

Your financial help options

www.australiansuper.com

How you can
get financial help
and advice with
AustralianSuper



Working out your needs

Trying out your options can help you work out exactly what you need right now.

AustralianSuper's financial help and advice options let you do this at your own pace without any obligation.



Choose the option you like best and get just the help you need.

* These services are provided by third parties. AustralianSuper does not recommend, endorse or accept responsibility for these services. Terms and conditions apply – these should be obtained from the relevant third-party organisations. AustralianSuper does not accept liability for any loss or damage caused by the services provided by third parties. AustralianSuper may invest in third parties but does not receive any commissions from these organisations as a result of members using their services.

** You can use some of your AustralianSuper savings to pay for financial planning services relating to your AustralianSuper account only. This includes AustralianSuper Pension accounts, but doesn't include defined benefits accounts without additional accumulation accounts.

What is it?



Website and online calculators

Our website is an online resource available at your fingertips whenever and wherever you need help with your super or pension.

Our calculators and tools let you use your own details to help you explore different financial scenarios, and give you information to help you plan your future.

Visit www.australiansuper.com and log on.



Over-the-phone super advice*

A specialist team of superannuation advisers can speak with you over the phone about your super. They can help you with questions or issues like:

- investment selection
- how to add to your account
- insurance
- retirement and pensions.

Call **1300 300 273** and ask to speak with a superannuation adviser over the phone.



Discussion with a financial planner*

A financial planner can speak with you face-to-face on more complex financial issues, including transition to retirement.

If required, a full financial plan can be provided.

Call **1300 300 273** and make an appointment with a financial planner.

What do I get?

When you log on, you'll get answers and information that's tailored to your needs in much the same way as you'd get from a financial planner. In some cases information is provided in a Statement of Advice, which is a short document that sets out your financial situation and gives you a strategy to meet your needs.

- Our **Contributions Adviser** shows you how paying extra into your super could reduce the amount of tax on your take-home pay, and the difference extra contributions could make to your super balance at retirement.
- Our **Super to Income Converter** tool shows you how long your super balance could last when taken as a pension.
- Our **Over 55 Savings Planner** shows you how to restructure your income and save tax using a Transition to Retirement Pension.

These three tools will tailor a plan specifically for you in a Statement of Advice. Our other online tools and calculators will help you explore different scenarios and get you more in touch with your super.

Over-the-phone advice on questions and issues related to your super, followed by a written Statement of Advice if necessary.

An information pack will be sent to you before your initial consultation at which you can discuss your issues for up to 1.5 hours with a financial planner.

Your financial planner can also go on to prepare you a Statement of Advice and implement the strategy for you.

What do I pay?

No cost if you're an AustralianSuper member.

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Free initial consultation for AustralianSuper members.

If necessary, a financial plan can be provided on a no-commission, fee-for-service basis from anywhere between \$250 to \$2,200.**

Who does it suit?

Members who prefer to do their own fact-finding and who are starting to take an interest in their super.



Johanna is 43 and has returned to work after raising her young family. She's looking for ways to boost her super to make up for lost time. She uses the Retirement Income Calculator to try out different strategies to improve her retirement outlook.

Members with questions about their super and how it relates to their personal circumstances.



Marius is 53 and is starting to think seriously about his super: he doesn't want to be short of money in retirement. He calls and speaks with a superannuation adviser who helps him with an investment and savings strategy over the phone.

Members who have more complex financial questions and who want a detailed financial plan. Also suits those who simply prefer to speak to someone face-to-face.



Gerry is 64 and planning to retire in 12 months. His wife Isla retired three years ago and is on a disability pension. They have an investment property and aren't sure how this will impact their Centrelink entitlements. He makes an appointment to see a financial planner to discuss their situation.

Sometimes, the financial help you need is really just the answer to a question. But you don't know what you need until you start looking.



It's Australian. And it's super.

Contact details

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