

TODAY'S TOPIC

Commonly asked super questions



Thank you for joining us.
We will commence shortly



“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. Please also consider our financial services guide which is available at www.telstrasuper.com.au

If you are considering acquiring a financial product, you should obtain the relevant product disclosure statement and target market determination before making a decision, which are available on our website at www.telstrasuper.com.au

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, please contact us by email at **contact@telstrasuper.com.au** or use the Contact Form on the website to make a request, and we will arrange for a Member Contact Centre Consultant to call you. Alternatively, you can call our Member Contact Centre Consultants on **1300 033 166** to ask for further information.

Please refer to <https://www.telstrasuper.com.au/about-us/awards> to see further information on our awards from both third-party rating agencies and industry peers that recognise TelstraSuper's achievements in each of the nominated areas.



SUPERANNUATION



INSURANCE



INVESTMENTS



PENSION



**HOW
TELSTRASUPER
CAN ASSIST YOU**



QUESTIONS



SUPERANNUATION



When can I access my super, do I need to wait until age 67?

Superannuation Preservation Age

- Your preservation age is the age at which you can access your super if you're retired (or start a transition to a retirement income stream).
- From 1 July 2024, individuals **60** and older will have reached preservation age.
- Preservation age has increased over the years as can be seen in the table below:

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
From 1 July 1964	60

Centrelink Age Pension Age

- Your Centrelink age pension age is the age at which you may be eligible for the aged pension.
- From 1 January 2024, individuals **67** and older will have reached pension eligibility age.
- Centrelink age pension age has increased over the years as can be seen in the table below:

Date of birth	Centrelink Age Pension age
1 July 1952 - 31 December 1953	65 years and 6 months
1 January 1954 - 30 June 1955	66 years
1 July 1955 - 31 December 1956	66 years and 6 months
1 January 1957	67 years



What are the rules on accessing super and will tax be payable?



	Lump sum	Income stream
Access (from preservation age)	Working	✗
	Retired	✓
	Age 65	✓
Tax (from preservation age)	Aged 59 The first \$235,000 is tax free[^] and 17%* for any amount above the low rate cap	Income payments from a retirement income stream are taxable[#]
	Aged 60+	Tax-free

* Based on 2023/24 financial year including Medicare Levy.

[^] The above applies to taxable component taxed element only. Other tax rates may apply if your super consists of any untaxed element.

[#] Taxed at marginal tax rates – tax offset of 15% is available.

Source: [Tax on super benefits | Australian Taxation Office \(ato.gov.au\)](https://www.ato.gov.au/ATO/your-industry/articles/superannuation/tax-on-super-benefits)



SUPERANNUATION

How can I claim a tax deduction for my personal contributions?



Complete this form if you have made a personal contribution to your super and wish to claim a tax deduction.

Available via www.telstrasuper.com.au/information-hub/find-a-form

Notice of Intent to Claim a Tax Deduction

Complete this form if you've made a personal contribution to your super account and wish to claim a tax deduction.

RED SECTIONS FOR YOUR INFORMATION GREY SECTIONS TO FILL OUT

Before you start

- You must complete and return this form by the earlier of either:
 - before the day you lodge your tax return for the year in which you made the contributions
 - before the end of the financial year following the one in which you made the contributions
- Before you can claim the deduction on your tax return, you must receive a written acknowledgment from us confirming we've received your notice of intention to claim a tax deduction.
- In order to claim a deduction on your tax return:
 - at the time of lodging this notice, TelstraSuper must hold the contributions that you wish to claim as a tax deduction and must not have begun to pay an income stream based, in whole or in part, on these contributions, and
 - TelstraSuper must continue to hold these contributions until you receive a written acknowledgment from us confirming we have received your notice of intention to claim a tax deduction.
- Certain contributions cannot be claimed as a tax deduction, including re-contributions of amounts received as a COVID-19 early release of super payment, rolled over super benefits and salary sacrificed amounts.
- If you've made a withdrawal from your account or a roll out to another super fund after making personal contributions, you can only claim a deduction up to the amount of the personal contribution remaining in your account.
- Any contributions for which you claim a tax deduction will count towards your pre-tax (concessional) contribution limit.
- Do not complete this form if you have previously notified us of your intention to claim a tax deduction and you now wish to make a variation to that previous notification. In this situation you must complete a 'Notice of intent to claim or vary a deduction for personal super contributions' form (NAT 7121) issued by the Australian Taxation Office (ATO) and send it back to us. Visit www.ato.gov.au to obtain this form.
- If you're signing this form on behalf of another person, you will need to complete and attach an **Authorised Third Party Representative Identification** form available at telstrasuper.com.au/forms and include any certified documents as required.

