



EMPLOYER TOOLKIT



The importance of financial wellbeing

Proactively helping your staff to improve their financial wellbeing can have a positive impact on their performance and productivity at work. It can also strengthen your value as an employer. Employees are increasingly expecting more support from their employer on a range of financial topics, so you could say it's a conversation waiting to happen.

We're encouraging employers to **Choose to chat** with your staff about their financial future and to help them understand their right to choose a super fund.

Why should you Choose to chat now?

Financial worries and stress can impact productivity and performance at work. Helping your staff improve their financial wellbeing can have a positive impact on employee engagement and general wellbeing, which is a win-win for everyone.

Research has confirmed that employees welcome more support from their employer, particularly on topics seen as work-related like superannuation, tax or planning for retirement. It can be challenging to understand the rules around what you can say to your staff. The Australian Securities and Investments Commission (ASIC) provides detailed information [here](#) and our Customer Relationship Managers are here to help navigate these rules with you.

Choose to chat toolkit

Our toolkit outlines why, when, where, and how to help your staff improve their financial wellbeing, including how to **'choose choice'** when it comes to their super.

We want to help make it as easy as possible for you to have more conversations, more often.

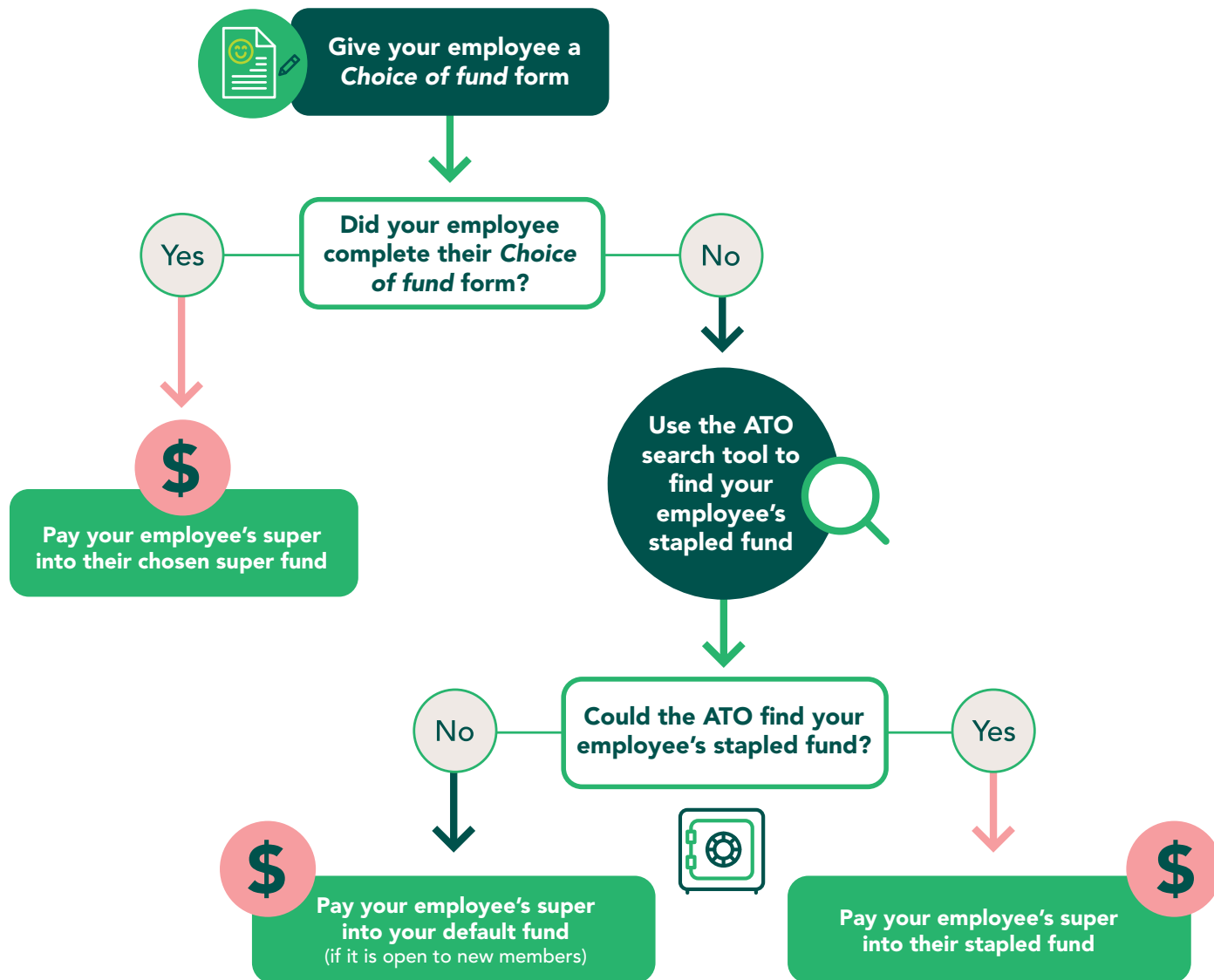
The toolkit will help you:

- ✓ talk to your staff at **key stages** in their employment with you
- ✓ have conversations with staff about super and upcoming changes
- ✓ support you to help your staff be confident about super and be financially fit for the future
- ✓ help you understand what you can and can't say.



