

# eBenefits Overview

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# eBenefits Overview

## How to log in to eBenefits

eBenefits can be accessed via [www.ebenefits.co.nz](http://www.ebenefits.co.nz). Alternatively, your employer may have arranged for a link to eBenefits to be put on the company's intranet site. The following screen will appear:

**Aon Hewitt** Welcome to eBenefits

Access your retirement savings

Username

Password

[Sign in >](#) [Forgot your password?](#)

Providing you with online access to your retirement savings

If you would like assistance in accessing this website, please click on the relevant link below or call the phone number for your country.

Members or Employers in **New Zealand**  
Click here or phone 0800 266 463

Members or Employers in **Papua New Guinea**  
Phone 675 322 4544

[User guide](#)  
Click here for a guide to this website

[ebenefits.co.nz](http://ebenefits.co.nz)

Global Home | Legal | Privacy Policy | Contact | ©2011 Aon Inc.

If you have previously accessed the old eBenefits website, your Username and Password remains the same and have been transferred to the new eBenefits website. Please log on as normal.

If you are a new member, enter your Username and Password exactly as shown on your eBenefits authorization certificate and click on “Sign in”.



If you are logging in for the first time, the system will prompt you to change your password. Please refer to the password rules for setting your new password.

Signed in as: \_\_\_\_\_ Home My Account Search Sign Out

**Change Password**

Old Password

New Password

Confirm New Password

[Change Password](#)

**Password rules:**

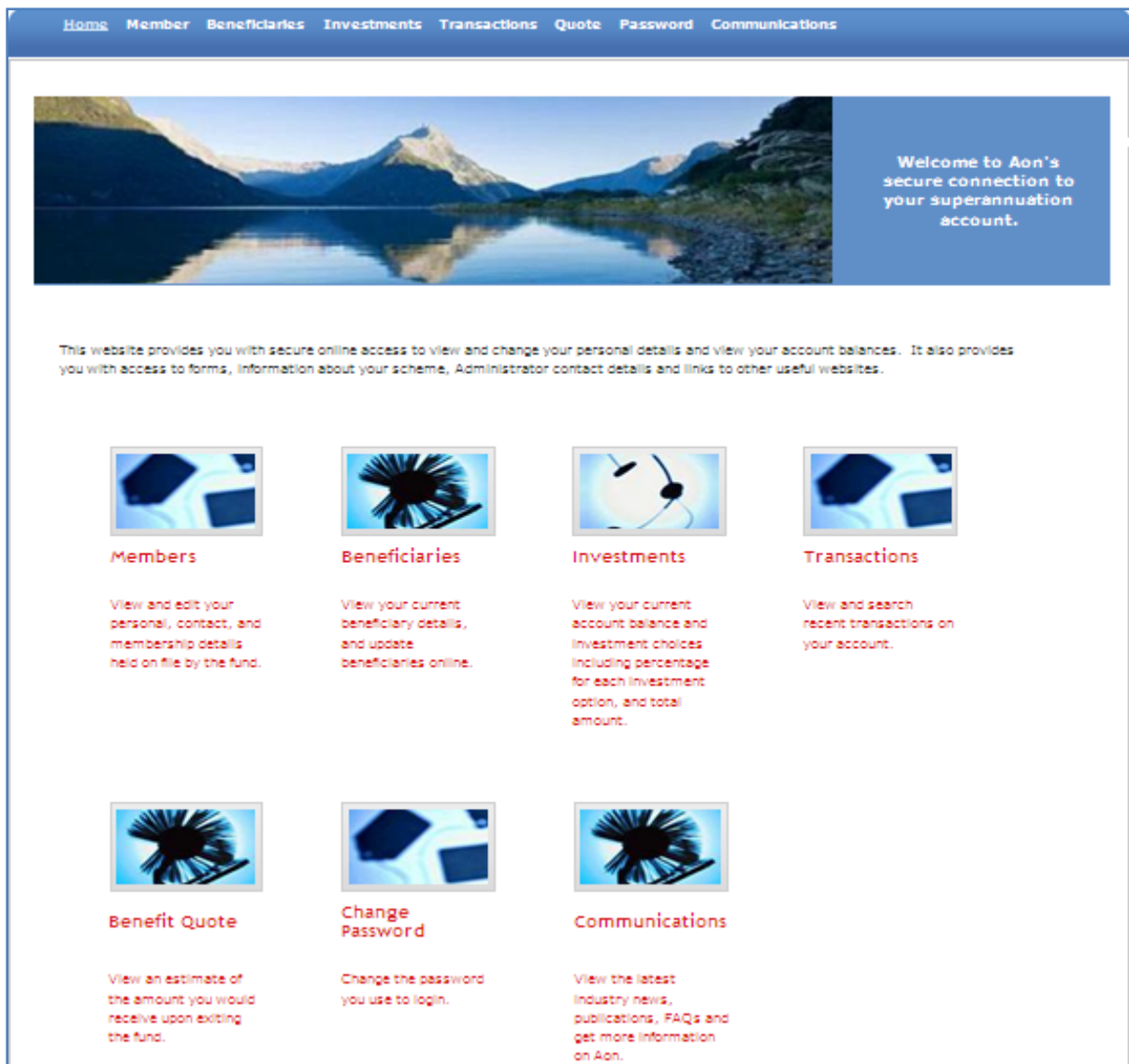
- Must be between 8 to 10 characters including at least one number and at least one letter.
- Can only contain alphabetic characters (A-Z) and numeric characters (0-9).
- Must not contain spaces or punctuation characters.
- Is case sensitive, and you need to enter your password exactly as it was entered (eg. if your password is 123zbe, entering 123ZBE will not be accepted).