1. Your details currently held by TelstraSuper

Title Mr Mrs Miss Ms Other

Surname* Member number*

Given name(s)* Date of birth*

Residential address*

Suburb* State* Postcode*

Mob/Contact no.* Email*

*Mandatory fields

Note: We'll be unable to process this form if your contact or personal details are different to those we currently hold for you. To check and/or update your details before you submit this form you can:

- log into your SuperOnline account, or
- call us on 1300 033 166, or
- complete a **Change of contact details** form to update your contact details or a **Change of member details** form to update your personal details available at telstrasuper.com.au/forms and submit it with this form.

Before you act

You may wish to consult an adviser before you make any decisions relating to your financial affairs. To speak with an adviser from TelstraSuper Financial Planning call 1300 033 166.

Page 1 of 2 | Notice of Intent to Claim a Tax Deduction

2. Contribution details

Financial year ended 30 June 20

The total amount of personal contributions to my account in the above financial year is

The amount of these personal contributions I wish to claim as a tax deduction is

3. Your signature and declaration

I declare that:

- I'm lodging this notice at the earlier of either:
 - before the day that I lodge my income tax return for the year stated above, or
 - before the end of the financial year following the year stated above
- TelstraSuper currently holds these contributions and has not begun to pay an income stream based, in whole or part, on these contributions
- I have not included these contributions in an earlier notice
- The information given on this form is complete and correct.
- I understand that if the details on the form differ from the details that TelstraSuper holds about me this form will not be processed and TelstraSuper will not be responsible for delays or other consequences due to the details not matching.

Each person who signs this form as a guardian, administrator or attorney for the applicant named in this form represents and warrants by signing this form that he or she has been lawfully appointed as guardian, administrator or attorney for the applicant and that appointment remains valid and current at the date hereof and has not been revoked.

Signature Date

State capacity (if applicable) Guardian Administrator Attorney

Please return completed form to TelstraSuper:

PO Box 14309, MELBOURNE VIC 3001 or email contact@telstrasuper.com.au

Instructions for completing this form

Before sending this form to TelstraSuper, please check that you have:

- read and completed the form in its entirety.

Telstra Super Pty Ltd, ABN 96 007 422 522, AFSL 236709, is the trustee of the Telstra Superannuation Scheme ABN 95 502 108 633 (TelstraSuper). Telephone 1300 033 166. Website telstrasuper.com.au.

Telstra Super Pty Ltd complies with the Privacy Act 1988 (Cth). For further information on privacy visit our website at telstrasuper.com.au to download a copy of our Privacy Policy and Privacy Collection Statement.

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FMD/2/0622

For full eligibility criteria refer to: [Personal super contributions | Australian Taxation Office \(ato.gov.au\)](http://ato.gov.au)

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Best Fund Insurance

2022 Chant West Awards





What insurance is offered in the fund and how long does it last?



Death Cover

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

Lump sum

To age 75



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

To age 75



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

To age 65



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

To age 65

Waiting periods: 30, 60, 90 or 120 days
Benefit periods: 2 or 5 years



INSURANCE

How much insurance do I actually need?



Insurance Needs Calculator
Our easy needs calculator can help you understand how much cover you might need.

What you need to know before starting?
Make sure you've got the following information at hand to get an insurance estimate that will suit your needs.

Our easy needs calculator will help you understand how much cover you might need, based on the information you enter about your personal needs.

