Live the life you want with the right financial advice

June 2021
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 may 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 put your best interests first. We never pay advisers incentives, bonuses or commissions.

In providing financial advice to you, your adviser is required to:
› act honestly, with integrity, and in your best interest at all times
› obey by all relevant laws including the Financial Planner and Adviser Code of Ethics
› comply with industry standards and community expectations of professional practice and conduct
› maintain a program of ongoing professional development
› provide advice on a 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.

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 options to help you every step of the way.

Online
Contact us through Live Chat at australiansuper.com or via our app, for general information about your super. 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 the advice team for simple, personal advice on:
› making an investment choice
› adding extra to your super
› transition to retirement and account based pension options
› sorting your insurance.

Comprehensive*
For broader advice, meeting face-to-face with an adviser can help when you want a detailed financial plan and have a number of financial matters to think about. And where available, you 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

Webinars
Our free online webinars are an easy way to learn about managing your super or planning for retirement. You can access our webinars from the comfort of your own home.
Register at australiansuper.com/webinars

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. Please refer to the Important information at the end of this document for further details.
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 information
There’s no cost involved if it’s just general information you’re after, because the cost is covered in your membership with us. You can also start by checking out our website and online calculators.

Simple personal advice
For simple, personal advice on your investment options, insurance, or adding extra to your super, there’s no additional cost, as it’s included in your membership.

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 and where available, you have the option to meet using a secure video link from the comfort of your own home. The adviser gets to understand your needs and goals to prepare a Statement of Advice (SOA) for you, where a once off fee 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.

What do I get?

No fee
- Investment options information
- Insurance information
- Adding extra to your super information

Small fee
- Pension account advice
- Transition to retirement (TTR) advice

Once off fee
- Statement of Advice (SOA)
  A tailored document that details the why and how of the comprehensive advice you need to help you achieve your best possible financial future.
The thought of paying for financial advice may seem impossible if you’re living from pay to pay.

But the good news is you may be able to choose to pay for advice from your AustralianSuper account.

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

* 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.

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.
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 Super Projection 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 an adviser who helps him understand the investment options available and advice on an 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 advice team.
8am–8pm AEST/AEDT weekdays

Visit australiansuper.com/advice

**Important information**
This document was issued in June 2021 by AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788, Trustee of AustralianSuper ABN 65 714 394 898, GPO Box 1901, Melbourne, Victoria 3001. This document may contain information that is general in nature and does not take into account your personal objectives, situation or needs. Before making a decision about AustralianSuper, consider your financial requirements and read our Product Disclosure Statement, available at australiansuper.com/pds or by calling 1300 300 273.

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. AustralianSuper has also engaged Industry Fund Services (IFS) ABN 54 007 016 195 ASFL 232514 to facilitate the provision of financial advice to members of AustralianSuper. This advice is provided by financial advisers who are Authorised Representatives of IFS. These advisers are not authorised to provide financial product advice (or any other financial service) on behalf of the Trustee of AustralianSuper. Some personal advice 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 outcomes provided by our online calculators, should be read together with the relevant Product Disclosure Statement. These outcomes are reliant on the accuracy of the information you have entered and before taking action you will need to consider the appropriateness of the financial outcomes, taking into account your objectives, financial situation and needs.

Readers Digest Most Trusted Brands – Superannuation category winner for nine years’ running 2013–2021, according to research conducted by independent research agency Catalyst Research.

AustralianSuper received the Canstar 5-Star Rating for Outstanding Value in Superannuation in 2021 and Account Based Pension in 2020. Ratings are only one factor to be taken into account when choosing a super fund.