

## WELCOME

Welcome to **People Risk**, the Willis Employee Benefits Newsletter. Willis Employee Benefits is wholly owned by Willis Australasia, and is an arm of Willis that seeks to bring solutions to its clients around the mitigation of its People Risks.

This newsletter is aimed at those people within organisations who are decision makers in regard to the benefits that are offered to its employees. We are seeking to put before you vital information on a range of employee benefit issues and keep you up to date on relevant legislative changes and trends in these areas.

In the current economic times, it is more important than ever to keep abreast of these changes and understand how and why they may affect your people.

We trust that you enjoy this edition and find the following articles both helpful and informative for your business.

## IN THIS ISSUE

- |  |               |
|--|---------------|
| <b>What Can HR Offer a business in economic downturns?</b>                               | <b>PAGE 2</b> |
| <b>Superannuation - Keeping up with the changes</b>                                      | <b>PAGE 3</b> |
| <b>WorkHealth - what is it and what can it offer your business?</b>                      | <b>PAGE 4</b> |
| <b>Operational risks from outsourced superannuation funds</b>                            | <b>PAGE 4</b> |
| <b>Protecting your Expatriate employees</b>  | <b>PAGE 5</b> |
| <b>Group Salary Continuance Insurance - Inside or Outside of superannuation?</b>         | <b>PAGE 6</b> |
| <b>Integrated services on offer to assist those aiming to be an "employer of choice"</b> | <b>PAGE 6</b> |

## IMAGINE THIS...

Imagine for a moment this unfortunate situation: **A key individual in your business (perhaps the CEO, CFO, Sales Manager or a highly specialised technical worker) suffers a trauma, becomes disabled, or dies.**

Would the operations of your business be significantly impacted? Would the profitability of the business suffer? Would difficulty be experienced in finding the time and money to recruit and train a replacement employee? It's a scary thought!

Luckily, there is a solution. Key Person Insurance can help to protect your organisation against the loss of individuals who matter most.

Learn more about Key Person Insurance in the next issue of People Risk Newsletter, or call Marc Ventura from Willis Employee Benefits on +61 3 8681 9701 to discuss the specific needs of your organisation.



## DID YOU KNOW?

Australia's National employment statistics are commonly referred to in the media. Have you ever wondered how they are measured?

The statistics are estimates of our civilian labour force collected by the Australian Bureau of Statistics.

The Labour Force Survey from which they come is based on a sample of private dwellings (currently about 22,800 houses, flats, etc.) and a sample of non-private dwellings (hotels, motels, etc.), and covers about 0.24% of the population of Australia.

Households selected for the Labour Force Survey are interviewed each month for eight months, with one-eighth of the sample being replaced each month.

Source:  
[www.abs.gov.au](http://www.abs.gov.au)

### Disclaimer

While all reasonable skill and care has been taken in the preparation of this six page document it should not be construed or relied upon as a substitute for financial advice. No warranty or liability is accepted by Willis Employee Benefits Pty Ltd its shareholders, directors, employees, other affiliated companies for any statement, error or omission. Willis Employee Benefits Pty Ltd, ABN 68 059 019 911, AFSL 233764. Registered Office: Level 5, 570 Bourke Street, Melbourne, Victoria, 3000. [www.willis.com.au](http://www.willis.com.au)