Depending on your personal situation your insurance needs may be different to others so we encourage you to speak to a financial planner to work out what insurance options are right for you.

Before making any decision about a TelstraSuper product, please consider the relevant Product Disclosure Statement, Guides and Target Market Determination on TelstraSuper's website at www.telstrasuper.com.au.

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Can I increase my insurance without medical information?



If you've recently gone through a Life Event, you may be eligible to increase your Death and Total and Permanent Disablement (TPD) insurance cover without supplying medical information. Life Events are changes that may impact your personal or financial situation.

Examples of a Life Event

- ✓ Birth or adoption of a child;
- ✓ Marriage or divorce;
- ✓ A new mortgage for the purchase or construction of a home or investment property;
- ✓ Financing a renovation to your home or investment property with a minimum cost of \$30,000;
- ✓ Child starting primary or secondary school; or
- ✓ 30th, 35th, 40th and 45th birthdays.

Existing sum insured (including Default & Voluntary)	Maximum additional insurance (Voluntary)
Up to \$100,000	\$25,000
\$100,001 up to \$200,000	\$75,000
\$200,001 up to \$300,000	\$100,000
\$300,001 up to \$400,000	\$125,000
\$400,001 up to \$500,000	\$150,000
Over \$500,000	\$250,000

Please note, conditions apply. For information regarding Life Events cover, please refer to the relevant TelstraSuper Product Disclosure Statement, Target Market Determination and Insurance Guide for full terms and conditions.



What is VIVO and can my family use the services?



VIVO holistic health, wellness and recovery program is available to you and your immediate family# at no extra cost through our partnership with MLC Life Insurance.

Whether you're looking to improve your everyday health or wellness, dealing with a health concern or require recovery support, Vivo can connect you with the services you need to achieve your goals.

What can members access?

- ✓ Insured members have access to Vivo's full range of services*
- ✓ All fund members' and immediate family members also get access to **Vivo Virtual Care**.

Immediate family members include your children (under parental supervision), your partner, your parents and your partner's parents. Access to immediate family members is limited to Vivo Virtual Care services. Mental Health Navigator is only available for those aged 18 years or older.



Insurance is issued by MLC Limited. MLC Limited uses the MLC brand under licence from the Insignia Financial Group. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the Insignia Financial Group

Wellness

Improving fitness and nutrition

- **Fitness Consult**
- **Nutrition Consult**

Health

Access medical professionals and resources

- **Doctors Online**
- **Expert Medical Opinion**
- CancerAid Aware Program (Pilot)*
- Community Service Catalogue

Recovery

Support for the recovery journey after illness or injury

- Vocational Retraining
- Home Adaption
- Return to Work Planning
- Rehab Guidance
- Business Coaching
- Job Seeking & Placement Consultancy
- Exercise Physiology & Support

Specialist care

Support for mental health, cancer or pain

- **Mental Health Navigator**
- CancerAid Coach Program
- Mental Wellbeing Coaching
- Pain Assist



*The services that are available for your access depends on and may be limited by arrangements we have with the service providers we have partnered with and/or agreements we have entered into with the owner of the policy (such as the trustee or employer for group insurance policies).



INVESTMENTS





What is the new investment option introduced last October?

Our new High Growth investment option was introduced on the 2nd of October 2023

Who should invest?

This option suits those who are prepared to accept high levels of investment market fluctuations in exchange for potentially higher returns, particularly over the short term.

Investment strategy

The High Growth option has a strong bias towards higher growth assets, such as Australian and International Shares and Private Markets, with a tilt towards technology and innovation investments.

It has a small allocation towards defensive assets such as Cash.

Return objective

Corporate Plus, Personal Plus and TTR income stream members:
Outperform CPI + 4.0% p.a.