What is stapling?

Stapling is linking an employee to a super account throughout their career. A stapled account will follow that person from job to job if they don't choose to select their own fund. For employers, it means a change in the process for new employees.



Getting comfortable with the chat

Superannuation can be complex and, unless you are a licensed professional, you cannot provide advice to your staff. Proactively and confidently communicating with staff about their financial future — including empowering choice — is as simple as having the right tools, language, and information at your fingertips.

DO SAY



Have you considered if you are with the right super fund?



Have you heard about stapling and would you like to stay with your current fund?



We can give you some information to help you choose a new super fund if you are thinking about changing.



Have you considered salary sacrifice to help you save for a more secure retirement?



Did you know that you receive insurance within your super? It's a good idea to review what level of protection you have with your super fund.



Is it important to you where your super savings are invested? For example, are you interested in responsible investing?

DON'T SAY



You should join a new fund as your current fund is not right for you.



You have to choose a new super fund now you are starting a new job.



You must join our default super because all of our employees are in it.



You should salary sacrifice if you want to retire with enough savings.



You're paying for insurance through your super fund and you're probably paying too much.



If your fund is still investing in assets like tobacco and fossil fuels, it is the wrong fund to be with.



When to chat: timing can be everything

You may not regularly see or interact with all your staff, particularly face to face — so how are you going to **Choose to chat?**

The secret to having a positive impact is consistency. It's important to consider every opportunity to deliver information to your staff that will help empower them to make good choices.

Here are some moments and milestones where you can add value.



Employment offers



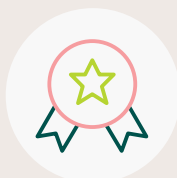
Onboarding new staff



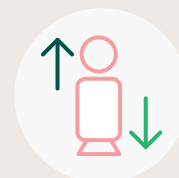
End of probation



Contract renewals



Pay or job reviews and promotions



Internal role changes



Work anniversaries



Leave events and milestones



Transitioning to retirement



Pay advice



EOFY



Right time, right place

There are a few interactions with staff you could provide information about super and ignite conversations that encourage them to explore their financial future, including:

- staff meetings
- NGS Super CRM information sessions
- one-on-one manager meetings
- team meetings
- staff rooms or kitchens
- resource rooms
- your intranet.



You can **Choose to chat** whenever, and wherever it makes sense for you and your staff!

YOUR TOOLKIT

We've created a suite of assets you can download to help you have a chat with your staff.



Employee email templates

1. **Welcome and onboarding**

2. **Promotions, pay changes and EOFY**

3. **Life milestones**

4. **Planning for retirement**



Conversation starters



A4 easy to print **poster** promoting choice with super, and your commitment to their financial wellbeing



Employee **flyer** with information about stapling and tips to improve their financial future

When and how to have meaningful conversations. Our email templates are available to help you start the conversation.

WELCOME AND ONBOARDING

Key message to your staff

Congratulations and welcome to our team. As your employer, we want to support you to improve your financial wellbeing because we believe it will create a better experience for you — now and in the future.

Now is a perfect time to consider where you want us to direct 10% of your salary to save for your retirement — are you happy with your current stapled fund? And if so, is it still the best option for where you are now?

Assets for you

- Email template with links to information about choice of fund
- Invitation and instructions on how to book time with an NGS Super Specialist
- Flyer with tips to kickstart a brighter financial future

PROMOTIONS AND PAY CHANGES

Key message to your staff

Now is the perfect time for you to consider whether your super is working as hard as it should be and whether you have the right level of insurance. We want to help you improve your financial wellbeing with the right information.

It's always a good reminder to check in on our financial wellbeing and think about what we can do to help improve it.

Assets for you

- Email template with links to information on investments and insurance and how to make sure your super is working hard for you
- Invitation and instructions on how to book time with an NGS Super Specialist
- **Salary sacrifice** video
- NGS Super calculators

LIFE MILESTONES (PARENTAL LEAVE, BIRTHDAYS, AND HOLIDAYS)

Key message to your staff

Life can bring lots of change, so don't forget to consider whether you need to change your insurance too. Ensuring the right protection can help give you peace of mind and improved financial wellbeing. Good luck!

Assets for you

- Email template with links to information on investments and insurance and what to consider when things change
- Invitation and instructions on how to book time with an NGS Super Specialist
- **Understanding insurance** video

PLANNING FOR RETIREMENT

Key message to your staff

You deserve to be rewarded for your hard work — are you confident you're preparing for the retirement you want and deserve? Our super investment options should change as we move through life — are you sure your super is right for where you are in life?

Assets for you

- Email template with links to information on planning for retirement and what you need to consider
- Invitation and instructions on how to book time with an NGS Super Specialist or Financial Planner

CHOOSE

TO

CHAT



**Contact our dedicated customer service team
on 1300 133 177 (and press 3),
Monday to Friday, 8am–8pm (AEST/AEDT).
If calling from outside Australia, call +61 3 8687 1818**

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Superannuation Fund Number (SFN) — 1345/339/49
Superannuation Product Identification Number (SPIN) — NGS 0001AU
Unique Superannuation Identifier (USI) — 3549180515701

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**ngs
Super**



CREATING BRIGHTER FUTURES