



CORPORATE WEALTH SOLUTIONS

**Tailored Financial Solutions
for your Company and Employees**



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Corporate Superannuation and Group Insurance

Corporate superannuation and group insurance can be complex and involve time intensive administration for your organisation. It is most likely an area that has been overlooked by your organisation after it was originally established due to it being perceived as a low strategic imperative and priority for the company.

Companies are focusing ever more time and resources on retaining & attracting staff in an increasingly competitive employment market. Competitive corporate superannuation and group insurance offerings are being utilised as an important part of employees overall package as companies position themselves as an employer of choice.

Having a corporate superannuation & group insurance plan that is suitable & tailored to the company (i.e. size, industry, demography) is essential for adding value to your executives and employees. By providing a tailored, comprehensive service, JRS Advisory Services understands how to get the most out of your corporate superannuation & benefits plan for your company and employees.

Specialist Advice

Making sure your company's superannuation and group insurance arrangements work efficiently to meet both your business and employee requirements starts with being able to count on specialist advice in this area. JRS Advisory Services takes a "holistic" approach to advising companies, which includes: -

- Reviewing the existing corporate superannuation & group insurance arrangements;
- Undertaking & managing a tender program to assess other providers;
- Exploring benefits of transitioning between new providers;
- Implementing new plan (if required);
- Analysing strategies to streamline and/or manage multi-plan arrangements.

Review Current Superannuation Funds & Group Insurance Arrangements

The superannuation landscape is undergoing significant structural shifts. Regulatory changes will impact the products and services that your company will be able to and are required to offer to your employees. With greater transparency and choice becoming more important to employees, as well as a legal obligation, JRS Advisory Services will facilitate a more proactive relationship through regular reviews with specialist advisers in this area so that your company stays ahead of and can embrace these changes.

Ongoing Management of Superannuation & Insurance Plans

JRS Advisory Services will partner with your company to provide ongoing support required to deliver comprehensive & beneficial offering to your employees. With JRS Advisory Services, your company will be able to support your employees and increase their engagement levels by developing member communications plans and providing information & educational strategies.

Cost Efficient For You & Your Employees

By ensuring your corporate superannuation & group insurance plans are simple and efficient to administer, your company will benefit from time and cost savings. Your company will also benefit from a tailored, actively managed superannuation and insurance program with your employees benefitting from potential cost savings through options such as the ability to access personal insurance via their superannuation funds.

General Insurance



Protecting your business is as important as growing it. JRS Advisory Services has a dedicated relationship with a General Insurance specialist that can help you to protect your business effectively and efficiently. Through this exclusive relationship, JRS Advisory Services can focus on your best interests, recommending solutions that are best suited to your business needs.

Advice Driven Service

Knowing which risks to insure your business against is often not as straightforward as it sounds. JRS Advisory Services' areas of expertise cover all aspects of your business operations.

Our general insurance service provides advice that encompasses protecting your:

- Key People
- Director and Officers
- Business Expenses
- Professional Advice and Service Providers
- Business against Personal Injury or Property Damage
- Employees when they Travel.

Advice Driven Service

We work to provide your firm with complete insurance cover, tailored to your business needs. Our specialist partner has skills that will help you:

- Premium funding – the funding of a company's premium outside of its balance sheet.
- Risk Management – the minimizing of claims by ensuring the right plans and procedures are in place.
- Surveying – using an independent assessor to pitch to multiple insurers to obtain the best rate. In doing so, we can guarantee to your organization that there are no inherent biases.

Focused on Your Best Interests

JRS Advisory Services is focused on maintaining high ethical standards with how we conduct our business. In an ever-changing environment, we understand the importance of keeping one step ahead of developments in the industry so that we can provide you with the highest standards of insurance advice and solutions.

Our general insurance partner is a member of the National Insurance Brokers Association (NIBA). This requires them to maintain the Association's high ethical standards. Through their membership to the NIBA, our insurance partner has access to industry leading knowledge and resources', ensuring their professional development is continuous.

Competitive Pricing

Our insurance partner has strong relationships with leading insurers, which will result in competitive premiums for you and your business. Only those insurance policies with competitive premiums, wide and comprehensive cover, together with insurer security that make it through the due diligence process.



Corporate Benefits

At JRS Advisory Services, we understand the importance of being able to offer employees a package that goes beyond just their remuneration. Not only are these benefits for your employees – they are benefits for your business too.

In a recent report by Hewitt Associates (Hewitt Associates – 2014), 84% of Australian workers stated that benefits are important to them, with only 47% satisfied their needs are being met. In the same report it was found that those companies with high levels of employee engagement (65% or more) outperformed the market and posted shareholder returns 19% higher than average.

A financial advice program offered to employees can produce stronger business results and provide a very effective method from attracting and retaining staff. With this in mind, JRS Advisory Services has developed a tailored personal financial & wealth management program for you to offer to your employees and executive team.

How JRS Advisory Services can help your Employees

For your executives and employees, it is likely that their biggest burdens will be their debt management & long-term financial planning. That is why at JRS Advisory Services, we have developed a corporate benefit solution for you to offer to your executives and employees that focuses on getting this aspect of their financial lives in order.

Your Employees can save through Cost Synergies

As part of our corporate relationships and partners, JRS Advisory Services can negotiate special rates and discounts for your employees, for example on advisory fees, home loan rates and insurance premiums. For example, on home loan rates, savings can be up to 10 basis points (0.10%) lower than the comparable market rate.

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