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## eBenefits Overview

If you experience difficulties with either logging in to eBenefits or navigating around the website, please call 0800 266 463 for users in New Zealand or phone 675 322 4544 for user in Papua New Guinea. The helpline operates during normal office hours between 8:30am to 5:00pm from Monday to Friday. If you call outside these times, you can leave a message or email your request through the link provided on the home page.

Once logged in, the following screen will appear; which is also the “Home” page for your account.




Access to your account information can be gained through the top ribbon or you can access the same information by clicking the icons.



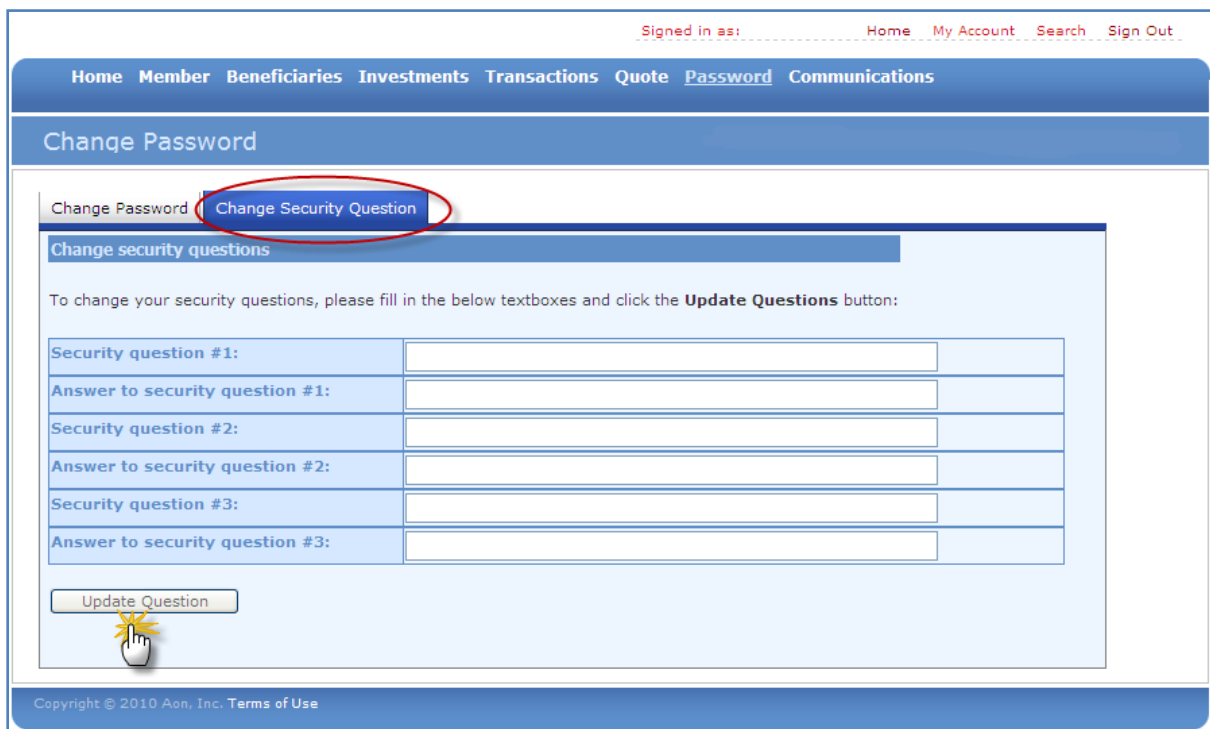
If you find that some of these options, such as Beneficiaries, are missing from the main menu or have no information, it may be because your fund does not offer this facility.

Details on what you can view and how to update information through your online access is on the following pages.

## eBenefits Overview

 Before you start, it is highly recommended that you go to the **Change Password** option and complete the security questions page. You are required to answer at least three security questions. You will be prompted to answer these security questions if you have forgotten your password and need to recover it. Once the system validates your identity, your password will be sent to your e-mail address that we have recorded in our system.

To record your three security questions, go to “Change Password” option, click on the tab for Change Security Question. In the textboxes provided, type in your security questions and answers and click on “Update Question” to save.



