



Member Online Services User Guide

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1. Welcome to Member Online Services

Welcome to Member Online Services, RecruitmentSuper's interactive online service for Members.

Member Online Services is your online link to your superannuation. Through this facility you can make voluntary contributions, access your contact details, your beneficiaries, insurance and investment details. All of this from the privacy and comfort of your own PC.

All information transferred via Member Online Services is passed through a 128 bit encryption system, ensuring your privacy and business security. So put your mind at rest, login and start using Member Online Services.

This user guide directs you through the first few transactions on Member Online Services. It follows the process, answering many commonly asked questions on the way. Please read the user guide before you contact us with your query, as you might find that the answer is already here.

If you do have questions, queries or concerns, please contact the Customer Service Centre on 1300 304 000 between 8am and 10pm Melbourne time.

2. Registration

RecruitmentSuper members can register for Member Online Services from our website at www.recruitmentsuper.com.au.

To register, you must provide information in all the fields on the page. Please enter your details as they appeared on your most recent correspondence from RecruitmentSuper, such as your member statement or welcome letter.

If your current address is not known to RecruitmentSuper, you may not be able to register online for Member Online Services. Please contact the Customer Service Centre for assistance.

Once online, click on **Member Online** from the right hand menu on the home page. Once in the login page, click the **Register** button and the member registration screen appears (see Figure 2).

The screenshot shows a web browser window displaying the 'Register Member' form. The form has the following fields:

- Client ID
- Title
- Address
- Address 2
- Client Name
- Suburb
- Surname
- State
- Birth Date
- Postcode
- Password
- Country
- Confirm Password
- Email

Below the form are three buttons: 'Next', 'Cancel', and 'Help'. Below the buttons is a section titled 'Register for Member Online Services' with the following text:

To register, you must provide information in all fields above. Please enter your details as they appear on your most recent correspondence from RecruitmentSuper, such as your Member Statement or Welcome Letter. Please contact Customer Service Representatives on 1300 304 000 between 9am and 5pm AEST Monday to Friday for further information.

Please note that your password must be at least 6 characters, and no more than 8 characters long. Passwords are case sensitive and for increased security should not be your name or telephone number. A password which contains letters and numbers is considered the most effective.

Exceed Maximum Registering Attempts
You are allowed three attempts to complete your details correctly when registering for Member Online Services. If the maximum registration attempt has been reached, please contact us to register.

Having Trouble?
Please contact Customer Service Representatives on 1300 304 000 between 9am and 5pm AEST Monday to Friday or email cs@recruitmentsuper.com.au

Figure 2 – Member Registration

All fields must be completed, and the information supplied must match exactly to the information in our database. You have three chances to complete these details correctly.

Please note that the password must be at least 6 characters, and no more than 8 characters, long. Passwords are case sensitive and should not be your name or telephone number for increased security. A password which contains letters and numbers is considered the most effective.

If you have any problems with online registration, please contact the Customer Service Centre.

3. Getting Started

3.1 Logging in

To start using Member Online Services, go to www.recruitmentsuper.com.au and click on **Member Services**, which is found at the top right of the home page. This takes you to the log in screen (Figure 3.1).

Enter your Member Number and password in the appropriate fields and click on **Login**.

