

Are you super healthy?

Thank you for joining us.
We will commence shortly



Telstra Super Pty Ltd ABN 86 007 422 522, AFSL 236709 (Trustee) is the trustee of the Telstra Superannuation Scheme ABN 85 502 108 833 (TelstraSuper)

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“We acknowledge the Traditional Custodians of country throughout Australia and their connections to land, sea and community. We pay our respect to their elders past present and emerging and extend that respect to all Aboriginal and Torres Strait Islander peoples today.”

Acknowledgement of Country

IMPORTANT NOTICE

This presentation contains factual information and general advice only, including information about financial products. It has been prepared without taking into account your objectives, financial situation and needs. You should consider whether it is appropriate having regard to your personal circumstances before making any financial decisions.

If you are not a TelstraSuper member, we cannot offer, request or invite you to acquire a financial product after this session, without your prior consent. We can, however, provide you with factual information about the benefits and features of the different superannuation products that TelstraSuper has available. If you are considering acquiring a financial product, you should obtain the relevant product disclosure statement and target market determination before making a decision. Any taxation information in the presentation is factual information only. If you require taxation advice you should consult your accountant or tax adviser.

If you would like to find out more information about TelstraSuper's products, please contact us by email at **contact@telstrasuper.com.au** or use the Contact Form on the website to make a request about a specific product, and we will arrange for a Member Contact Centre Consultant to call you to discuss that product. Alternatively, you can call our Member Contact Centre Consultants on **1300 033 166** to ask for further information about our products.



SUPER HEALTH CHECK



A Super Health Check is a 30-minute appointment with one of our advisers, at no additional cost.

It's a good idea to check the health of your super as it is one of your largest assets and understand how you are tracking towards your retirement goals. Your health check includes:



**Account
Balance**



**Beneficiary
Nomination**



Investments



Contributions



Consolidation



Insurance



**Retirement
Planning**



Account Balance

Help you to understand your account balance and provide you with a current benefit quote.





Beneficiary Nomination

Advise your current beneficiary nomination, explain the difference between binding versus non-binding beneficiary and an overview of potential tax implications.



Who can receive your death benefit?

Your eligible dependants are:



Binding nomination



A valid binding death benefit nomination gives you certainty about who will receive your benefit in the event of your death and means TelstraSuper must pay your death benefit to the beneficiaries nominated in the proportion set out in the nomination. To be valid and in effect, the binding nomination must meet all the superannuation law requirements.

Non-Binding nomination



A non-binding nomination is not binding on the Trustee of TelstraSuper. The Trustee will take your nomination into consideration when determining to whom to pay your death benefit.

* Legal personal representative is the person nominated by you to be the executor of your Will or appointed to distribute your assets according to the laws of the relevant State or Territory.



Investments

Confirm your current investment structure and provide an overview of the investment options available within TelstraSuper. Discuss the importance of reviewing your investment options.



Investment options for Accumulation

| Investment option | Growth / Defensive assets | Investment objective CPI | Risk of negative return | Suggested investment timeframe** |
|-------------------------------------|---------------------------|--------------------------|---------------------------|----------------------------------|
| Growth | 82.8% / 17.2% | +3.5% pa | 4–6 years in 20 | 7–10 years |
| Balanced | 68.8% / 31.2% | +3% pa | 4–6 years in 20 | 5–10 years |
| Moderate | 52.8% / 47.2% | +2% pa | 3–4 years in 20 | 4–10 years |
| Conservative | 31.3% / 68.7% | +1% pa | 1–2 years in 20 | 3–10 years |
| International Shares | 100 / 0% | +3.5% pa | 6 or more years in 20 | 8–10 years |
| Australian Shares | 100 / 0% | +3.5% pa | 6 or more years in 20 | 8–10 years |
| Property | 57.5% / 42.5% | +3% pa | 4–6 years in 20 | 5–7 years |
| Diversified Bonds and Credit | 0 / 100% | Refer footnote# | 1–2 years in 20 | 4–8 years |
| Cash | 0 / 100% | Refer footnote* | Less than 0.5 years in 20 | 0–2 years |

The above information relates to TelstraSuper's accumulation account.