The screenshot shows the eBenefits user interface. At the top right, there are links for "Signed in as:", "Home", "My Account", "Search", and "Sign Out". Below this is a navigation ribbon with tabs for "Home", "Member", "Beneficiaries", "Investments", "Transactions", "Quote", "Password", and "Communications". The "Change Password" section is active, and within it, the "Change Security Question" tab is highlighted with a red circle. The main content area is titled "Change security questions" and contains the instruction: "To change your security questions, please fill in the below textboxes and click the **Update Questions** button:". Below this instruction is a table with three rows, each containing a question and its corresponding answer field. At the bottom of the form is an "Update Question" button with a hand cursor icon over it. The footer of the page reads "Copyright © 2010 Aon, Inc. Terms of Use".

Security question #1:	<input type="text"/>
Answer to security question #1:	<input type="text"/>
Security question #2:	<input type="text"/>
Answer to security question #2:	<input type="text"/>
Security question #3:	<input type="text"/>
Answer to security question #3:	<input type="text"/>

Using the top ribbon, you can access the other information in your account.

## eBenefits Overview

### Member details that can be viewed in the navigation bar:

**Member** - This screen displays your personal details as held by the Scheme.

The page displays the following information:

- Personal details
- Contact details and
- Fund membership details

Home <u>Member</u> Beneficiaries Investments Transactions Quote Insurance Password Communications	
<b>Member Details</b>	
<b>Personal Details</b>	
Title	MR
Name	JOHN SMITH
Date of Birth	23/11/1950
Gender	Male
<b>Contact Details</b>	
Mailing Address	456 CENTRAL ROAD QUEENSTOWN 1001 NEW ZEALAND
Email	john.smith1@xtra.co.nz
Home Phone	
Work Phone	06-333-2222
Mobile Phone	
Fax	06-333-1111
<input type="button" value="Update Contact Details"/>	
<b>Fund Membership Details</b>	
Fund Name	
Employer	-
Reporting Centre	ALL-ALL MEMBERS
Benefit Class	KWSAVER-KIWISAVER MEMBERS
Status	Active
Date Joined Fund	03/08/2007
Benefit Accrual Date	03/08/2007
Eligible Service Date	03/08/2007
Normal Retirement Date	
Salary	\$0.00
Current PIR Rate	21.0%
Valid IRD Number Supplied	Yes
Adviser	Not Applicable
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The information related to your “*Personal Details*” and “*Fund Membership Details*” cannot be updated online.

Should you find that your personal information is either incomplete or incorrect, please contact your fund administrator. Contact details can be found on the “*Communications*” tab under “*Contact Us*”.

## eBenefits Overview

To edit your contact details, click on the “*Update Contact Details*” icon and the following screen will appear:

Home <u>Member</u> Beneficiaries Investments Transactions Quote Insurance Password Communications		
<b>Personal Details</b>		
Title	MR	Personal Details cannot be changed
Name	JOHN SMITH	
Date of Birth	23/11/1950	
Gender	Male	
<b>Contact Details</b>		
Mailing Address	456 CENTRAL ROAD	Address Line 1
	QUEENSTOWN	Suburb/City
	1001	Postcode
Email Address	john.smith1@xtra.co.	 Update your Contact Details
Home Phone		
Work Phone	06-333-2222	
Mobile Phone		
Fax	06-333-1111	
<input type="button" value="Update Contact Details"/>		

Type in your updated contact details and click “Update Contact Details”. Your contact details held by the fund will be immediately updated.

## eBenefits Overview

**Beneficiaries** – The purpose of this screen is to record and store beneficiary details. This feature may not be available if the rules of the fund do not allow the nomination of beneficiaries. If the fund does allow the nomination of beneficiaries, the details can be updated by clicking the “*Update Beneficiaries*” button.

Home
Member
Beneficiaries
Investments
Transactions
Quote
Insurance
Password
Communications

### Beneficiary Details

#### Current Beneficiary Details

Beneficiary details have not yet been supplied.  
To complete, please follow the instructions below to update your beneficiary details.

#### Update Beneficiary Details

To update your beneficiaries, enter your new beneficiary details below and then click the **Update Beneficiaries** button.  
This nomination will replace any existing beneficiaries previously nominated by you.

**Important Note:** Your nomination will be used as a guide only for the payment of your death benefit in the event of your death. The Trustee(s) has full discretion as to who will be the beneficiaries of your death benefit and the proportions that they will receive.

Before making a change to your beneficiary details please note the following:

- You must complete all boxes below for each nominated beneficiary
- Percentages must be numeric with a maximum of two decimal places and total 100%
- Do not key a percentage sign (%)
- Date of Birth is optional, but we advise you enter it to help with identification

Beneficiary Name	Date of Birth	Relationship	Percentage
<input type="text"/>	<input type="text"/>	[select type] ▼	<input type="text"/>
<input type="text"/>	<input type="text"/>	[select type] ▼	<input type="text"/>
<input type="text"/>	<input type="text"/>	[select type] ▼	<input type="text"/>
<input type="text"/>	<input type="text"/>	[select type] ▼	<input type="text"/>
<input type="text"/>	<input type="text"/>	[select type] ▼	<input type="text"/>
<input type="text"/>	<input type="text"/>	[select type] ▼	<input type="text"/>
<input type="text"/>	<input type="text"/>	[select type] ▼	<input type="text"/>
<input type="text"/>	<input type="text"/>	[select type] ▼	<input type="text"/>
<input type="text"/>	<input type="text"/>	[select type] ▼	<input type="text"/>
<input type="text"/>	<input type="text"/>	[select type] ▼	<input type="text"/>



Please refer to the “Important Note” on your online screen regarding your nomination of beneficiaries. To add or edit beneficiary details, complete the information under the given heading ensuring that the total percentage is exactly 100%, then click on the “Update Beneficiaries” button. The new beneficiary details will override any existing beneficiaries previously nominated by you.

