

## December market commentary

Our December 2007 Quarterly Market Commentary is now available via our website. The commentary details market returns and provides insight into recent market movements.

## Changes to minimum insurance requirements

From 1 July 2008, your default fund must offer a minimum level of life insurance to members. Rest assured – we already offer it!

Age of employee member	Minimum level of life insurance
20 - 34	\$50,000
35 - 39	\$35,000
40 - 44	\$20,000
45 - 49	\$14,000
50 - 55	\$7,000

If we're your default fund, you don't need to do anything. If you're contributing to another fund because an employee exercised choice, you should have your employee give you a Letter of Compliance. These letters will clarify whether the selected fund meets the minimum insurance requirements.

## Public holiday hours of operation

Our Customer Service Centre will be closed on Good Friday, 21 March 2008 and Easter Monday, 24 March 2008. The Centre will then return to normal operating hours, 8.00am to 10.00pm (AEDT).

## Have a laugh and love your super

Visit the AESuper website to view a quirky YouTube video. Styled as a documentary about unrequited love, the film follows an overly earnest young man as he tries to win the love of his life, who sadly finds him boring.

## Super topics to put you on the front foot

At AESuper, we offer superannuation seminars that cover a range of evolving topics, from 'how to get your super in order', to 'how much super is enough' and provide this service at no cost to you or your employees.

Our Consultants are flexible and can arrange a session time to suit the needs of your business. Whether it be two or two hundred staff, we can deliver meaningful presentations which add value for your employees.

To take advantage of this offer please email us at [rwilson@aesuper.com.au](mailto:rwilson@aesuper.com.au) with your details and we will have one of our Consultants contact you.

## Good as Gold

AESuper recently signed on as the new Gold Corporate Membership Sponsor of Qrtsa – The Retailers Association. AESuper is excited about working closely with Qrtsa and its members as Qrtsa embarks on its national expansion and representation of the independent retailer.

With the relationship between AESuper and Qrtsa stronger than ever, AESuper is looking forward to assisting Qrtsa members with their superannuation requirements. AESuper has a lot to offer being a non-union sponsored industry fund with great product features and competitive fee structure.

To find out how AESuper can help you with your super requirements, please call Robert Wilson on 07 3335 5504 or 0438 379 386, email [rwilson@aesuper.com.au](mailto:rwilson@aesuper.com.au) or visit [www.aesuper.com.au](http://www.aesuper.com.au)

### Employer Hotline

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### Our Sales and Service Team

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