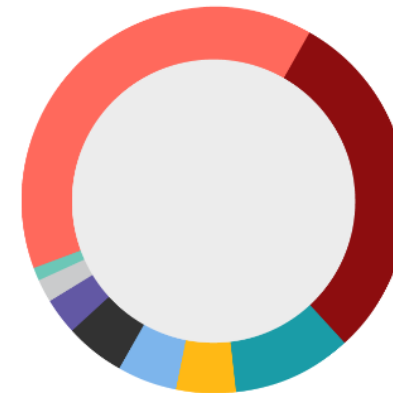
Retirement income stream members: Outperform CPI +4.5%

Investment timeframe

The recommended investment timeframe for this option is 10 years plus.

Source: [High Growth | TelstraSuper](#)

High Growth option investment mix and asset ranges



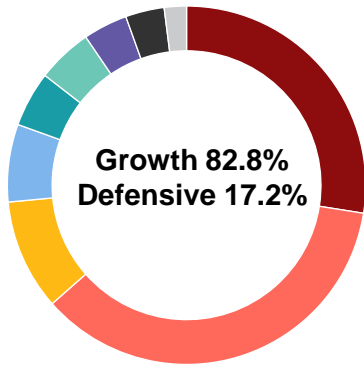
International Shares	39% (20-70%)
Australian Shares	30% (10-60%)
Private Markets	10% (0-25%)
Unlisted Property	5% (0-20%)
Infrastructure	5% (0-20%)
Opportunities	5% (0-10%)
Alternative Debt	3% (0-20%)
Listed Property Trusts	2% (0-10%)
Cash	1% (0-15%)
Diversified Fixed Interest	0% (0-20%)
Defensive Alternatives	0% (0 - 10%)
Hedge Funds	0% (0-5%)
Foreign Currency Exposure	(10-50%)



Have the Mysuper options changed

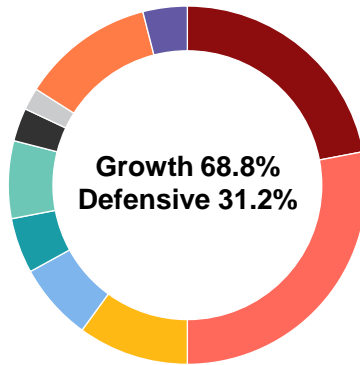


MySuper Growth (under 50)



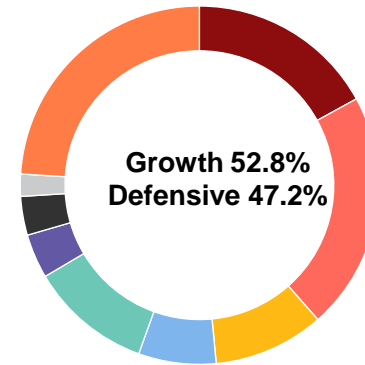
- Australian Shares 27.5%
- International Shares 36%
- Unlisted Property 10%
- Infrastructure 7%
- Private Market 5%
- Cash 5%
- Alternative Debt 4%
- Opportunities 3.5%
- Listed Property Trusts 2%

MySuper Balanced (50 to under 65)



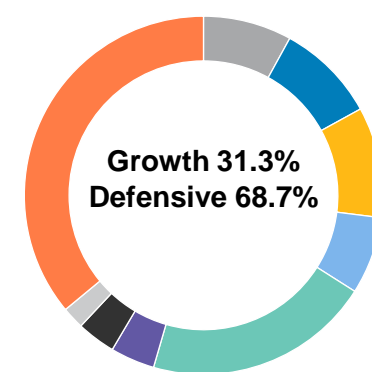
- Australian Shares 22%
- International Shares 27.5%
- Unlisted Property 10%
- Infrastructure 7%
- Private Market 5%
- Cash 7%
- Opportunities 3.5%
- Listed Property Trusts 2%
- Diversified Fixed Interest 12%
- Alternative Debt 4%

MySuper Moderate (65 to under 70)



- Australian Shares 17%
- International Shares 21.5%
- Unlisted Property 10%
- Infrastructure 7%
- Cash 11%
- Alternative Debt 4%
- Opportunities 3.5%
- Listed Property Trusts 2%
- Diversified Fixed Interest 24%

MySuper Conservative (70 and over)



- Australian Shares 8%
- International Shares 9%
- Unlisted Property 10%
- Infrastructure 7%
- Cash 20.5%
- Alternative Debt 4%
- Opportunities 3.5%
- Listed Property Trusts 2%
- Diversified Fixed Interest 36%

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

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INVESTMENTS

Are my super investments diversified?



