

TODAY'S TOPIC

Create the financial future you want

Thank you for joining us.
We will commence shortly.



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 purchase 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 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



**THE BUILDING
BLOCKS OF
FINANCIAL FUTURE**



**HOW TELSTRASUPER
CAN ASSIST**



**SAVING FOR YOUR
FIRST HOME**



QUESTIONS



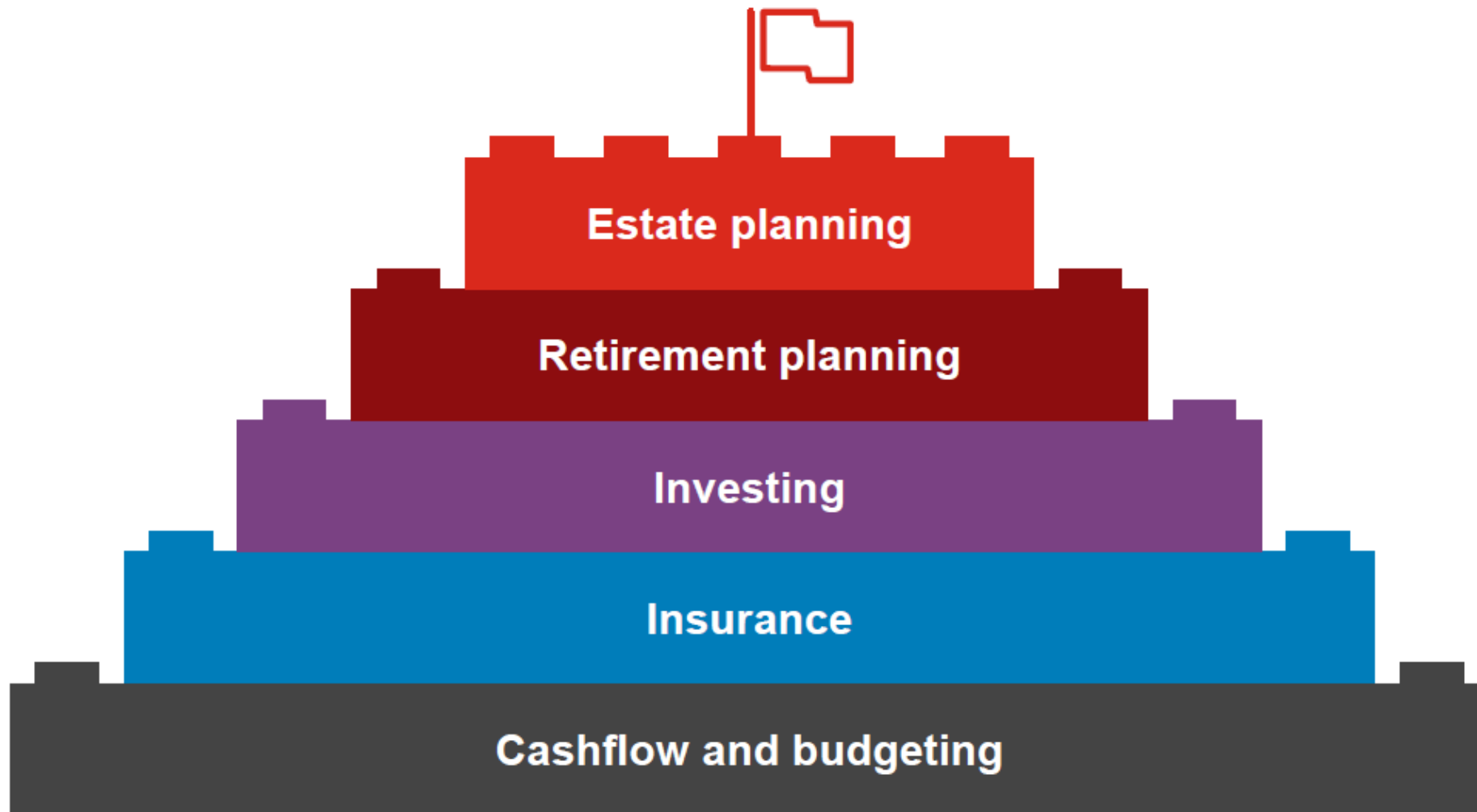
PRACTICAL ACTIONS



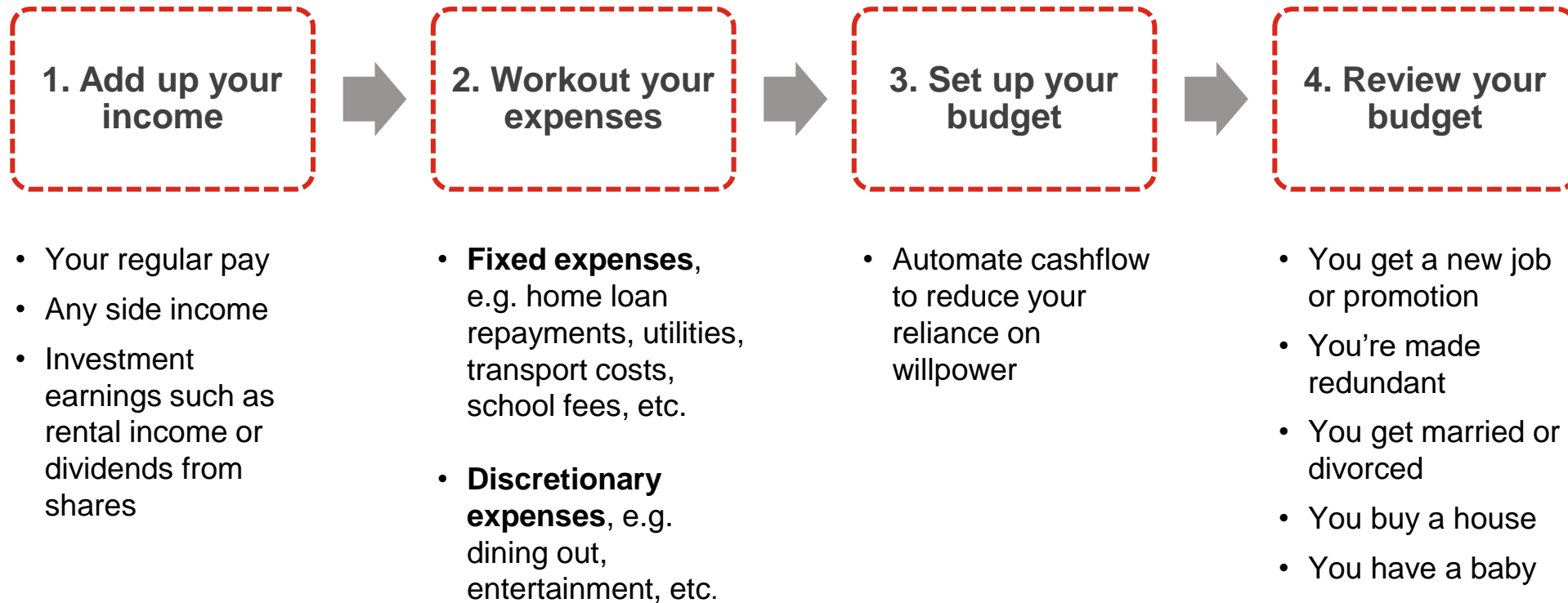
**THE BUILDING BLOCKS
OF FINANCIAL FUTURE**



