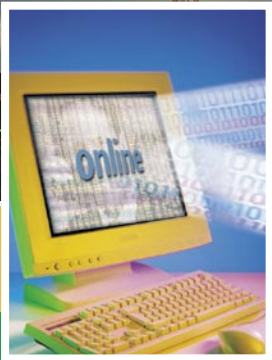


Monthly **ELECTRONIC** employer

CONTRIBUTION OPTIONS



They're our e-business options to make your life very easy when you process and pay your employee contributions

Getting started is as easy as A, B, C

- A** Choose the option that best suits you
- B** Find out how the option works
- C** Find out how to get started

Choose the option that best suits you

We can offer you the following electronic options to process and pay your employees' redundancy contributions. All the options are equally "good," but some have features that might suit you better. Please read each option and decide which one best suits you.

Process your redundancy on our EmployerAccess® website facility @ www.acirt.com.au

option 1	option 2	option 3
<p>EmployerAccess® website facility with data entry option</p>	<p>EmployerAccess® website with payroll facility</p>	<p>EmployerAccess® website with Excel spreadsheet facility</p>
<p>This option best suits employers who...</p>	<p>This option best suits employers who...</p>	<p>This option best suits employers who...</p>
<ul style="list-style-type: none"> • are comfortable processing their contributions directly on our EmployerAccess® website facility; • have small to medium numbers of employees to pay contributions for - some data entry is involved; and • would like to pay their contributions using EmployerAccess®, instead of other options such as EFT (electronic funds transfer) or cheques. 	<ul style="list-style-type: none"> • are comfortable processing their contributions directly on our EmployerAccess® website facility; • have a payroll facility from which they can produce a compatible payroll file; • would prefer not to have to type employee information onto their redundancy contribution schedules; and • would like to pay their contributions using EmployerAccess® instead of other options such as EFT or cheques. 	<ul style="list-style-type: none"> • are comfortable processing their contributions directly on our EmployerAccess® website facility; • would prefer to use a customised spreadsheet to submit their contribution data; • would like to pay their contributions using EmployerAccess® instead of other options such as EFT or cheques.

Process your redundancy electronically using our electronic data transfer (EDT) facility

option 4

EDT - Payroll facility

This option best suits employers who...

- are not comfortable processing their contributions directly on our website;
- have a payroll facility from which they can produce a compatible payroll file;
- would prefer not to have to type employee information onto their redundancy contribution schedules; and
- would prefer to pay their contributions using EFT (electronic funds transfer) or cheques.

option 5

EDT - Excel spreadsheet

This option best suits employers who...

- are not comfortable processing their contributions directly on our website;
- would prefer to use a customised spreadsheet to submit their contribution data;
- would prefer to pay their contributions using EFT or cheques.

Giving you more information about EmployerAccess®:

1. EmployerAccess® is the name of an internet service that we have specifically built for you to process and pay your contributions. EmployerAccess® offers you a number of features and benefits not available to you in options 4 and 5.

2. If you like one of the options that uses your payroll system, please give us a call on the number at the back of this brochure, and/or arrange for one of our consultants to visit.

now that you have read the options, please **go to B**

If you are struggling to decide which option to choose, please give us a call to work through the options.



how this option works

getting started each month

Every month we create a new contribution return which will appear on a website for you to process. We generate this contribution return directly from our administration system.

processing your return

You type the contribution amounts you are paying including number of weeks and weekly rate for each employee, onto the contribution return. You add the names of new employees and remove any for whom you are no longer paying contributions.

You don't have to process your contribution return in one go. EmployerAccess[®] allows you to work on it throughout the month.

choosing how to pay

You pay your employees' contributions to us by selecting the "pay" button online. This sends a message to your bank to transfer money from your account into our account. You choose the amount of the contributions and the day for the transfer to take place.

tracking your process

EmployerAccess[®] gives you a receipt number, which you can print and keep for your records. (Valid - subject to cleared funds). You will be able to track your financial transactions through EmployerAccess[®], your monthly summaries and bank statements.

checking historical information

You can check previous contribution payments online because EmployerAccess[®] stores 24 months' of history online for you.

what's in it for you

accurate information

Whatever you type onto your contribution return will be transferred to our records. This means an accurate contribution schedule will appear in EmployerAccess[®] the following month, and there will be fewer queries from your employees about incorrect information when they receive their member benefit statements.