Investment option	Growth / Defensive assets	Investment objective CPI	Risk of negative return	Suggested investment timeframe**
High Growth	90% / 10%	+4% pa	4–6 years in 20	10+ years
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 accumulation accounts.

The High Growth investment option was introduced on 2 October 2023. The "Defensive Growth" investment option was renamed the "Moderate" investment option on 1 July 2023. The "Fixed Interest" investment option was renamed the "Diversified Bonds and Credit" investment option on 1 July 2023. #The Diversified Bonds and Credit option 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.

Pension Fund of the Year *winner*

2022 Chant West Awards

2023 Chant West Awards

2023 Super Ratings Awards





What is transition to retirement, and do I need to be retired to use it?

A transition to retirement (or TTR) strategy enables you to access super as an income stream without the need to retire. You can access between 4% and 10% of the TTR account balance per financial year.

- A TTR strategy allows you to ease yourself into retirement by moving to part-time work and reduce your hours and supplement up the difference in salary by drawing an income from your super.
- For some people, a TTR strategy can help build wealth by salary sacrificing some of your salary into super to save tax and withdraw income from your super using a TTR pension to replace some or all the lost income, even if you continue working full time.
- A TTR strategy can allow you to access super early to pay off debt.





If I'm retired and in a retirement income stream do I still have access to lump sum withdrawals

- Retirement income stream payments are fully flexible, you can increase your regular pension payments when required as there is no maximum withdrawal limit.
- You can access lumps sum withdrawals when required by submitting a withdrawal request.
- You can also change your payment frequency that best suits your needs when required from our range of payments frequency options, you can select twice-monthly, monthly, quarterly or annually.
- At any time, if you no longer wish to stay in the income stream you can roll your funds back to accumulation phase.



What is TelstraSuper's Lifetime pension ?

On November 1, 2023, TelstraSuper launched our RetireAccess Lifetime Pension. Our lifetime pension is an annuity-style product that can provide you with a guaranteed, regular and tax-free income payment in retirement for you and your spouse's lifetime, in exchange for a lump sum purchase price.

The benefit of the Lifetime Pension include:



Providing a guaranteed income stream for the rest of your life. This also includes payments to your spouse if they have been included as the reversionary life insured of your RetireAccess Lifetime Pension.



Having the flexibility to choose from several monthly payment options being either fixed, partially or fully indexed to inflation, indexed to changes in the RBA cash rate or indexed to your chosen market-linked index option.



Can help members **sustain higher levels of income** over their retirement and increase their Government Age Pension entitlements. Only part of the lifetime pension is assessed in Centrelink's asset and income tests.



Providing peace of mind, and the **confidence to spend** in retirement by guaranteeing income for life

Refer to [TelstraSuper's RetireAccess Lifetime Pension](#) for more information

Refer to TelstraSuper Lifetime Pension Product Disclosure Statement and Target Market Determination located on TelstraSuper's website at [Product Disclosure Statements and Guides | TelstraSuper](#).

The benefits provided by RetireAccess Lifetime Pension are supported by a life insurance policy issued to Telstra Super Pty Ltd, the trustee of TelstraSuper ("Trustee") by Challenger Life Company Limited (ABN 44 072 486 938) (AFSL 234670) ("Challenger"). The Trustee, as issuer of the RetireAccess Lifetime Pension product, does not provide any guarantee in respect of the product. The guarantee is provided by Challenger Life under the life policy issued to the Trustee. The Trustee relies wholly on Challenger Life to pay your pension and will not pay your pension under a RetireAccess Lifetime Pension if Challenger Life is unable to.