# eBenefits Overview

**Investments** – On this screen, you can view your current total account balance and the amount invested in each investment option.

For all unitised schemes, there is a button “*View Unit Price*” at the bottom of the screen which provides an option to compare the unit prices between two investments over the period of one year. This option is not available for interest bearing schemes.

The screenshot shows the 'Investment Choice' page with a navigation bar at the top containing: Home, Member, Beneficiaries, Investments, Transactions, Quote, Password, Communications. Below the navigation bar is the title 'Investment Choice'. Underneath is a section titled 'Investment Details' containing a table with the following data:

Investment Option(s)	Current Balance	% of Current Balance
Conservative Fund	\$45,793.12	51.63%
Balanced Fund	\$26,265.17	29.61%
Equity Fund	\$16,637.57	18.76%

Below the table is a pie chart titled 'Asset Allocation (Account Balance)'. The chart shows three segments: Conservative Fund (51.6%), Balanced Fund (29.6%), and Equity Fund (18.8%). A legend to the right of the chart identifies the colors: blue for Conservative Fund, orange for Balanced Fund, and red for Equity Fund. At the bottom of the chart area, there is a button labeled 'View Unit Prices' which is circled in red.

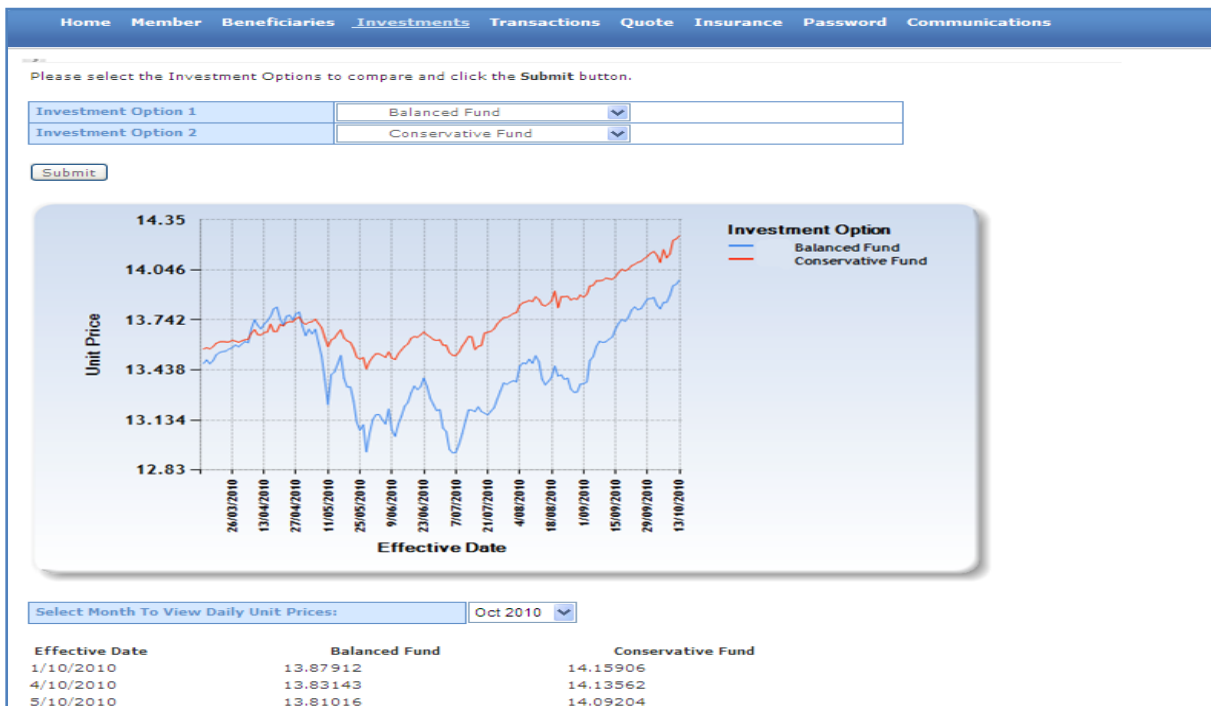
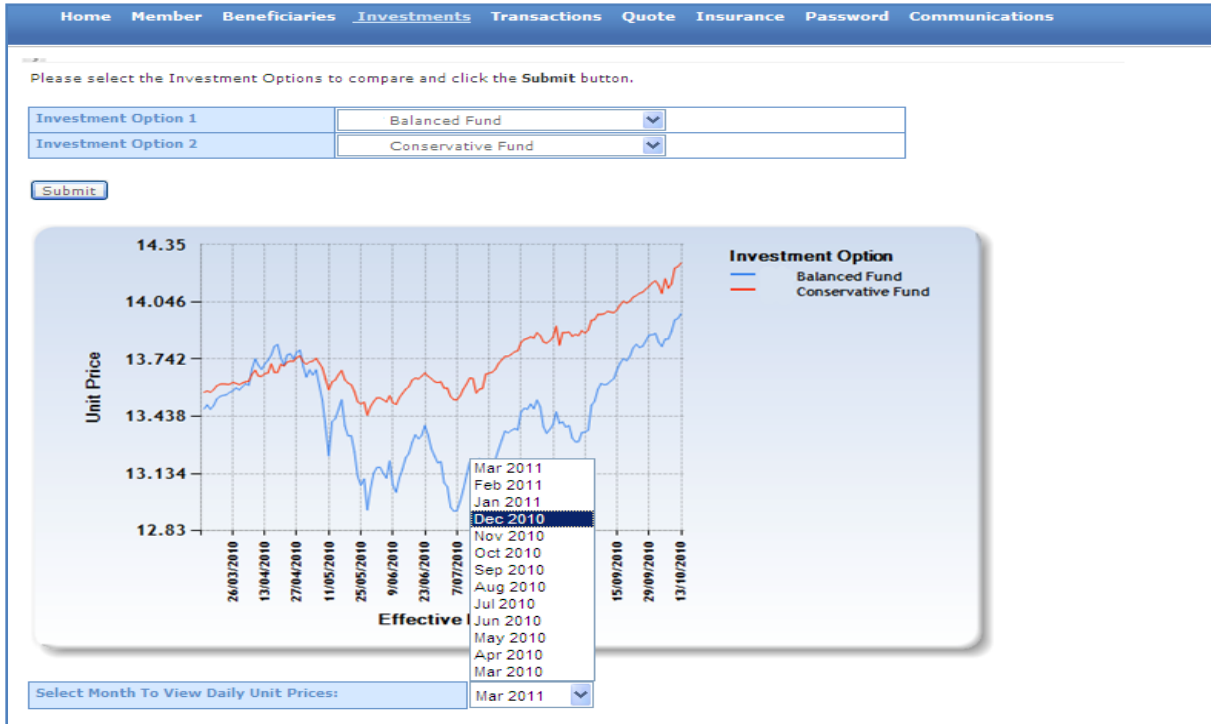
After clicking on “*View Unit Price*”, the following screen will appear:

The screenshot shows the 'View Unit Price' comparison screen. At the top right, it says 'Signed in as: \_\_\_\_\_ Home My Account Search Sign Out'. Below this is a navigation bar with: Home, Member, Beneficiaries, Investments, Transactions, Quote, Insurance, Password, Communications. The main content area contains the instruction: 'Please select the Investment Options to compare and click the Submit button.' Below this are two dropdown menus: 'Investment Option 1' is set to 'Balanced Fund' and 'Investment Option 2' is set to 'Conservative Fund'. A 'Submit' button is located below the dropdowns. At the bottom left, there is a small copyright notice: 'Copyright © 2010 Aon, Inc. Terms of Use'.

## eBenefits Overview

Using the drop down menus at the top of the screen, choose the two investment options that you would like to compare and click “Submit”.

The following screen will appear. In order to check the unit price for a particular month, click the drop down menu at the bottom of the screen to select the month. This will display the unit price for that month.



## eBenefits Overview

**Transaction History** – The purpose of this screen is to allow you to view and export your recent or past transactions. You can display the transactions between two dates and choose the type of transactions that you would like to view by ticking the check box under “Choose display options”:

Effective Date	Due Date	Type	Description	Amount
22/10/2010	30/06/2010	Contribution	KIWISAVER EMPLOYEE - Employee Interest	\$2.31
22/10/2010	31/07/2010	Contribution	KS ER, FULL VESTING - Employer Interest	\$1.24
22/10/2010	31/08/2010	Contribution	KIWISAVER EMPLOYEE - Employee Contributions	\$535.07
22/10/2010	31/08/2010	Contribution	KS ER, FULL VESTING - Employer Contribution	\$267.53
26/10/2010	30/09/2010	Contribution	KIWISAVER EMPLOYEE - Employee Contributions	\$167.17
26/10/2010	30/09/2010	Contribution	KIWISAVER EMPLOYEE - Employee Interest	\$0.28
28/10/2010	30/09/2010	Contribution	KS ER, FULL VESTING - Employer Contribution	\$93.59
28/10/2010	30/09/2010	Contribution	KS ER, FULL VESTING - Employer Interest	\$0.18
29/10/2010	29/10/2010	Deduction	ADMIN FEE	(\$4.17)
<b>Total Contributions</b>				<b>\$1,057.37</b>
<b>Total Transfers In</b>				<b>\$0.00</b>
<b>Total Deductions</b>				<b>\$4.17</b>
<b>Total Partial Payments</b>				<b>\$0.00</b>



Contributions are loaded on to your account when they have been received by the fund. To allow for processing times, there may be several weeks’ delay before the contributions deducted from your pay are allocated to your account. If you discover any missing contributions or other transactions, please contact your fund administrator.