convenience

Because you can choose when you want to process your contribution returns each month, you can spread your workload, or process your contribution returns as part of another process. For example, you can delete members from the contribution returns as part of processing their resignation from your company.

choice of payment

EmployerAccess[®] allows only one method of payment, but it is very convenient. You simply follow a short process, when you finish processing your contribution return, to transfer money from your account into our account.

security

We have put EmployerAccess[®] through many tests to make sure that it is a secure site. It has various "firewalls," is fully encrypted and no account details are transmitted over the internet. Employers who use the system have their own user ID and password to gain secure access.

easy electronic access to historical information

You don't need to sort through paper records. The information is at your finger tips.

fees

We don't charge you any fees to use this service. The only cost is a direct debit charge by your financial institution.

option 2.

how this option works

getting started each month

Every month you send us a copy of your payroll information in a format that we will send to you when you first sign up for this service.

We take all the information we need to run your employees' redundancy accounts directly from your payroll information.

processing your return

You may send your payroll information over the internet via EmployerAccess[®].

choosing how to pay

You pay your employees' contributions to us by selecting the "pay" button online. This sends a message to your bank to transfer money from your account into our account. You choose the amount of the contributions and the day for the transfer to take place.

tracking your process

EmployerAccess[®] gives you a receipt number, which you can print and keep for your records. (Valid - subject to cleared funds). You will be able to track your financial transactions through EmployerAccess[®], your monthly summaries, or bank statements.

checking historical information

You can check previous contribution payments because EmployerAccess[®] stores 24 months' history online for you.

what's in it for you

accurate information

Because information is being transferred directly from your payroll onto our computer system, there are no keystroke errors.

convenience

After completing your monthly payroll you send us your payroll information in one easy step.

choice of payment

EmployerAccess[®] allows only one method of payment, but it is very convenient. You simply follow a short process, when you finish processing your contribution return, to transfer money from your account into our account.

security

We have put EmployerAccess[®] through many tests to make sure that it is a secure site. It has various "firewalls," is fully encrypted and no account details are transmitted over the internet. Employers who use the system have their own user ID and password to gain secure access.

easy electronic access to historical information

You don't need to sort through paper records. The information is at your finger tips.

fees

We don't charge you any fees to use this service. The only cost is a direct debit charge by your financial institution.

option 3.

how this option works

getting started each month

Every month you process your contribution on an Excel spreadsheet in a format that we will send to you when you first sign up for this service. We take all the information we need to run your employees' redundancy accounts directly from your spreadsheet.

processing your return

You type the contribution amounts you are paying for each employee, including number of weeks and weekly rate onto the spreadsheet. You add the names of new employees and remove any for whom you are no longer paying contributions.

You don't have to process your contribution spreadsheet in one go. You can work on your spreadsheet throughout the month.

You send your Excel spreadsheet to us via EmployerAccess[®].

choosing how to pay

You pay your employees' contributions to us by selecting the "pay" button online. This sends a message to your bank to transfer money from your account into our account. You choose the amount of the contributions and the day for the transfer to take place.

tracking your process

EmployerAccess[®] gives you a receipt number, which you can print and keep for your records. (Valid - subject to cleared funds). You will be able to track your financial transactions through EmployerAccess[®], your monthly summaries or bank statements.

checking historical information

You can check previous contribution payments because EmployerAccess[®] stores 24 months' history online for you.

what's in it for you

accurate information

Because information is being transferred directly from your Excel spreadsheet onto our computer system, there are no keystroke errors.

convenience

You can choose how and when you want to process your spreadsheet each month. You can spread your workload, or process your contribution spreadsheet as part of another process. For example, you can delete members from the spreadsheet as part of processing their resignation from your company.

choice of payment

EmployerAccess[®] allows only one method of payment, but it is very convenient. You simply follow a short process, when you finish processing your spreadsheet, to transfer money from your account into our account.

security

We have put EmployerAccess[®] through many tests to make sure that it is a secure site. It has various "firewalls," is fully encrypted and no account details are transmitted over the internet. Employers who use the system have their own user ID and password to gain secure access.

easy electronic access to historical information

You don't need to sort through paper records. The information is at your finger tips.

fees

We don't charge you any fees to use this service. The only cost is a direct debit charge by your financial institution.

