Guidance on Internal vs External Aust Super Financial Planner Referrals

Advice Topic	Internal FP	External FP
Advice Delivery Options	Video, phone, F2F in AustSuper office	Video, phone, F2F across Australia incl. regional areas
Super Consolidation	•	
Defined Benefits	•	
Insurance (existing insurance arrangements/insur.outside of super/trauma cover	•	
Centrelink	•	
Bonds – Investment, Funeral, Education	•	
Retirement adequacy	•	
Simple non-super investments (managed funds)	•	
Estate Planning in super – wills, recontribution startegies, beneficiaries	•	
Debt management strategies – debt vs super	•	
Direct Shares (can only advise on what to do with proceeds if client has already decided to sell their shares)	•	
SMSF (only if client has decided to close SMSF and does not require assistance to do so, FP can advise on how to invest rollover, ie investment choice(	•	
Direct property (can only advise on what to do with proceeds if client has already decided to sell)	•	
Advice to ex-pats overseas		•
Alternative Investments		•
Australian Super member direct		•
Business insurance & keyperson insurance (Buy/Sell agreements)		•
CGT small business retirement rollover		•
Credit & debt products		•
Direct equities and ETFs		•
Direct property		•
Estate Planning (document preparation)		•
Foreign investments including UK pension transfers		•
Gearing strategies		•
Home equity and credit products		•
SMSF (establishment, maintenance and or wind up)		•
All other specialist advice		•
Other scenarios where a member may be referred to an External FP: Member has a specific preference to speak to non-AustSuper FP, has an existing relationship with an external FP, requires/prefers services outside normal business hours or at home/office, has a need or preference for ongoing advice services, is in a geographical area or region not serviced by Internal FP and is unwilling or unable to attend a video or phone appt, has an immediate or urgent advice need unable to be met through internal channels, or when there are unusually long wait times for internal FP and member is unwilling to wait		•