



# Plan for your future with expert advice

Life is full of changes - from starting a new job, saving for a home, building wealth or planning for retirement. Getting advice along the way can help ensure you achieve your financial goals.

TelstraSuper Financial Planning has a team of fully qualified and experienced Advisers who can provide financial advice over the phone, and in person, on a range of super and non-super topics.

## Get advice you can trust

From simple phone-based advice about your TelstraSuper account that is included in the cost of your membership to more comprehensive advice that is competitively priced, there is an advice option to suit your needs. We provide tailored, low cost, financial advice on a range of topics that can help you maximise your savings throughout your life stages. TelstraSuper Financial Planning operates on a fee for service model. Our experienced and fully qualified Advisers don't receive any commissions or other payments that may influence the advice you receive.

## Advice to suit your needs

If you need comprehensive advice, the first meeting with an Adviser to discuss your needs is complimentary and will give you the opportunity to decide if you'd like to proceed with advice. The cost of preparing a financial plan will be clear and, if you proceed, you'll receive advice that's tailored to your individual objectives, financial situation and needs.

TelstraSuper Financial Planning has helped more than

# 30,000 members

plan for a more comfortable financial future since starting in 2002.

Call us on **1300 033 166**  
[telstrasuper.com.au/advice](http://telstrasuper.com.au/advice)



# Simple advice included in the cost of your membership

Sometimes, you just need a little help understanding your super options.

Our goal is to help you achieve a financially secure future, which is why we offer you access to general and simple personal advice about your TelstraSuper account over the phone at no additional cost. Our qualified Advisers can answer most of your questions over the phone.

We can provide you with simple personal advice on the following topics:

- **Choose the right investment option(s) for you**

Everyone has a different preference for risk and reward. We can help you determine your risk profile and make informed decisions about your super.

- **Grow your super**

Small changes can make a big difference to your retirement savings. We can help you work out what kinds of contributions you should make and how they will affect your tax position and take home pay so you can reach your retirement goals.

- **Protect your loved ones**

You never know what life's going to throw at you, so you can't plan for the unexpected. What you can do is make sure you have the right insurance cover in place.

We can also provide you with general advice about rollovers, transitioning to retirement, managing a redundancy, and commencing an income stream. If your advice needs are outside these topics we can refer you to an Adviser in our Comprehensive Advice Team.

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# Comprehensive advice on a range of topics

Comprehensive advice which is tailored to your individual objectives, financial situation and needs is available on a broad range of super and non-super topics. It can be on a one-off basis or as part of an ongoing advice service. An advice fee is payable for comprehensive advice.

## No surprises on fees

The advice fee you pay will depend on the nature and complexity of the advice you need.

Your first meeting with an Adviser is complimentary. We charge flat fees and always let you know what they are before your financial plan is prepared so you can decide if you want to proceed. Details are overleaf.

## Advice you can trust

TelstraSuper Financial Planning operates on a fee for service model. Our experienced and fully qualified Advisers don't receive any commissions or other payments that may influence the advice you receive.

## What our comprehensive advice covers



### Build long-term wealth through super

Put plans in place now to help you meet your long-term retirement savings needs and goals.



### Get ready for retirement

Learn ways to maximise your super savings as you approach retirement.



### Plan and manage your retirement income

Develop strategies to ensure your money works hard for you in retirement, including tailored investment options and making the most of your entitlement to social security benefits.



### Estate planning

Ensure your assets are distributed according to your wishes, so that they go to the right people and in the most tax-effective way.



### Budget cash flow and tax

Tailor your wealth and investment strategies to cater for your budget, cash flow needs and personal tax implications.



### Own your own home sooner

Help you implement strategies so you can own your own home sooner, through careful budgeting and cash flow management.



### Protect your family and your finances

Put the right insurance in place to protect you and your family in times of financial need. We have agreements that provide generous discounts on premiums for life insurance products outside of TelstraSuper.



### Build wealth outside of super

Help you understand your options for investing outside super such as through managed funds or investment bonds.

# What you'll pay

TelstraSuper Financial Planning has a range of competitive fees depending on the level and type of comprehensive advice you receive.

Advice fees for one-off or ongoing comprehensive advice relating to your super may be paid for through your TelstraSuper account.

## Simple advice options

General and simple personal advice about your TelstraSuper account is available over the phone at **no additional cost**, as part of your membership of TelstraSuper.

Call us on **1300 033 166**  
[telstrasuper.com.au/advice](https://www.telstrasuper.com.au/advice)

## Comprehensive advice options

If you need comprehensive advice, the first meeting with an Adviser to discuss your needs is complimentary and will give you the opportunity to decide if you'd like to proceed with obtaining our advice.

The cost of preparing a financial plan will be clear and, if you proceed, you'll receive advice that's tailored to your individual objectives, financial situation and needs.

### One-off comprehensive advice

#### One-off advice

- One-off personal advice on super and non-super topics tailored to your individual objectives, financial situation and needs.



Face-to-face & video chat

Ranges from \$550 to \$2,500 plus GST (where applicable), depending on the nature and complexity of advice required.

### Ongoing comprehensive advice

Once you have your financial plan in place, it's important to track progress and ensure it remains appropriate over time as your life changes. Our ongoing advice service allows you to pay an annual fee and receive an annual review of your plan to ensure it remains on track. We offer two levels of ongoing advice services:

#### TelstraSuper Financial Planning Super on Track

- Topics related to your TelstraSuper account
- Annual review of your circumstances and financial plan
- Pro-active contact from your Adviser (particularly if there are changes to legislation that would impact your advice strategy)
- Additional advice on a broader range of topics for an additional fee



Face-to-face & video chat

\$1,400 p.a. plus GST (where applicable)

#### TelstraSuper Financial Planning Life on Track

- Topics inside and outside super including other investments
- Annual review of your circumstances and financial plan
- Regular and pro-active contact from your Adviser (particularly if there are changes to legislation that would impact your advice strategy)
- Additional advice on a broader range of topics as part of the service
- Your Adviser and their support team are available to you at any time



Face-to-face & video chat

\$2,200 p.a. plus GST (where applicable)

## About us

Telstra Super Financial Planning Pty Ltd is wholly owned by Telstra Super Pty Ltd in its capacity as Trustee of TelstraSuper and since 2002 has been helping clients to reach their financial goals.

TelstraSuper Financial Planning is a registered tax (financial) adviser under the Tax Agents Services Act 2009 (Cth) and can provide advice on the tax implications of personal advice recommendations.

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