



**Protecting  
your business.  
Powering  
your people.**

**Unrisky Business.**

**certe\***

[certe.com.au](http://certe.com.au)

# At Certe, we know...

Risk is invisible until it becomes critical.

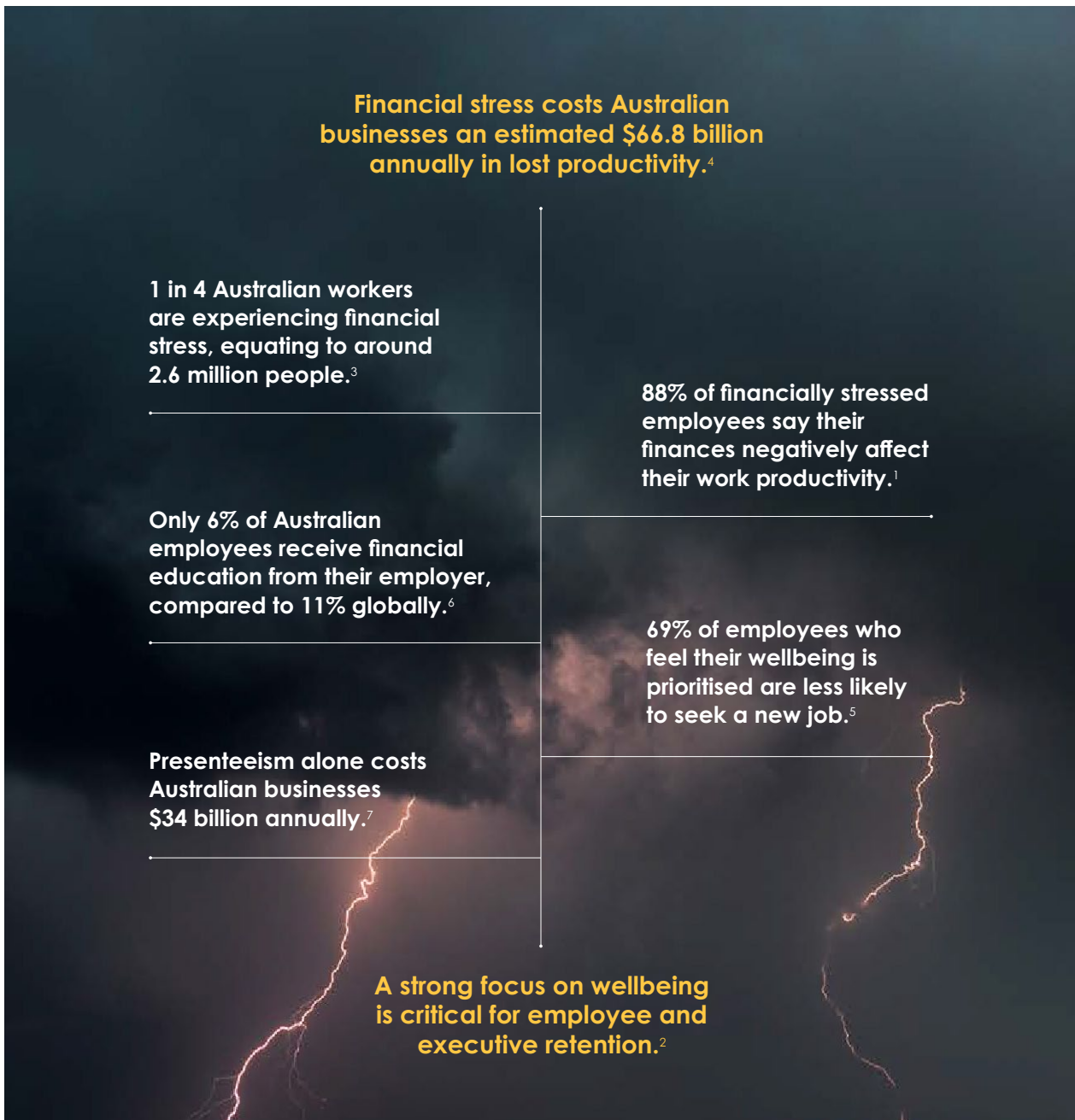
Financial literacy underpins wellbeing.

Targeted benefits fuel success.

When employees thrive, business thrives.

# Sustained performance needs to be nurtured

- \* Financial stress is a silent productivity killer, driving staff turnover and disengagement while exposing organisations to hidden liability.