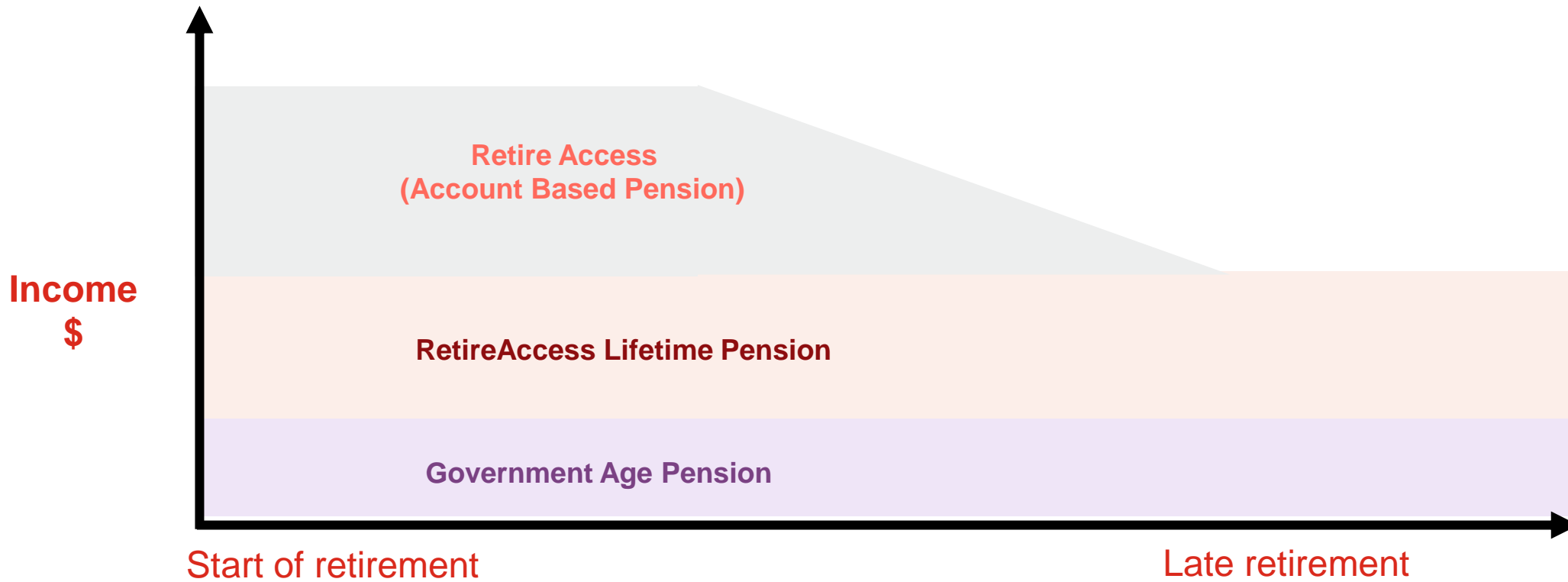




How can the Lifetime pension assist my retirement income?



Solutions to help members maximise income in retirement with greater flexibility and certainty