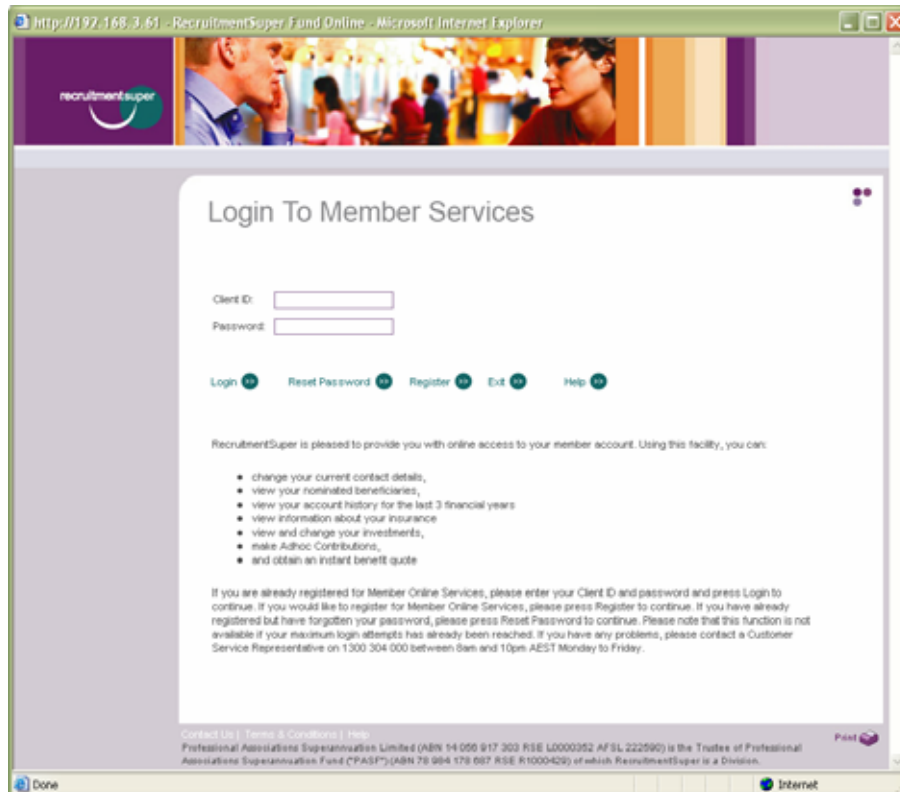


Figure 3.1 – Login page

The first time you log in, you see a list of terms and conditions of use. Read through these and click **Yes** if you accept them. You will only ever have to read and accept these terms and conditions once.

If you wish to read the terms and conditions at any time in the future, please click on **Terms & Conditions** in the bottom menu of any page.

3.2 Security Question

The first time you log in, you need to provide a security question to be used later if you forget your password for Member Online Services. You do not need to remember which question you asked, but you will need to remember the answer!

Your security question and answer can be changed at any time by clicking on the **Password** option within Member Online Services.

3.3 Options

After you have completed the Security Question, you will see the home page of Member Online Services, with the menu bar on the left showing a set of options.

Your options at this time are:

- Member - where you can access your personal details and account information
- Contributions - where you can make member voluntary contributions
- Statements - look at your account history for the last 3 financial years
- Benefit Quote - providing an estimate of your benefit payment if it was to be paid out now
- Messaging - where you can send simple messages to RecruitmentSuper
- Member Benefits - Find out about our member benefits program
- Logoff.

4. Member

In the Member area, you can:

- Update your contact details and Tax File Number
- Change your password
- View details of your current employers
- View your preferred beneficiaries
- View your insurance arrangements (if any)
- Perform an investment switch (SelectSuper and SelectPlus members only).

Just click on the relevant menu item which appears under the Member heading.

4.1 Updating Member details

This screen appears when you click on the main **Member** menu button. Please ensure that your current details are displayed, and update them if necessary.

The Tax File Number can only be entered if we haven't previously received it and, for privacy reasons, you cannot view your Tax File Number once entered.

Updating Australian Addresses

- Enter your address in the two Address lines provided.
- Enter your suburb in the Suburb field
- Select your state from the State drop down menu
- Enter your postcode in the Postcode field
- Leave the Country field blank
- Most punctuation will not be accepted, such as a comma or semi-colon.

Updating Overseas Addresses

- Enter your address in the two Address lines provided.
- Enter your city and postal code in the Suburb Field.
- In the State field select "Other".
- In the Postcode field, enter "9999".
- In the Country field select your country.
- Most punctuation will not be accepted, such as a comma or semi-colon.