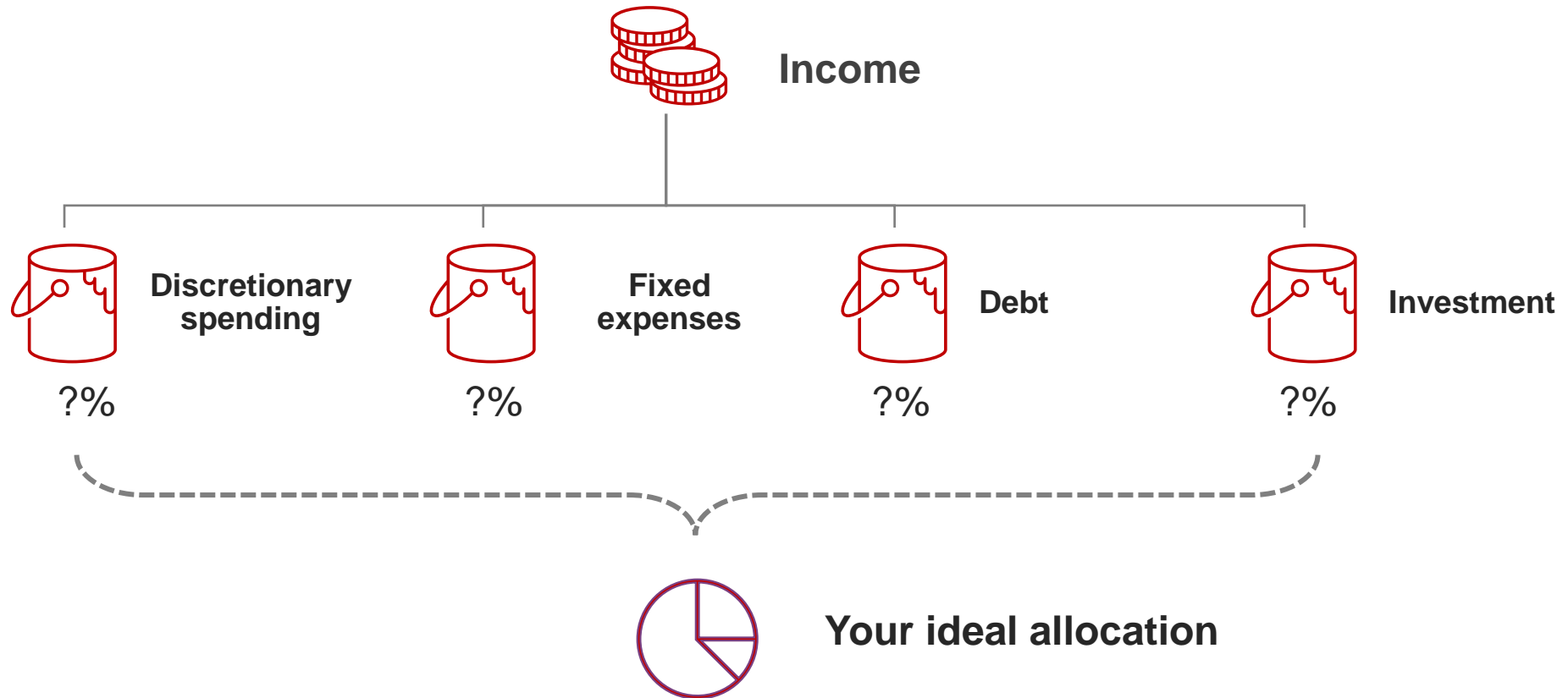
The building blocks of financial future



Create a budget that works



Automate your cashflow – the bucket method



Budget Planner



The screenshot shows the TelstraSuper website's navigation menu. At the top, there are links for ABOUT US, CONTACT US, FORMS, REGISTER FOR SUPERONLINE, and JOIN TELSTRASUPER. Below these are dropdown menus for Managing your super (Get your super sorted), Investments (How we perform), Products & services (What we offer), and Information hub (Resources to help you). A Login button and a search icon are also present. The Information hub dropdown menu is open, showing a list of categories: Calculators, Tools, News and articles, Videos, Find a Form, Proof of identity, FAQs, Events and seminars, Product Disclosure Statements and Guides, and Online education. The Tools category is highlighted in green, and the Budget planner option within the Tools list is circled in red.

Budget Planner



Enter your details

Living Expenses	\$ 0.00	+
Health	\$ 0.00	+
Pets	\$ 0.00	+
Transportation	\$ 0.00	+
Entertainment	\$ 0.00	+
Other costs	\$ 0.00	+

Your spending overview
A summary of your expected weekly, fortnightly, monthly, quarterly and annual costs, based on the information you provided.

Total expenses [RESET EXPENSES](#)

Enter your details

Living Expenses	\$ 26,400.00	+
Health	\$ 6,240.00	+
Pets	\$ 1,640.00	+
Transportation	\$ 5,645.00	+
Entertainment	\$ 12,200.00	+
Other costs	\$ 21,600.00	-

Food

Clothing

Other

[RESET EXPENSES](#)

Total expenses: \$ 21,600.00

Budget Planner



Your spending overview

A summary of your expected weekly, fortnightly, monthly, quarterly and annual costs, based on the information you provided.