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22 CHANGE TO MY ADDRESS (If changed)
 Number _____
 Suburb/Town _____
 Street _____
 State _____
 Postcode _____

23 CHANGE TO MY DEPENDANTS (This list REPLACES ANY NAME'S PREVIOUSLY ADVISED)
 Name(s) of person(s) to whom you wish benefits to be paid in the event of your death
 Surname/Family Name(s) _____
 Given/First Name(s) _____
 Relationship (e.g. spouse, child) _____
 Proportion or share of Benefit
 % _____
 % _____
 % _____
 % _____

DATE (DD MM YYYY)
 28 09 2000

SIGNATURE: *[Signature]*



option 4.

how this option works

getting started each month

Every month you send us a copy of your payroll information in a format that we will send to you when you first sign up for this service.

We take all the information we need to run your employees' redundancy accounts directly from your payroll information.

processing your return

You can send your payroll information to us as an attachment via e-mail or post it to us on a disk.

choosing how to pay

You may pay your redundancy contributions using EFT (electronic funds transfer) or cheques. A receipt will be sent via fax next working day for payments lodged via EFT.

tracking your process

We send you a contribution summary every month.

checking historical information

You can refer to your own records, or contact us for the details.

what's in it for you

accurate information

Because information is being transferred directly from your payroll onto our computer system, there are no keystroke errors.

convenience

After completing your monthly payroll you send us your payroll information in one easy step.

choice of payment

You can choose the method of payment you are most comfortable with - either EFT or by cheque.

fees

We don't charge you any fees to use this service. The only costs are bank charges by your financial institution.

option 5.

how this option works

getting started every month

Each month you type up a copy of your payroll information onto an Excel spreadsheet. We will send you the format of the spreadsheet when you first sign up for this service.

We take all the information we need to update your employees' redundancy accounts directly from your Excel spreadsheet.

processing your return

You can send your Excel spreadsheet to us as an attachment via e-mail or post it to us on a disk.

choosing how to pay

You can pay your redundancy contributions using EFT (electronic funds transfer) or cheques.

A receipt will be sent via fax next working day for payments lodged via EFT.

tracking your process

We send you a contribution summary every month.

checking historical information

You can refer to your own records, or contact us for the details.

what's in it for you

accurate information

Because information is being transferred directly from your Excel spreadsheet onto our computer system, there are no keystroke errors.