The screenshot shows a web browser window displaying the 'Maintain Member' page. The page has a purple header with the 'Member Online' logo and a navigation menu on the left. The main content area is titled 'Maintain Member' and contains a form for updating member details. The form includes fields for Client ID, Title, Gender, Address 1, Address 2, Suburb, State (a dropdown menu), Postcode, Country, Home Phone, Work Phone, Mobile Phone, Fax, and Email. Below the main form is a section for 'Overseas Addresses' with instructions and fields for address and suburb.

Figure 4.1 – Maintain Member

4.2 Changing your Password

To change your current password, click on **Password**. Simply enter your old password and then your new password twice – remember to write down your new password! If, however, you do forget your password or have any trouble logging in, please contact us and we can reset it for you.

Simply select **Reset Password** from the login page, answer your question correctly and you will be requested to enter a new password.

You can also change your security question on this page. The security question will be used if you forget your current password. Simple fill in the relevant fields and it's done!

4.3 Viewing your current Employers

In this area, you can view which **Employers** you are currently associated with (see Figure 4.3 below). There may be some employers on the list that you have ceased working for, or an employer for which you are working who does not appear.

You cannot change these via Member Online Services, so please contact us to make changes as required.

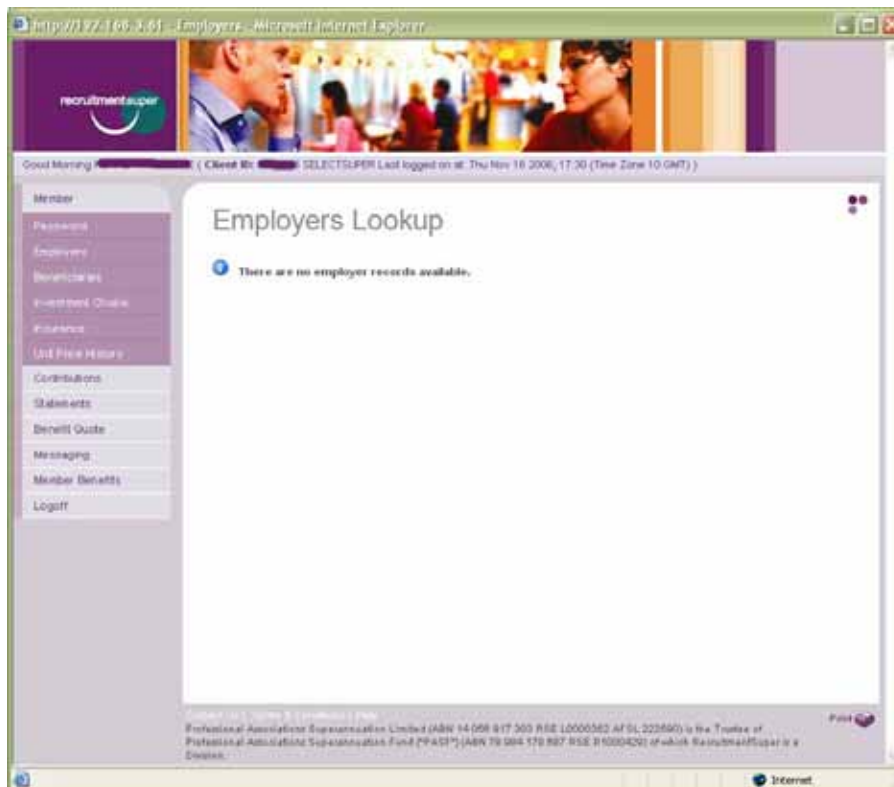


Figure 4.3 – Employers Lookup

4.4 Viewing Beneficiaries

Click on the **Beneficiaries** button to view your preferred beneficiaries (see Figure 4.4).