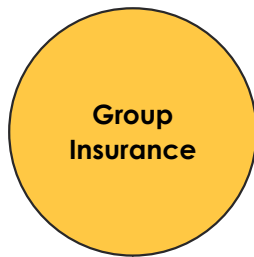
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2. The C-suite and workplace wellness - Deloitte Insights <https://www2.deloitte.com/us/en/insights/topics/leadership/employee-wellness-in-the-corporate-workplace.html>.  
3, 4, 7. AMP Financial Wellness Report 2024 <https://www.amp.com.au/content/dam/amp-2024/documents/reports/financial-wellness-report-2024.pdf>.  
5. What is a human-first approach to employee benefits? <https://www.zurich.com/knowledge/topics/future-of-work/what-is-human-first-approach-to-employee-benefits>.

# Wellbeing that works for everyone

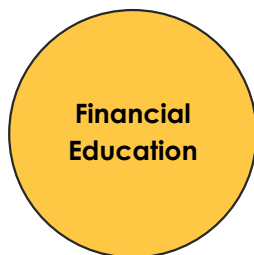
\* We tap into the transformative power of financial wellbeing to help nurture thriving workplaces, build healthier teams, and drive organisational success.



Corporate superannuation isn't just a retirement fund—it's a long-term, expertly structured roadmap. Additional support helps your employees set clear goals, maintain momentum, and hit key financial milestones while reinforcing your commitment to their wellbeing beyond the workplace.



Even the most resilient employees can face unexpected challenges – injury, illness or life changes. Group insurance acts as a safety net. It gives employees and their families peace of mind, allowing your team to focus on performance without fear.



Financial stress is like trying to deliver a project with critical resource gaps and unexpected roadblocks. It slows progress, undermines decision-making, and drains energy. By offering financial education, budgeting tools, and access to professional advice, you clear the path – helping your team perform stronger for longer.

## We help you...

**Attract and retain talent** with tailored, meaningful benefits.



**Manage people risk** through expert strategy, support and administration.



**Boost engagement** with in-person financial education that employees love.



**Foster loyalty** by supporting your team in the areas that impact them most.



**Achieve measurable impact** through a proven, targeted approach.



# The Certe advantage

Large enough to deliver, small enough to care. We oversee more than 60 group risk and superannuation plans for 45 corporate clients and their 15,000+ employees. Our scale lends strength and negotiating power, our personal touch sets us apart

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## Relationships that get results

- 20+ years building insurer, industry & fund relationships for competitive pricing and tailored plans
- 100+ years combined adviser expertise for deep market knowledge
- Technical understanding for proactive, compliant strategies
- National capability and coverage.

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## Enhanced employee value proposition

- Expert-led financial education, developed and delivered by senior advisers
- Onboarding & exit engagement to communicate benefits
- Personalised insurance & superannuation insights for clarity and peace of mind
- Flexible learning options for diverse preferences
- Direct access to private wealth and Partner advisory services for tailored planning.

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## In-house administration & claims management

- Dedicated team for day-to-day program admin; focus on your people, not paperwork
- End-to-end claims management for a personal, stress-free experience during critical moments. Since 2015 we've supported 300+ claimants and secured \$77m+ in benefit payments.

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## Secure & accessible data

- Real-time plan data via secure digital portal
  - Robust cyber-security for complete protection.
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“ We, and our employees, consistently appreciate having an expert, unbiased advisor to turn to for clear, practical support. Certe's guidance, education, and coordination add tangible value to both our people and our business and as such, we consider Certe an integral part of our employee experience. ”

Shalysse Romer, Senior HR Business Partner, Octave

# Our team has your back

Experienced, compassionate and committed. Our advisers bring expert insight to the development and delivery of tailored financial wellbeing solutions. They are supported by a team of financial services professionals focused on bringing your program to life as efficiently as possible.

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## Advisers



**Jeremy  
Boller**



**Steve  
Wright**



**Michelle  
Schembri**



**Brent  
Hopping**



**Nick  
Weiss**

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## Support



**Sue  
Reekie**



**Jackie  
Narciso**



**Megan  
Edwards**



**Katrina  
Trinidad**



**Kim  
Li Yeelien**



**Honey Mae  
Quina**

# Did you know...

For every \$1 invested in employee wellbeing, **businesses can expect a return of at least \$2.30 in benefits.** This return is much higher when more targeted programs are in place.

— PricewaterhouseCoopers ROI analysis (2014)



**Expert  
understanding**



**Uncomplicated  
Advice**



**Book your appointment today**

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