Total expenses

[RESET EXPENSES](#)

PER WEEK	PER FORTNIGHT
\$1,417.79	\$2,835.58
PER MONTH	PER QUARTER
\$6,143.75	\$18,431.25
PER ANNUM	
\$73,725.00	

SAVE RESULTS

It is important to note, this website contains general advice, not taking into account your objectives, financial situation or needs. Before acting on this advice, you should determine if it is appropriate for you. Before acquiring a product, first read the relevant Product Disclosure Statement.

Personal insurance




LIFE

Super
Personal



INCOME PROTECTION

Super
Personal



TPD

Super
Personal

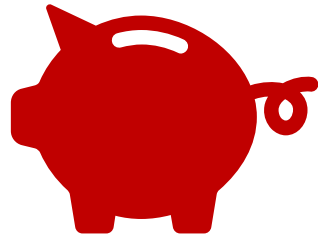


TRAUMA

Personal

A few words on investing

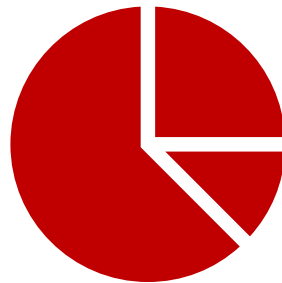
Save before you invest



It has a long-term nature



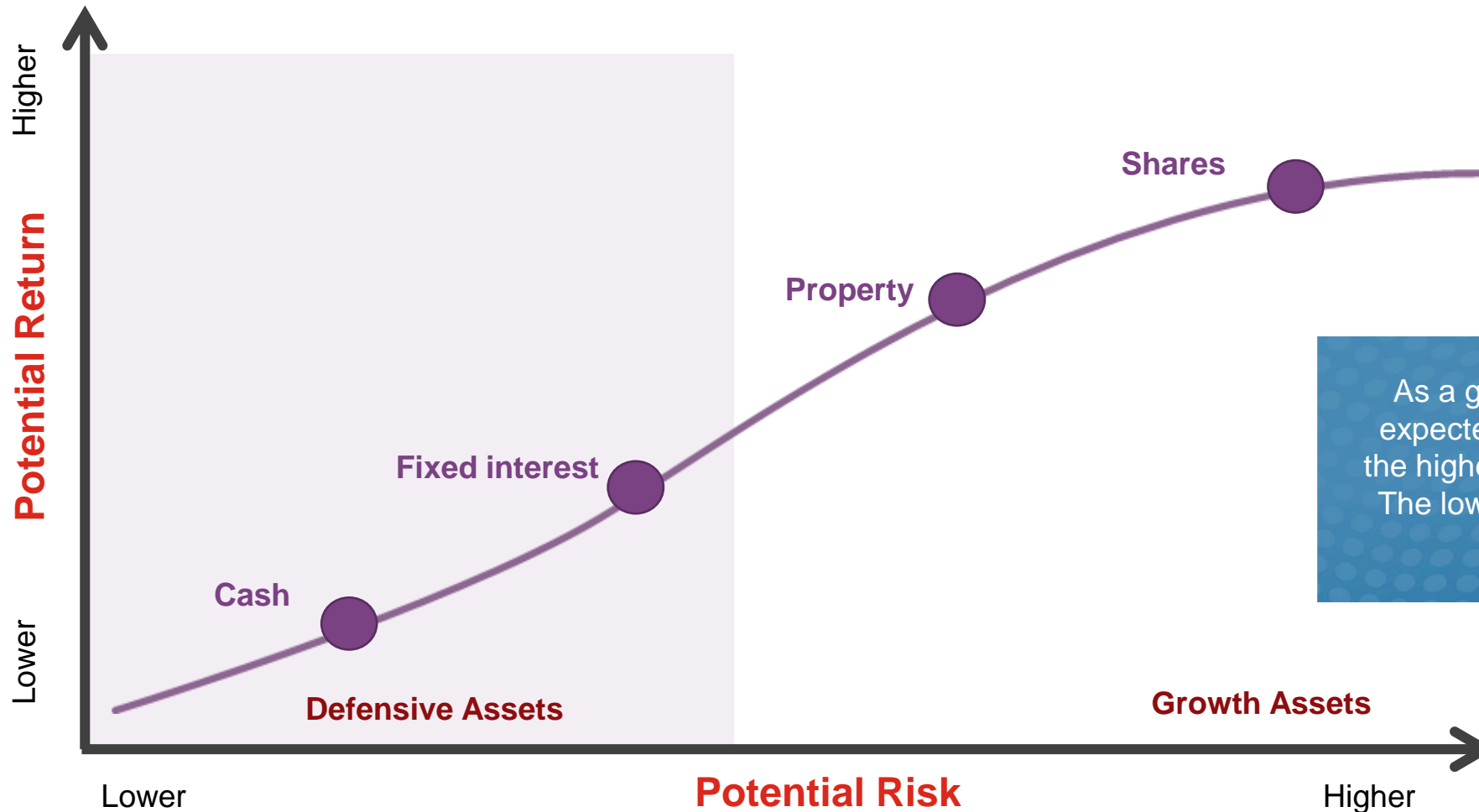
Diversification is key



Tax matters



Risk vs return



As a general rule, the higher the expected return on an investment, the higher the risk of the investment. The lower the expected return, the lower the risk.

Estate Planning

Is your Will up to date?

- The right people benefit
- Avoid stress and financial expense for your family
- Choose your executors and trustees
- Appoint a guardian for children under 18
- Ensure beneficiaries receive inheritance at an appropriate time.



Enduring Power of Attorney

Allows you to appoint someone to take care of your matters if you become physically or mentally incapacitated.



Testamentary Trusts

Provides a greater level of control over the distribution of assets to beneficiaries. There might also be tax advantages available through testamentary trusts.



Super Beneficiary Nomination

Nominating a beneficiary helps your super fund to determine who should receive your super benefit in the event of your death.

There are three options:

- Binding