**New Zealand members only** - if you are a KiwiSaver member, you are able to view your KiwiSaver contributions, by logging on to My KiwiSaver at [www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz).

You can export the transactions in a .csv (comma separated values) format. To export transactions click on the “Export Transactions” button provided.

## eBenefits Overview

**Benefit Quote** – This screen provides an up-to-date estimate of your benefit in the fund. The benefit quotation screen is not available in some schemes.


Click on the Benefit Quote icon and the following screen will appear. From the drop down menu, select the “Benefit type” and then click on “Submit” button.

[Home](#) [Member](#) [Beneficiaries](#) [Investments](#) [Transactions](#) [Quote](#) [Insurance](#) [Password](#) [Communications](#)

Benefit Quote

Please select a benefit type and click the **Submit** button.

Name	MR DAN.
Member Number	84
Fund Name	
Benefit Class	KWSAVER - KIWISAVER MEMBERS
Benefit Type	<div style="border: 1px solid black; padding: 2px;"> <div style="background-color: #0056b3; color: white; padding: 2px;">KIWISAVER TRANSFER - FULL</div> <div style="padding: 2px;">[select type]</div> <div style="padding: 2px;">LEAVING SERVICE BENEFIT</div> <div style="background-color: #0056b3; color: white; padding: 2px;">KIWISAVER TRANSFER - FULL</div> <div style="padding: 2px;">RETIREMENT BENEFIT</div> <div style="padding: 2px;">REDUNDANCY BENEFIT</div> <div style="padding: 2px;">TOTAL &amp; PERMANENT DISABILITY</div> <div style="padding: 2px;">DEATH BENEFIT</div> </div>



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You can then view the following benefit summary

Account Details

<b>Opening Balance at 31/03/2011</b>		\$12,725.97
<b>PLUS</b>		
Contributions	\$0.00	
Investment Income	\$0.00	
<b>LESS</b>		
Admin Fee	\$12.51	
Pie Tax	(\$3.50)	
Partial Withdrawals	\$0.00	
<b>Closing Balance at 10/06/2011</b>		\$12,716.96

Summary - KIWISAVER TRANSFER

Employer Vesting **	0%
<b>Total Benefit at 10/06/2011</b>	<b>\$12,691.76</b>
<b>Consisting of:</b>	
Immediate Benefit	\$12,691.76
Preserved Benefit	\$0.00

Notes

Any difference between the Total Benefit and Closing Balance is due to expenses that have not yet been processed to your account.

This Ebenefits Quotation is provided by Aon Consulting Pty Limited.

The Ebenefits quotation performs a calculation of your superannuation benefit calculated as at today's date. The calculation assumes that all data in our system is correct, complete and up-to-date as at today.

The quotation does not take into account variables such as contributions which are payable by your employer or IRD (for KiwiSaver schemes), but which may not have been actually paid, not cleared by our bank or which we have not been able to allocate to you for some other reason. It also assumes that contributions have not been pre-paid or over paid for you, and all other data we hold for you and your benefit is correct. Any of this data or assumptions may be incorrect.

Disclaimer

The calculation is an indication only of your current superannuation benefit and must not be relied upon as the actual benefit amount, or in making any decision about your superannuation investment.

A change in any of the above assumptions will change the figure calculated, which is shown as your superannuation benefit. If you require advice you should contact a licensed financial advisor.

