several electronic (online) and paper-based contribution options that make the monthly process of providing member data and making payments simple.
- ✔ We offer personal service and our friendly servicing team are always ready to help you.
- ✔ NESS has added value benefits for members such as personalised financial advice services, discounted banking products and corporate health plan membership.

WHAT'S COMING UP IN 2012

With 2012 just around the corner, it's important to know what's scheduled for the new year. Here's a brief summary:

- ✔ NESS' Clearing House and employer contributions disbursement facility to multiple super funds
- ✔ Short Form NESS Product Disclosure Document (PDS)
- ✔ Further Government announcements on superannuation, including increases and updates to the Superannuation Guarantee, the Future of Financial Advice and MySuper initiatives and new employer obligations.

Further details and information on these and other initiatives will be provided by NESS as they become relevant. In the meantime, should you wish to discuss these and any other superannuation matters, please contact Mynas Leontios on 0448 432 443 or by email mynasl@neca.asn.au



Tis the season to be super jolly... a Christmas cheer from NESS

With the festive season nearly upon us, we'd like to wish everyone a merry Christmas and a "super" New Year! Thank you for all your support during the year and we look forward to that continuing throughout 2012.

Contact us if you want to know more about any of the topics in this newsletter

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