

Business Solutions Program

An exclusive referral network program that grows your business profitability

The IOOF Business Solutions Program (BSP) has been established to provide Alliance Partners with an exclusive referral network to grow their business.

The program provides a strong incentive for professionals who provide business advisory and financial services to SME customers to join an exclusive referral network and mutually grow their business with a consistent message. The objective — a significant improvement in profit.

IOOF has been working with Bstar for 12 months developing and road testing the BSP, so we know it works. The key to the BSP is the consistency of the message delivered to SME customers from Alliance Partners referrals within the BSP network - one program, one message, new revenue, new profit.

The BSP provides Alliance Partners with world class, award winning materials, tools and programs. The program successfully engages with SME customers so that they can identify and, most importantly, take action to address their business needs in a way that will generate referrals and new fee income within the BSP network.

The fundamental premise of the BSP is that owners of SME's are in one of two phases.

- The first is a growth phase where their key objectives are increased productivity and profitability.
- The second phase focuses on exit and succession strategies. This can involve owners, either semi or fully retiring, retaining an interest in the business or selling it altogether.

In both situations there are gaps that need to be filled: creating awareness that there is a need for advice; establishing engagement and then educating the customer about that need; and finally facilitating action by getting the customer to address their needs by buying solutions.

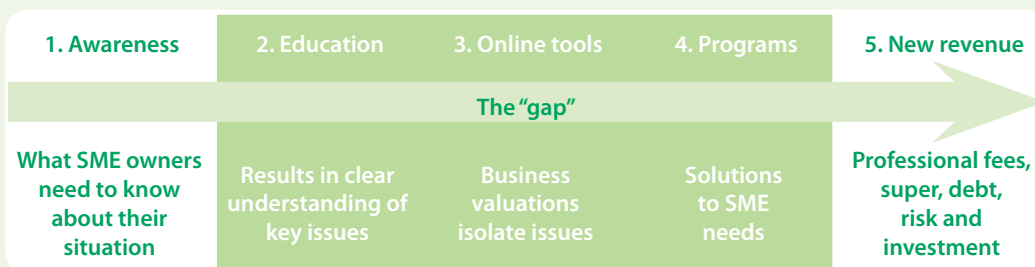
The BSP bridges these gaps. Through the consistency of the message in targeted engagement campaigns, the BSP provides new revenue for Alliance Partners and generates referrals within the BSP network.

The IOOF Business Solutions Program is for Alliance Partners in the accounting, banking financial planning and legal sectors who offer business advisory and financial services to SME customers.

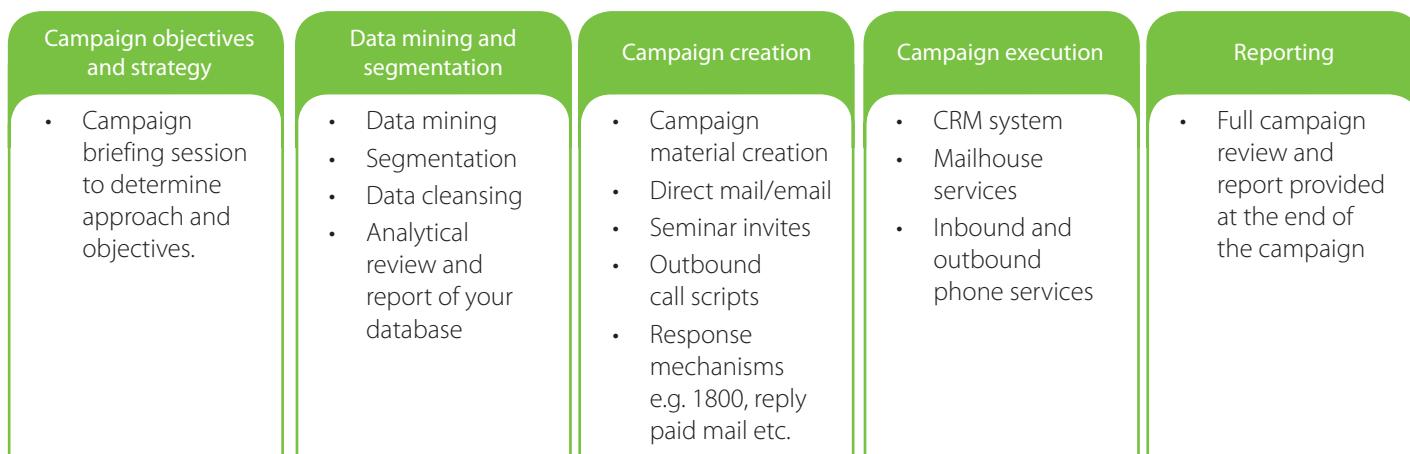
- ✓ One program
- ✓ One message
- ✓ New revenue
- ✓ New profit



GROWING OR GOING?®



How the campaign process can work for you



For BSP Alliance Partners there are three core BSP components

1. Training and support for SME materials, tools and programs

BSP Alliance Partners have access to ongoing training and support for using the materials associated with targeted SME engagement campaigns and can then use tools — such as the highly popular web based SME business valuation and ‘expectations’ valuation gap — and award winning SME customer-centric programs, such as the Business Life Planning Program, the Staff Value Program and the Succession and Transition Services Program.

2. Professional services network

In order to provide customers with the best and most appropriate advice, it’s necessary to draw on the expertise of specialists. The linchpin of the BSP is the linking of industry professionals into a professional services network that ensures customers receive consistent rather than ad hoc and disjointed advice.

3. Customer call centre and engagement campaign management

IOOF can conduct integrated engagement campaigns on behalf of BSP Alliance Partners, giving them access to:

- an experienced engagement campaign management team, mail house facility and outbound call centre;
- engagement campaign development and execution; and
- detailed reporting of engagement campaign results showing qualified referrals, inflows and retained customers.

About IOOF and Bstar

IOOF is an ASX listed company that has for over 160 years been helping Australians to enhance their financial security. IOOF has the knowledge and expertise to deliver a variety of financial services including:

- expert investment management solutions, from managed funds to super;
- a quality investment administration service for personal investments and super savings; and
- retirement income solutions.

As at February 2009 the Group employs approximately 400 staff and provide financial products and services to over 255,000 members, investors and institutions, with approximately \$29.4 billion in funds under administration and management. Right now IOOF is poised for major growth with the recently completed acquisition of Skandia Australia and pending merger with Australian Wealth Management.

IOOF’s innovative product development has secured its position in the Australian financial services market and offers our alliance partners leading financial solutions for managing mature clients and nurturing future business.

Bstar is the ‘go to’ for successful engagement campaigns. Bstar’s world class, award winning materials, tools and programs are designed to maintain and enhance profitable growth for both SME clients and their professional and financial services advisers. Bstar provide:

- marketing materials to improve customer awareness, education and engagement;
- patented business valuation and ‘expectations’ value gap tools; and
- online programs for effective business planning, staff retention and motivation, profitable growth and succession planning.

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