#The fixed interest return objective as per the investment guide is to outperform the Bloomberg AusBond Bank Bill Index, adjusted for tax +0.5% pa.

*The Cash option return objective as per the investment guide is to outperform the Bloomberg AusBond Bank Bill Index, adjusted for tax.

**The suggested investment timeframe provides an indication of the typical length of time over which investments in the option should be expected to be held. All analysis was conducted based on the upper end of the suggested timeframe's range.

The Bloomberg AusBond Bank Bill Index is a commonly used benchmark for cash-like investments. It measures the return earned on a diversified portfolio of different types of short-term cash investments.

Cash investments are generally taxed at 15% in the superannuation accumulation phase.

Source: Refer to the relevant Product Disclosure Statement, Target Market Determination and Guides on TelstraSuper's website at www.telstrasuper.com.au.



Contributions

Explain the difference between pre and post tax contributions and where applicable, outline ways to boost your super including: Government co-contributions, Catch-up contributions, First Home Super Saver, Downsizer and Contribution splitting.





Consolidation

If you hold multiple super funds, review the options and considerations you need to be aware of if you wish to consolidate your super.



Consolidate accounts

There are literally billions of dollars of lost money out there and some of it could be yours.

| Multiple super accounts | One super account |
|---|--|
|  <ul style="list-style-type: none">→ Multiple insurance policies→ Multiple account fees→ Multiple statements→ Multiple logins |  <ul style="list-style-type: none">→ One insurance policy→ One account keeping fee→ One statement→ One login |

Before consolidating your super you should consider the implications of consolidating your super funds (eg. insurance, tax, fees and benefits) and in particular, review any insurance cover you have within those funds in which you are still a member, which could be impacted. **If you choose to consolidate your accounts into TelstraSuper you'll lose any insurance cover held with your current funds. Consider transferring your current eligible Death and TPD cover from your current funds.** Consider if consolidating is right for you. Think about seeking financial advice before making a decision to consolidate your super.



Insurance

Confirm your current level of insurance cover within TelstraSuper and explain the insurance options available within the fund. Discuss the importance of regularly reviewing your cover and potential tax implications.



Insurance within super



Death Cover

Provides a lump sum for your dependents or your legal personal representative in the event of your death.

Lump sum



Terminal Illness Benefit

Pays a lump sum if you're diagnosed with a terminal illness and the insurer is satisfied, on medical or other evidence, that the illness, despite reasonable medical treatment, will lead to your death within 24 months of the date of the certification. This is an advance on the death benefit.

Lump sum



Total & Permanent Disability Cover (TPD)

Pays a lump sum if you become totally and permanently disabled and unable to work due to sickness or an accident.

Lump sum



Income Protection Cover

Provides a monthly partial replacement income benefit plus, a monthly super contribution to your super account in the fund if you're partially disabled or totally disabled and are temporarily unable to work due to sickness or accident.

Monthly income



Retirement Planning

Discuss your retirement plans and the options for your super when you are nearing retirement, including when and how you can access your super and potential tax implications for non-dependants.