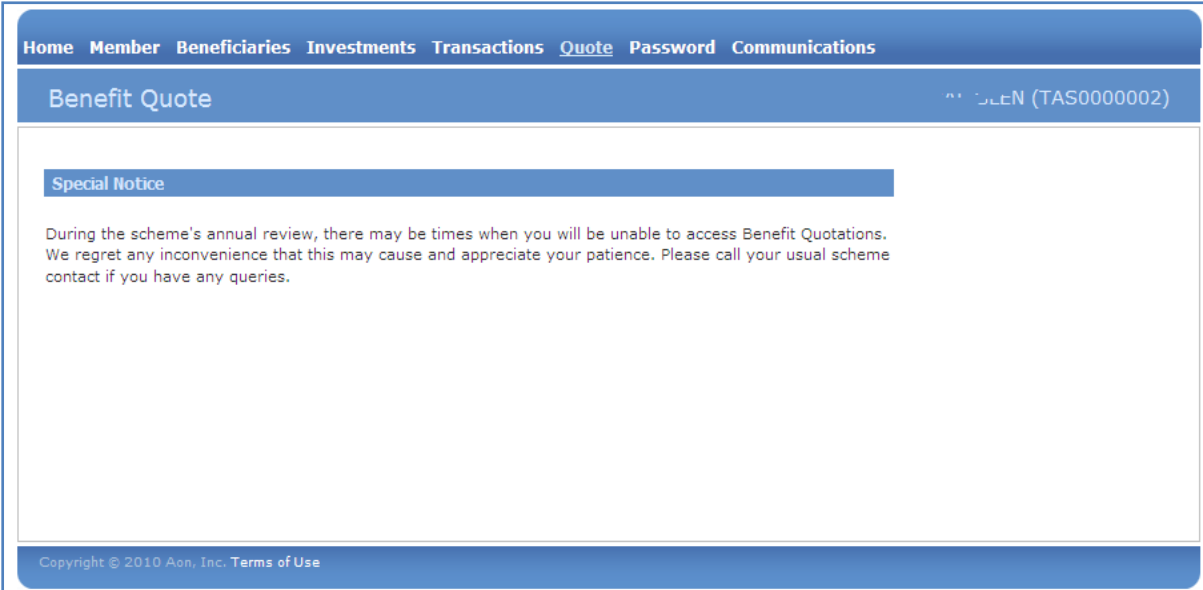
No liability is accepted by Aon Consulting Pty Limited or its employees or the trustee of your fund or your employer for any loss or damage whatsoever arising from the use of the quotation.

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The quotes are **estimates** only and may not be the same as any eventual payment.

## eBenefits Overview

There are times during the fund's annual review where you will not be able to access Benefit Quotations. When this happens, a Special Notice will appear as follows:



The screenshot shows a web interface for "Benefit Quote" for a member named "JULIEEN (TAS0000002)". The navigation menu includes Home, Member, Beneficiaries, Investments, Transactions, Quote, Password, and Communications. A "Special Notice" banner is displayed, stating: "During the scheme's annual review, there may be times when you will be unable to access Benefit Quotations. We regret any inconvenience that this may cause and appreciate your patience. Please call your usual scheme contact if you have any queries." The footer contains the text "Copyright © 2010 Aon, Inc. Terms of Use".



If you need a Benefit Quotation urgently, please contact your fund administrator. Contact details can be found on the "Communications" tab under "Contact Us".

## eBenefits Overview

**Change Password** – If you wish, you can change your password or your security questions here. Enter your current password, followed by your new password, verify your new password and click the “Change Password” button.

The screenshot shows a web interface for changing a password. At the top is a navigation bar with links: Home, Member, Beneficiaries, Investments, Transactions, Quote, Insurance, Password, and Communications. Below this is a header for 'Change Password'. There are two tabs: 'Change Password' (selected) and 'Change Security Question'. The main content area has a sub-header 'Change Password' and a message: 'To change your password, please enter your details below and click the **Change Password** button:'. Below the message are three input fields: 'Current Password \*', 'New Password \*', and 'Verify New Password \*'. Underneath the fields are 'Password rules:' listed as follows:

- Must be between 8 to 10 characters including at least one number and at least one letter.
- Can only contain alphabetic characters (A-Z) and numeric characters (0-9).
- Must not contain spaces or punctuation characters.
- Is case sensitive, and you need to enter your password exactly as it was entered (eg. if your password is 123zbe, entering 123ZBE will not be accepted).

At the bottom of the form is a 'Change Password' button. The footer of the page reads 'Copyright © 2010 Aon, Inc. Terms of Use'.



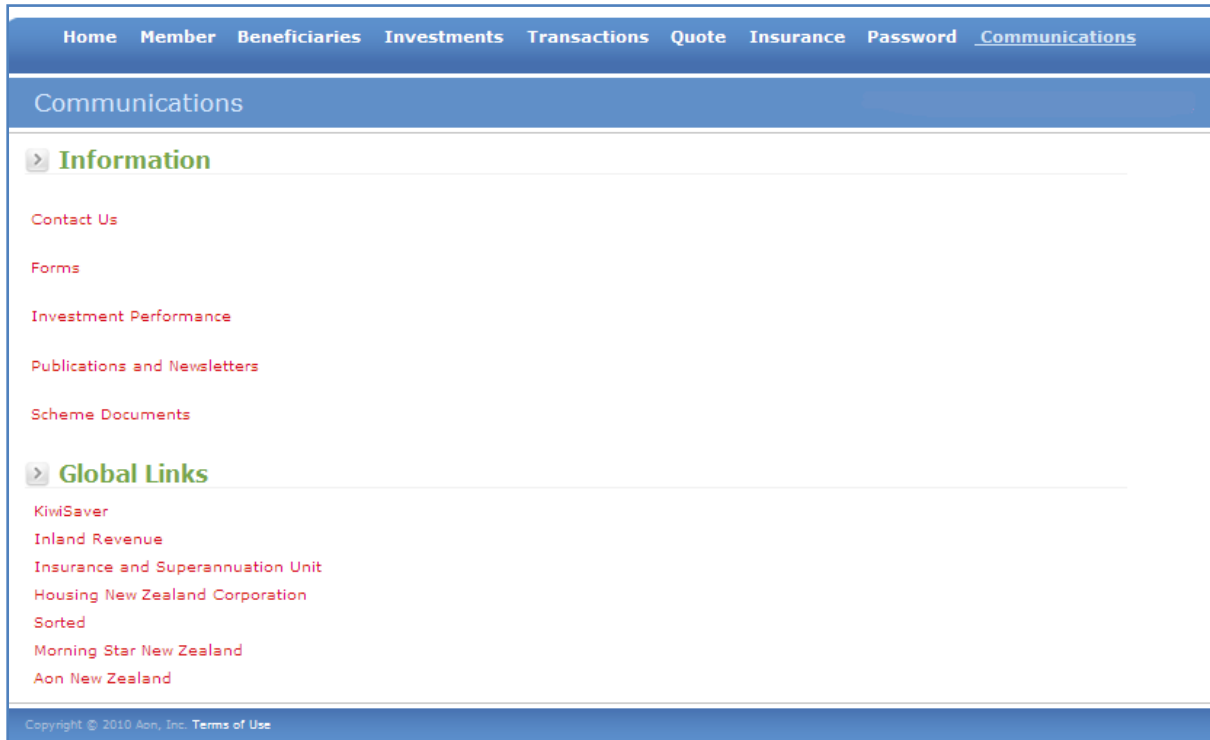
Please refer to the password rules on the website before changing your password. For security reasons, you will be prompted to change your password every 90 days.