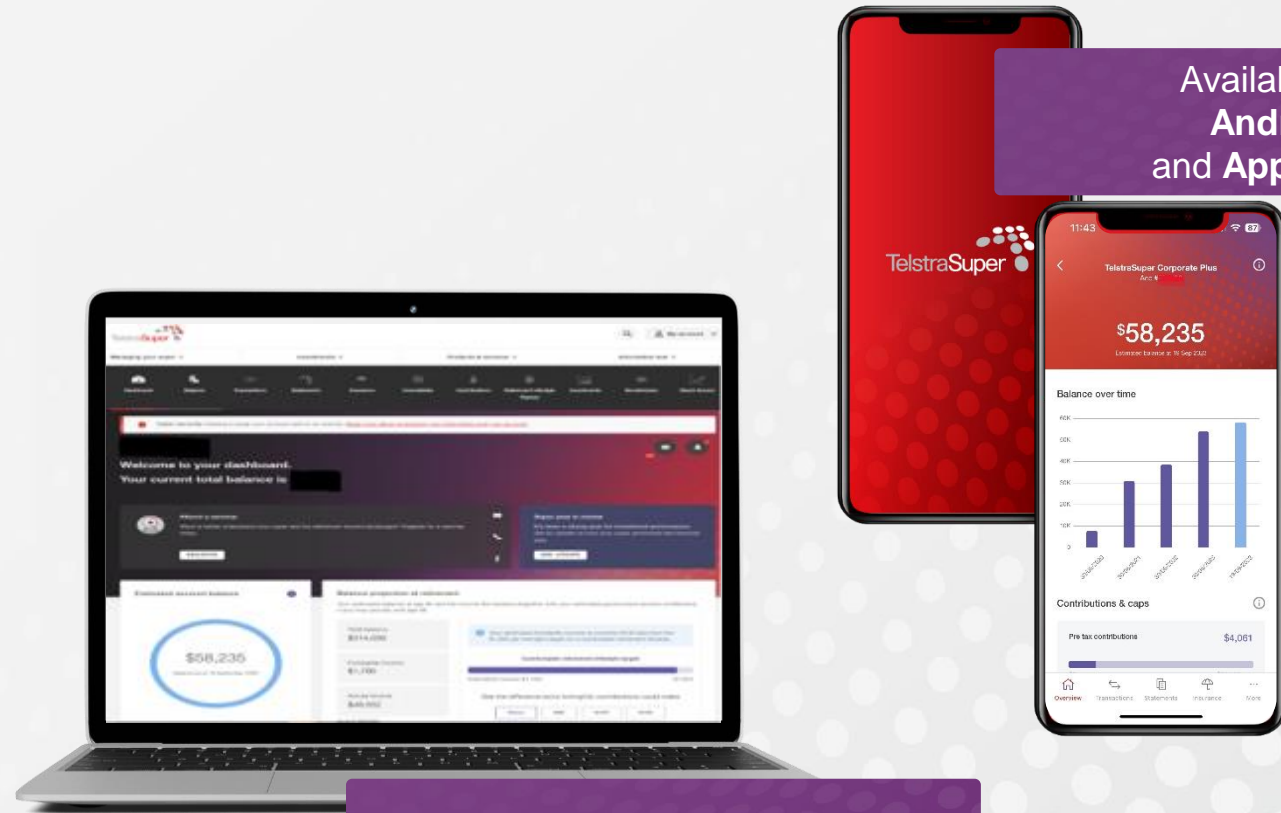
**HOW TELSTRASUPER
CAN ASSIST YOU**



HOW TELSTRASUPER CAN ASSIST

Keeping in touch with your super

- ✓ Update your personal details
- ✓ Provide your personal email address
- ✓ 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



Available on
Android
and **Apple iOS.**

Log into SuperOnline at
www.telstrasuper.com.au

Four financial advice services to empower you



SUPER *sorter*

Simple phone advice and info designed to help you maximise 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 per person (+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 advice on super and wealth. We'll nudge and encourage you, keeping you on track as life changes.

Annual fee for service

\$1750[^] pa or \$2300[^] 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 [Financial Planning and Advice | TelstraSuper](#) for important information about the services. Advice fees are current as at 1 October 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

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Get *super fit* with TelstraSuper Financial Planning



Get super fit with a super health check

Expert advisers from TelstraSuper Financial Planning can help you by reviewing your superannuation objectives and creating a plan to help support you in achieving your financial goals.

It all starts with a small step of talking to a financial adviser from TelstraSuper Financial Planning, who can address one or all of the following topics and more:



Boosting your super



Buying your first house



Saving goals



Investing



Insurance



Managing debt



Expert advisers from TelstraSuper Financial Planning are ready to assist with complementary 30-minute super health checks through pre-arranged telephone meetings.

To request a financial health check email education@telstrasuper.com.au

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THANKS FOR YOUR TIME



We're happy to answer your questions



1300 033 166

8:30am - 6:00pm (Melbourne time) Monday to Friday



[On demand education hub](#)



education@telstrasuper.com.au



[Telstrasuper.com.au](https://telstrasuper.com.au)



Live chat via website



Rated an ESG Leader for 2023 by Rainmaker

Your leading profit-to-member fund

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