convenience

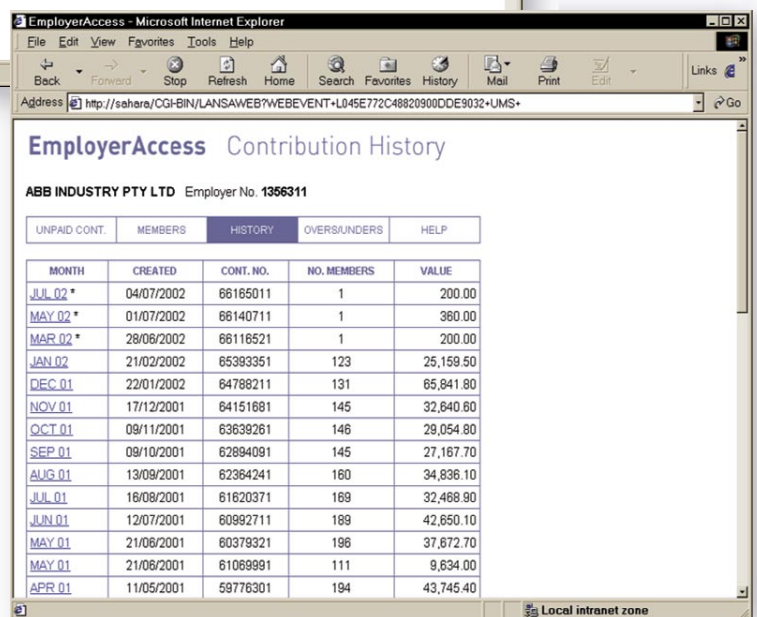
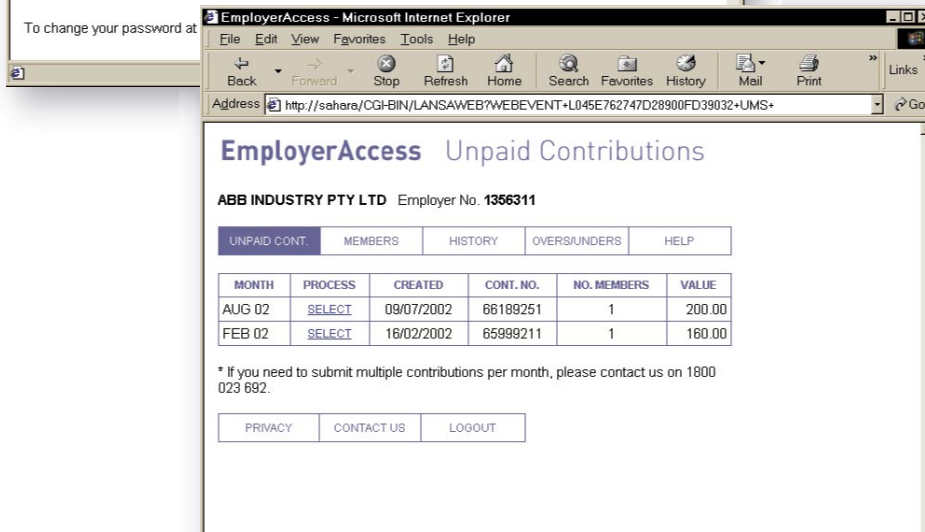
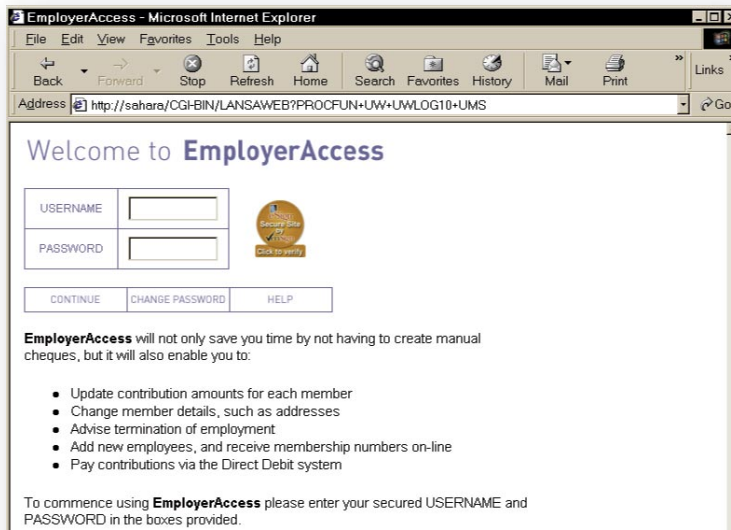
You can choose how and when you want to process your spreadsheet each month. You can spread your workload, or process your spreadsheet as part of another process. For example, you can delete members from the spreadsheet as part of processing their resignation from your company.

choice of payment

You can choose the method of payment you are most comfortable with - either EFT or by cheque.

fees

We don't charge you any fees to use this service. The only costs are bank charges by your financial institution.



MemberAccess® for your employees

We offer you MemberAccess® - an internet-based service that you can make available to your employees to enable them to find out details about their redundancy account on the internet

features

MemberAccess® provides your employees with a convenient, direct link to their redundancy account seven days a week. It enables them to do the following:

- View their membership details such as their name, address and date of birth.
- Change their address.
- View their nominated beneficiary details and check that these are up-to-date.
- View the most recent contributions you have made to their account, including money rolled over from other funds.
- Graphically view their account balances and how they have grown over the last (up to) five years.

benefits

MemberAccess® provides your employees with these benefits:

- Control of their personal details.
- Easy access to information about their redundancy account, throughout the week.
- Peace of mind knowing that the service conforms to world standard security.
- Access to this information without having to come to you.

how to get started

If your employees would like to use MemberAccess® they will need to register for it by phoning our customer service centre.

They will be asked for their membership number, which appears on their membership card.

Choose the option that best suits your needs

If you need more information or help in deciding which option to choose, contact your eBusiness Manager and we will guide you through each option.

We will also discuss an opportunity for you to see an electronic demonstration.

Future ongoing help

Once you have started using Employer Access®, we will provide on going support if needed.

If you need more information or help please contact our Customer Service Team:

ACIRT Administration
Level 12, 126 Church Street
Parramatta NSW 2150

Freecall: **1800 060 467**

Fax: 1300 655 119

