Live the life you want
with the right financial advice

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At AustralianSuper, we’re here to help you create the future you want. That starts with knowing what your options are, then getting financial advice that’s right for you.
Change your financial future for the better

Getting the right advice now can make a difference.

With the right advice, you can change your financial future and shape your life the way you want it to be. Whether you’re saving for your first home, nearing retirement or just protecting yourself and your family from the unknown, good advice now can make a big difference – the difference between living the life you want when you stop working, or missing out on essential things that could make your life all that much sweeter.
Putting you first

Financial advisers who work with AustralianSuper members are guided by a set of principles to put your best interests first.

We never pay advisers incentives, bonuses or commissions.

Join Australia’s largest super fund today

Visit australiansuper.com/join
Call 1300 300 273
8am - 8pm AEST/AEDT weekdays

Let’s get started
Getting started

Understanding your options comes first. We have a mix of advice to help you every step of the way.

Online
Contact us through Live Chat at australiansuper.com or via our app, or to check out our series of online calculators to help you plan for a better future, visit australiansuper.com/calculators
Or if you’re simply after some more information on our advice options, visit australiansuper.com/advice

Simple*
Call us on 1300 300 273, and ask to speak with a member of our Financial Education and Advice Team (FEAT) for simple, personal advice, such as:
› Making an investment choice
› Adding extra to your super
› Transition to retirement options
› Sorting your insurance.

Comprehensive*
For more complex advice, meeting face-to-face with an accredited adviser can help when you want a detailed financial plan and have a number of financial matters to think about. And where available, you may have the option to meet with an adviser using a secure video link from the comfort of your own home.
Arrange an appointment at australiansuper.com/find-an-adviser

Seminars
Our free retirement and financial planning seminars are conducted Australia-wide and run for around an hour with time afterwards for questions.
Book in at australiansuper.com/seminars

NEXT STEPS
When you’ve decided to look after what’s important to you and your family, and want to grow and protect your future with expert advice, you can simply start with our website and online calculators, or call us to see how we can help.

*The financial advice you receive will be provided under the Australian Financial Services Licence held by a third party and is therefore not the responsibility of AustralianSuper.
How your adviser can help

To live the life you want, your adviser can help you:
› budget and manage your money
› choose the right investment strategy
› plan for your retirement
› protect you and your family
› make the most of your super.
How much will I pay?

We’re all different, so everyone needs different advice.

General advice
There’s no cost involved if it’s just general information you’re after on how to get started with financial advice. Start by checking out our website calculators or by speaking to one of our member support representatives with any general questions you may have about your super, as it’s included in your membership with us.

Simple personal advice
For more personal advice over-the-phone, such as transition to retirement and starting a pension account, a small fee may be payable.

Comprehensive advice
Conducted face-to-face, the adviser gets to understand your needs more fully and prepares a Statement of Advice (SOA) for you, where a once off will apply. And don’t worry, you’ll agree to any costs up front in writing before you continue. Even better, in most instances there’s no cost for your first consultation. And where available, you may have the option to meet with an adviser using a secure video link from the comfort of your own home.

What do I get?

- Investment options advice: NO FEE
- Super insurance advice
- Adding extra to your super advice

What do I get?

- Pension account advice: SMALL FEE
- Transition to retirement (TTR) advice

What do I get?

- Statement of Advice (SOA): ONCE OFF FEE
  A tailored document that details the why and how of all the comprehensive advice you need to help you achieve your best possible financial future.
Pay for advice with your super

The thought of paying for financial advice may seem impossible if you’re living from pay to pay.

But the good news is that for most members, you can choose to pay for advice from your AustralianSuper account.

So long as the advice is solely related to your super – and this covers all our super and retirement income accounts – you can depend on this simple and convenient way to pay for your advice.

Our only exception is for defined benefits members who do not have additional Accumulation accounts.
How types of advice could work

Johanna, 43 years
She’s returning to work after raising her family and has started doing her own fact finding. She’s looking at ways to boost her super to make up for lost time. She uses the Projections Calculator on our website, to see how much money she may need in retirement and learn about ways she can grow her super savings in just a few minutes.

Marius, 53 years
He’s starting to think seriously about his super and has some questions about whether he’s invested in the right options. He doesn’t want to be short on money in retirement. He calls and speaks with a super adviser who helps him understand the investment options available and advice on the most appropriate investment strategy for him.

Gerry, 64 years
He’s planning to retire in 12 months. His wife 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 adviser to discuss their situation and get a comprehensive financial plan.
Be super smart
Find out more about your advice options.

Call 1300 300 273 and ask to speak to a member of the Financial Education and Advice Team (FEAT).
8am–8pm AEST/AEDT weekdays

Visit australiansuper.com/advice

Important information
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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 (AustralianSuper) and therefore is not the responsibility of AustralianSuper. 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.

Online calculators allow you to explore your potential options in more detail. The financial advice you receive through the online calculators will be provided by AustralianSuper and should be read together with the relevant Product Disclosure Statement. The recommendations are reliant on the accuracy of the information you have entered and before acting on the recommendations you need to consider the appropriateness of the advice, taking into account your objectives, financial situation and needs.

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