## eBenefits Overview

**Communications** – This icon provides the link for the latest publications, forms, investment performance etc. Click on the icon and the following screen will appear. Click on the “Contact Us” link to find out the contact details of your fund administrator.

Click on respective links to access the information.

The Global links are links to some frequently visited websites.




### Other links

The bottom banner has the Terms of Use which contains information on Aon Hewitt’s legal responsibilities and Privacy Act 1993

# eBenefits Overview

## eBenefits for Employers


Users with Employer access to eBenefits are able to view the member details of a range of members in a specific fund. Once the user with Employer access has selected a member to view, the user sees exactly the same information that the member sees.

 If you need Employer access, you must ask your scheme administrator to arrange this for you. Trustee authorisation is required before this access will be granted.

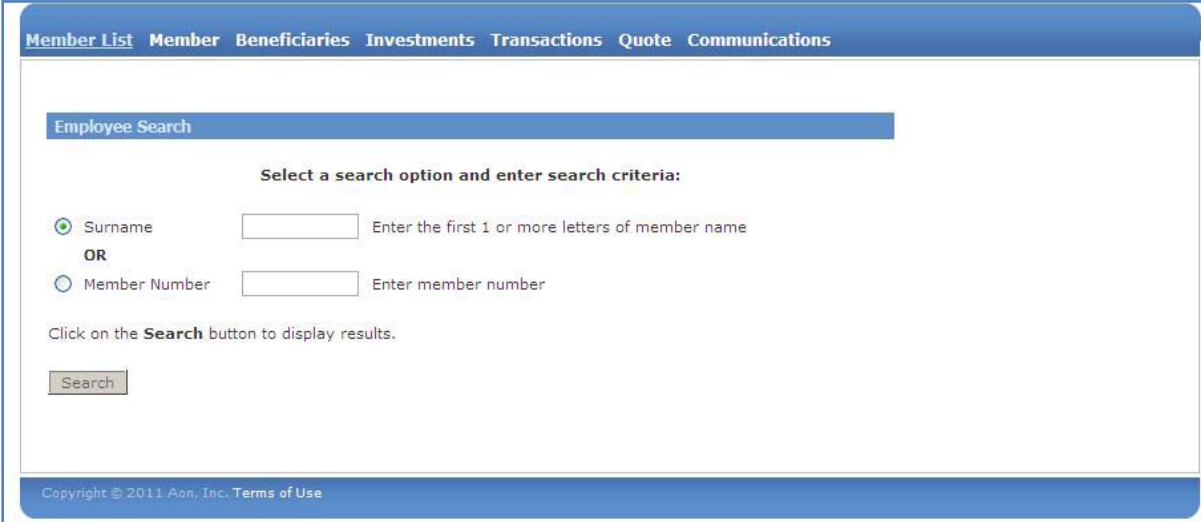
Users with employer access are able to update member's addresses but they cannot update contact phone numbers, email addresses or beneficiaries (if applicable).

### How to log in to eBenefits

Please refer to pages 3 - 5 of this Overview for instructions on how to log on to eBenefits.

 **If you have previously accessed the old eBenefits website using an Employer login, your Employer username and Password have been transferred to the new eBenefits website. Please log on as normal.**

Once you have successfully logged in, the following screen appears:



Type in the member number or the surname of the member you would like to view and click search.

If you have typed in a Surname and the search results include a number of members with the same surname, identify the correct member using the initials and date of birth. Click on the correct member and proceed to the Member Details screen.

Please refer to pages 6 – 15 for guidance on how to navigate through the various screens.

-----End of the Document-----