

Access advice with AustralianSuper

A better financial future

Good advice can help you improve your financial future and live the way you want. Achieve your goals with access to financial advice through AustralianSuper.

Whether you're changing your investment option, retiring soon or securing yourself and your family from uncertainty, getting advice now could make a big difference – the difference between enjoying your life after work, or losing out on important things that could make your life better.

The benefits of working with an adviser

- 1. Expertise:** Financial advisers have the knowledge and experience to help you make informed decisions about your finances.
- 2. Personalised advice:** A financial adviser can provide tailored advice based on your specific financial situation and goals.
- 3. Peace of mind:** Knowing that you have a professional helping you manage your finances can provide peace of mind and reduce stress.

Types of advice available¹

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. And to check out the 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



Simple¹

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.



Comprehensive²

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 discuss. 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 super or planning for retirement. You can access our webinars from the comfort of your own home.

Register at australiansuper.com/webinars



¹ There's no charge for general advice about your super account. The financial advice you receive will be provided by Link Advice Pty Ltd ABN 36 105 811 836, AFSL 238145 and will be their responsibility. Personal financial product advice provided may attract a fee, which will be outlined before any work is completed and is subject to your agreement.

² Personal financial product advice is provided under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd. Advice fees may apply.

What you get with comprehensive advice¹



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. Generally, 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

Action is key to making the most of your financial advice. Once you're comfortable with the recommendations, your adviser puts the plan in place and keeps you informed at every step.

What to bring with you

To get the most out of your first appointment, it's a good idea to have 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**



¹ Personal financial product advice is provided under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd. Some personal advice may attract an advice 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 may be deducted from your AustralianSuper account subject to eligibility criteria.

How much will I pay?

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

General information

There's no additional 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.

What do I get?

No additional cost

- Investment options information
- Insurance information
- Adding extra to your super information

Simple personal advice

For simple over the phone, 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 over the phone personal advice about transition to retirement (TTR) and starting a pension account, a small advice fee may be payable.

What do I get?

No additional cost

- Investment options advice
- Insurance advice
- Adding extra to your super advice

Small advice fees apply

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

Comprehensive advice

Your initial fact finding appointment is at no additional cost where the adviser gets to understand your personal circumstances and goals.

This can be conducted face-to-face in an AustralianSuper office or, if preferred, by using a secure video link from the comfort of your own home.

If the adviser identifies a personal advice need, they will discuss the option of preparing a Statement of Advice for you.

What do I get?

Advice fees apply

- *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.

If you're concerned about the cost of financial advice, you may be able to pay for all, or part of the advice from your AustralianSuper account, depending on your circumstances. Your financial adviser can discuss this option with you.

Find out more about personal advice fees: moneysmart.gov.au/financial-advice/financial-advice-costs



Case studies

Get the help and advice you need at any life stage.



Johanna, 43 years

She's returning to work after raising her family and has started doing her own research.

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.

Next steps

Book an appointment

When you're ready to meet with a financial adviser, you can:

Call **1300 300 273** and ask to speak with a member of the adviceteam (8am to 8pm AEST/AEDT weekdays)

Email australiansuper.com/email
Web australiansuper.com
Mail GPO Box 1901, MELBOURNE VIC 3001



This document was prepared and issued in November 2024 by AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788, Trustee of AustralianSuper ABN 65 714 394 898 and may contain general financial advice that does not take into account your personal objectives, financial situation or needs. Before making a decision about AustralianSuper, you should think about your financial requirements and refer to the relevant Product Disclosure Statement, available at australiansuper.com/pds or by calling **1300 300 273**. A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMDs at australiansuper.com/tmd