

# Getting advice through AustralianSuper

AustralianSuper is committed to helping you create the future you want. Having access to our affordable, quality financial advice plays a key role in helping you get there.

Importantly, our professional financial advisers are guided by a set of principles to put your best interests first. And we don't pay advisers incentives, bonuses or commissions.

## What you get through AustralianSuper advice\*

When you're ready to put your financial future first, and want to meet with one of our professionally qualified financial advisers for more in-depth advice, here's what to expect.



### 1 Getting to know you

There's no charge for your first appointment – and it's all about you. Your personal and financial circumstances and what's important to you are discussed. Your adviser can then help determine the nature and complexity of advice you need and discuss any costs involved. No personal financial advice is provided in your first meeting.



### 2 Setting a plan

With the information from your first meeting, and with your agreement, your adviser researches solutions available and develops a personalised financial plan – a Statement of Advice (SOA). This outlines the best way forward to meet your personal and financial goals.



### 3 Presenting the plan

Your adviser outlines the recommendations in the SOA, and explains how the advice meets your goals and is in your best interests. They also answer any questions you may have about the advice and the next steps forward.



### 4 Taking action

Advice is only good advice if it's put into action. Once you're comfortable with the recommendations, your adviser puts the plan in place and keeps you informed at every step.

\*The financial advice you receive will be provided under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd and therefore is not the responsibility of AustralianSuper Pty Ltd.

Some personal advice provided may attract a fee, which would be outlined before any work is completed and is subject to your agreement. With your approval, the fee for advice relating to your AustralianSuper account(s) can be deducted from your AustralianSuper account.

## Putting you first

In providing financial advice to you, your adviser will:

- › act honestly, with integrity, and in your best interest at all times
- › obey by all relevant laws and professional standards
- › comply with all professional industry standards, codes of ethics and conduct
- › maintain a program of ongoing professional development
- › provide advice on a strictly fee-for-service basis only after agreement with you
- › help you make alternative arrangements if it's in your best interests to receive advice from another provider or it's not in your best interests to keep your AustralianSuper account.



## How advisers are paid

Our professional, qualified advisers are paid:

- › by base salary and/or
- › operate on a strictly fee-for-service basis\*.

They do not receive incentives, bonuses or commissions from AustralianSuper in any form, including when you receive insurance cover through your super.

Where ongoing advisory services are provided, an annual fee disclosure statement will be provided. You can opt out of any ongoing service arrangement at any time.

In most instances, you can choose to pay for advice by using savings drawn from your AustralianSuper account, so long as the advice is solely related to your super.



\* In some circumstances, your adviser may recommend products outside of AustralianSuper where commission may be payable.

## What to bring with you

To get the most out of your first face-to-face appointment, it's a good idea to bring the following information with you:

1. Income - details of salary, investment income, Centrelink and/or overseas pensions and rental income.
2. Assets - details of any property, super, savings and investments.
3. Budget - estimate of monthly spend, such as mortgage, rent, credit card debt and loans.
4. Insurance - details of any life, disability or income protection insurance.
5. Any questions or concerns.

## Book an appointment

When you're ready to meet with one of our financial advisers, you can either:

**Call** **1300 300 273**  
(8am to 8pm AEST/AEDT weekdays)

**Email** [australiansuper.com/email](mailto:australiansuper.com/email)

**Web** [australiansuper.com/FindAnAdviser](http://australiansuper.com/FindAnAdviser)

**Mail** GPO Box 1901, MELBOURNE VIC 3001



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