**HOW TELSTRASUPER
CAN ASSIST YOU**

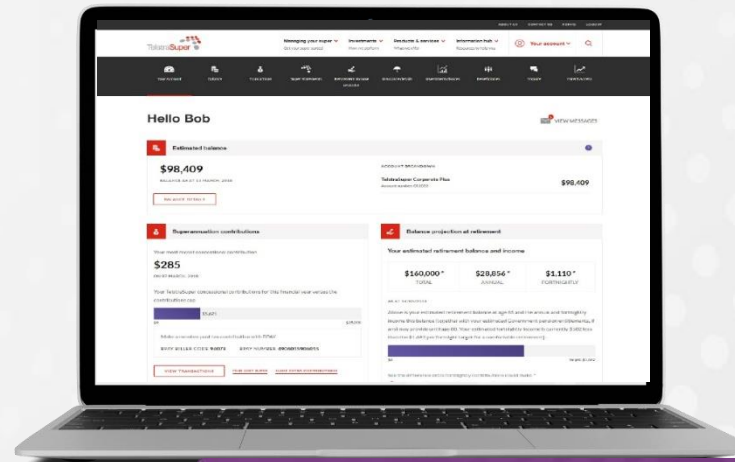


HOW TELSTRASUPER CAN ASSIST YOU

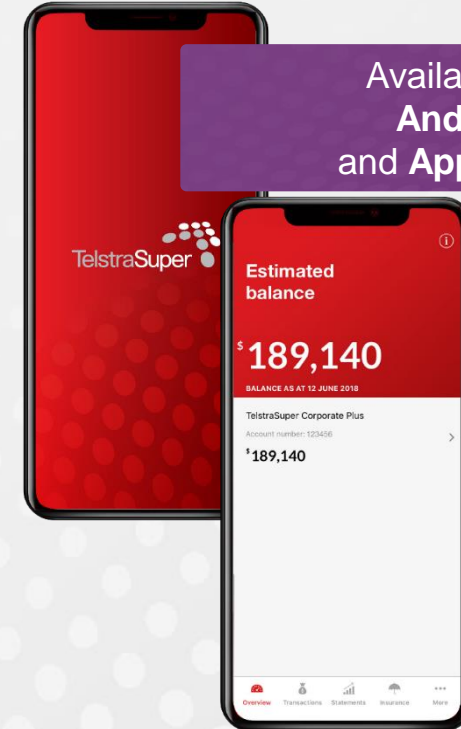
Keeping in touch with your super



- ✔ Update your email address and personal details
- ✔ Check your account balance
- ✔ Review your insurance cover
- ✔ View your nominated beneficiaries and make a non-binding nomination
- ✔ Review your investment options and investment returns
- ✔ Keep track of pre-tax contributions against the concessional contribution caps
- ✔ Review benefit statements
- ✔ View latest contributions and transactions



Login to
SuperOnline at
telstrasuper.com.au



Available on
Android
and Apple iOS.

Four financial advice services to empower you



SUPER *sorter*

Simple phone advice and info to max your super.

No additional cost to members

Included in membership



STEP *it up*

Want to take that next step with your super or finances? We'll find you a simple solution.

Low cost Options

\$500 - \$900 per topic
(+GST if applicable)



BIG *picture it*

Let's check out your whole financial situation and make a plan.

One off fee for service

\$1000 - \$3000
(+GST if applicable)



STAY *on track*

Ongoing expert coaching on super and wealth. We'll nudge and encourage you, keeping you on track as life changes.

Annual fee for service

\$1600[^] pa or \$2100[^] pa
depending on advice
(+GST if applicable)

Financial advice is provided by Telstra Super Financial Planning Pty Ltd (TSFP) AFSL 218705. TSFP is wholly owned by TelstraSuper Pty Ltd (TSPL) in its capacity as trustee for the Telstra Superannuation Scheme (TelstraSuper). Refer to the current TSFP Financial Services Guide (FSG) on our website www.telstrasuper.com.au for important information about the services.

Advice fees are current as at 1 July 2023.

[^]The ongoing advice service provides our clients with a review of the advice previously provided by us within the last 12 months, however if additional advice is required outside of this scope, due to changes in client's circumstances, additional costs may apply. Further information about costs are included in the client agreement

HOW TELSTRASUPER CAN ASSIST YOU

Share the benefits



We're open to everyone



As a leading profit-to-member fund, TelstraSuper is committed to helping our members **build a financial outcome in retirement they can look forward to.**

We're now open to everyone, so your friends and family can join.



THANKS FOR YOUR TIME

We're happy to answer your questions



1300 033 166

8:30am - 5:30pm (Melbourne time) Monday to Friday



talkingsense@telstrasuper.com.au



telstrasuper.com.au



Rated an ESG Leader for 2022 by Rainmaker

Your leading profit-to-member fund

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