If you have not previously allocated Beneficiaries, the list is blank. You can change your beneficiaries by downloading the [Binding Nomination of Beneficiaries](#) form on this page and sending it to us. These will be updated by us and will soon appear on the site.

Clicking on any of your preferred beneficiaries will display their contact details, as held by RecruitmentSuper. You cannot change these details via Member Online Services, but you can contact us to make changes as required.



Figure 4.4 – Beneficiaries Lookup

4.6 Viewing your Insurance

Click on the **Insurance** button to view your current insurance arrangements (see Figure 4.6 below). If you are a member of PreservedSuper, this option will not be available. Please contact the Customer Service Centre for more information about Insurance.

To make changes to your insurance, follow the link to the **member forms page** and complete the relevant forms.

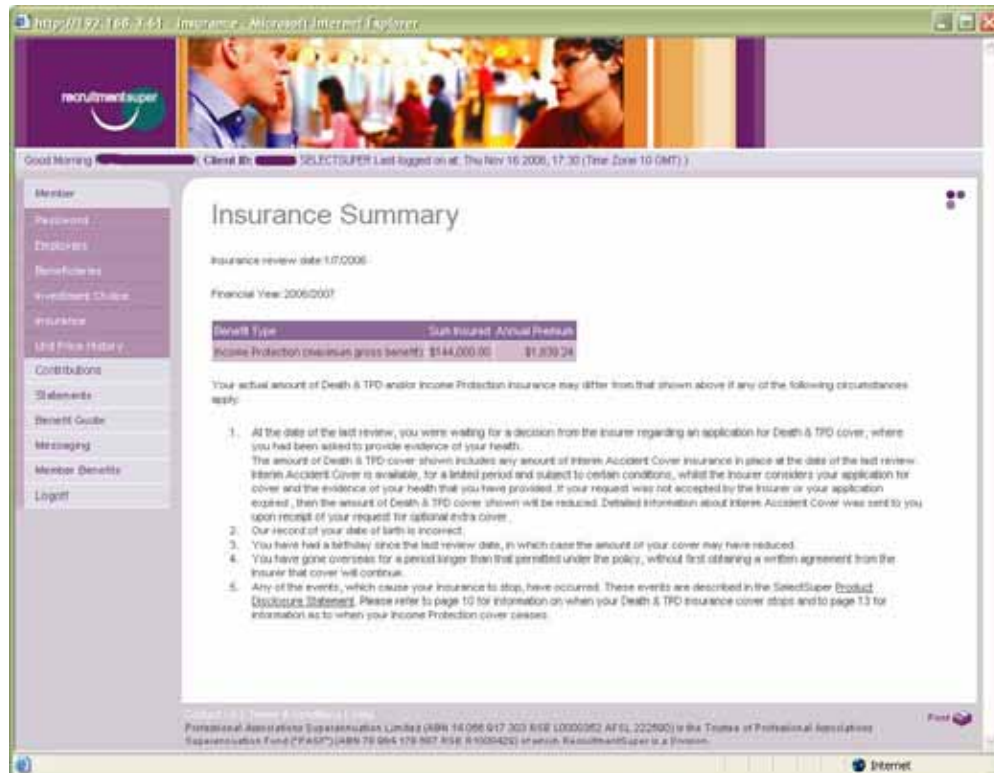


Figure 4.6 – Viewing Insurance

4.7 Unit Price History

You can view the unit price history for all investment types by clicking on **Unit Price History** (see Figure 4.7 below). Simply select the investment type from the drop down menu, enter in relevant dates and click on Search.



Figure 4.7 – Unit Price History

You can save the search results as a CSV file by clicking on Save As CSV button.

5 Contributions

You can make Voluntary Contributions at any time through Member Online Services, with all contributions debited directly from your bank account. After completing a [Direct Debit Authority](#) (available from the RecruitmentSuper website), you can set up a regular direct debit, or make adhoc contributions at your leisure.

Please note that payments cannot be made until the Direct Debit Authority has been received and processed by us.

Voluntary contributions made through an employer or by cheque are not processed in Member Online Services.

5.1 Adhoc Contributions

An Adhoc Contribution is a single payment into your superannuation account, and you can make them as often as you like.

Click on **Adhoc** and you will see a simple form for making a Member Voluntary contribution.

Enter the amount you wish to pay in the Payment Amount field. The Contribution Type will always be Member Voluntary, and the Payment Method, Direct Debit.

Then click **Save**. Wait a moment and a box will appear to confirm your contribution.

Click **Yes**, and a receipt screen appears. You can print this screen by clicking with your right mouse button and selecting print. Exiting this screen will take you to the previous screen which lists all previous Member Voluntary contributions you have made over the internet (see Section 5.2).

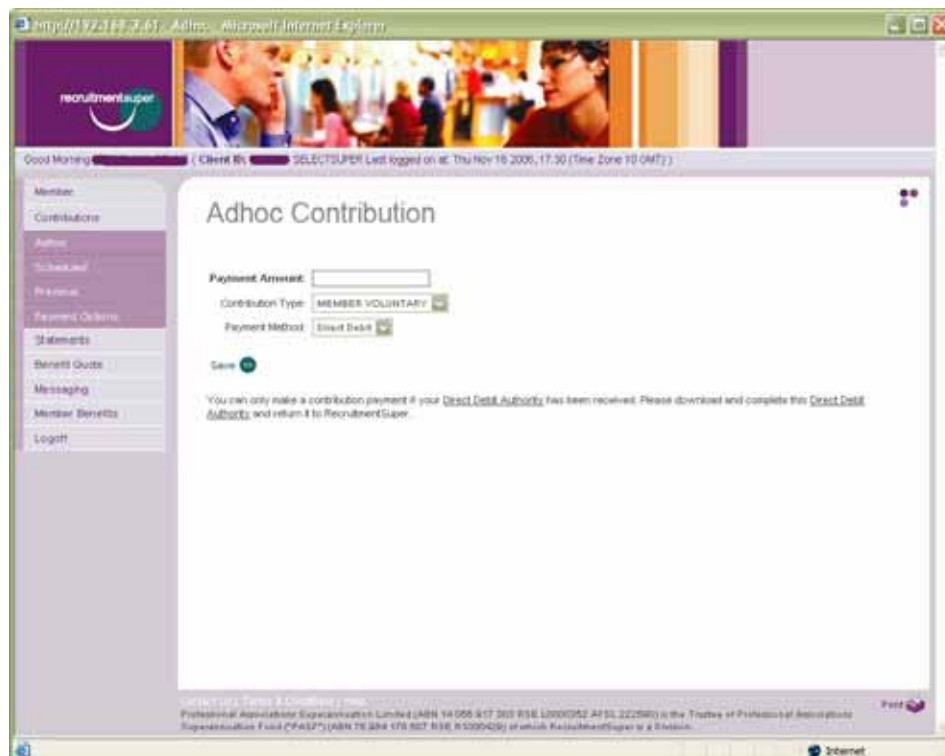


Figure 5.1 – Making Adhoc Contributions

5.2 Scheduled Contributions

You can setup scheduled contributions to have money credited to your account on a regular basis.

To add a scheduled contribution, select **Scheduled** in the menu and click on **Insert** to complete the required fields. The Due Date is the first day which money will be debited from your bank account to your super account.

The frequency can vary from weekly to annually, and the Payment Amount will be the dollar amount withdrawn from your bank account and credited to your super account.

The Contribution Type and Payment Method should be set to Member Voluntary and Direct Debit respectively.



Figure 5.2 – Scheduled Contributions

You can cancel or change your scheduled contributions at any time by clicking on the ID number from the initial Scheduled Contribution screen and edit the fields or click on **Delete** to discontinue the schedule contribution.

5.3 Viewing Previous Contributions

Click on **Previous** to view a list of personal contributions you have made over the internet.

Please note that this list will not contain contributions which have been made by your employer, whether via the internet or by other means of contribution. You can use this list as a reference for previous contributions, and also view the receipt generated at the time of contributing.

5.4 Payment Options

Click on **Payment Options** to view details of BPay and the bank account from which we will be debiting your contribution. If these details are incorrect, please complete a new [Direct Debit Authority](#), or contact the Customer Service Centre for assistance.

6. Statements – Transaction History

Click on Statements menu to bring up the **Transaction History** sub-menu. Now click on the Transaction History sub-menu to see a list of transaction history for each financial year.



Figure 6 – Transaction History

7. Benefit Quote

Choose **Benefit Quote** from the left menu to find out your current withdrawal benefit (see Figure 7 below).

Included in the quote are the following transactions/calculations:

- Fees to date based on a weekly calculation
- Exit fees
- Insurance premiums (if applicable) deducted, based on weekly calculations
- Investment returns calculated based on most recent interim interest rates/unit prices held within the administration system
- A 15% Government Contribution tax on any employer contributions received since last review date
- All contributions & Rollins received since last review date
- Surcharge Tax as currently advised by the ATO. Note that the Federal Government abolished the surcharge tax; however contributions for previous years may still have a surcharge liability.

The screenshot shows a web browser window displaying the 'recruitment super' website. The page title is 'Quote Request'. On the left, there is a navigation menu with options: Member, Contributions, Statements, Benefit Quote, Messaging, Member Benefits, and Logout. The main content area shows member details for 'MEMBER NAME: FORD, JANE PRISCILLA', 'ADDRESS: PO BOX 110', 'CLIENT ID: FACTOR BENCH/0201', 'CLIENT ID: 007676', 'DOB: 15/07/1967', and 'DATE JOINED PLAN: 31/03/2000'. Below this is a 'Next Quote' button with a green checkmark. The 'Withdrawal' section contains a table with the following data:

Account Balance at beginning of the current reporting period	\$0,213.26
Contributions received	\$1.00
Investment Earnings	\$313.82
Federal Government Tax	\$0.00
Administration Fees	\$50.04
Insurance Premiums	\$697.26
Closing Balance	\$0,173.88

Below the table is a 'Please note:' disclaimer: 'Calculations that may apply (because of Member Benefit Protection rules) have not been included in the benefit quote. This may affect some members with balances under \$1,000 as fees and taxes are refunded in some circumstances. Interest is calculated on an overall balance before insurance & fees have been deducted. This figure will always fluctuate in either a positive or negative way depending on current interest rates.'

At the bottom of the page, there is a footer with the text: 'Professional Association Superannuation Limited (ABN 14 084 917 303) RUC 100000000 AN 31 220780 is the Trustee of Professional Association Superannuation Fund (Folio) under its ABN 170 887 638 (FONASIS) in which Recruitment Super is a Director.'

Figure 7 – Benefit Quote

You must accept the terms of the disclaimer every time you wish to run a benefit quote.

8. Messaging

You can contact RecruitmentSuper electronically at any time if you require information about Member Online Services or your transactions over the internet.

Select the **Messaging** option on the right hand side of the screen and then click on Send Message to communicate with us via Member Online Services. All you need to do is fill in the subject and query section of the form and click on **send**.

This option will not generate an email. Next time you login to Member Services Online, click **Messaging** to see if a reply has arrived.

Alternatively, you can contact us via any of the alternative contact methods listed in the Messaging screen.

If you wish to speak to us, please phone the Customer Service Centre on 1300 304 000 between 8am and 10pm Melbourne time.

9. Member Benefits

RecruitmentSuper is proud to offer member benefits to its members. You can view some of the benefits offered by clicking on the Member Benefits menu.

We hope you enjoy using Member Online Services!