- Non-binding
- Reversionary beneficiary





**SAVING FOR YOUR
FIRST HOME**



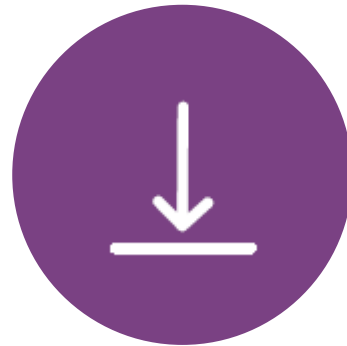
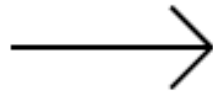
First Home Super Saver Scheme

The First Home Super Saver Scheme (FHSSS) allows eligible first home buyers to withdraw their voluntary super contributions – along with deemed earnings – to put towards a home deposit.



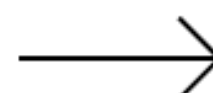
You

Make extra contributions to your super for a deposit, up to \$50,000*



Withdraw

Apply to the Australian Taxation Office (ATO) to release your super



Buy your home

Buy or build your home within 12 months of your application

You can only withdraw contributions under the Scheme once and you can't withdraw the super that your employer is obliged to pay – only the extra voluntary contributions you've made after 1 July 2017.

*For full eligibility refer here: www.ato.gov.au/individuals/super/withdrawing-and-using-your-super/first-home-super-saver-scheme/

First Home Guarantee



Overview

Eligible first home buyers can purchase or build a new home with a deposit of as little as 5 per cent (lenders criteria apply)



Eligible Properties

A new home, including:

- Newly-constructed dwellings
- Off-the-plan dwellings
- House and land packages
- Land and a separate contract to build a new home.

An existing home, including:
A property which is

- An established dwelling
- A new-build dwelling that is purchased under a house and land package, a land and separate contract to build a home or an 'off-the-plan' arrangement that is financed under an Eligible Loan from a participating lender.



Eligibility

- ✓ An income test
- ✓ A prior property ownership test
- ✓ A minimum age test
- ✓ a deposit requirement
- ✓ An owner-occupier requirement



How to Apply

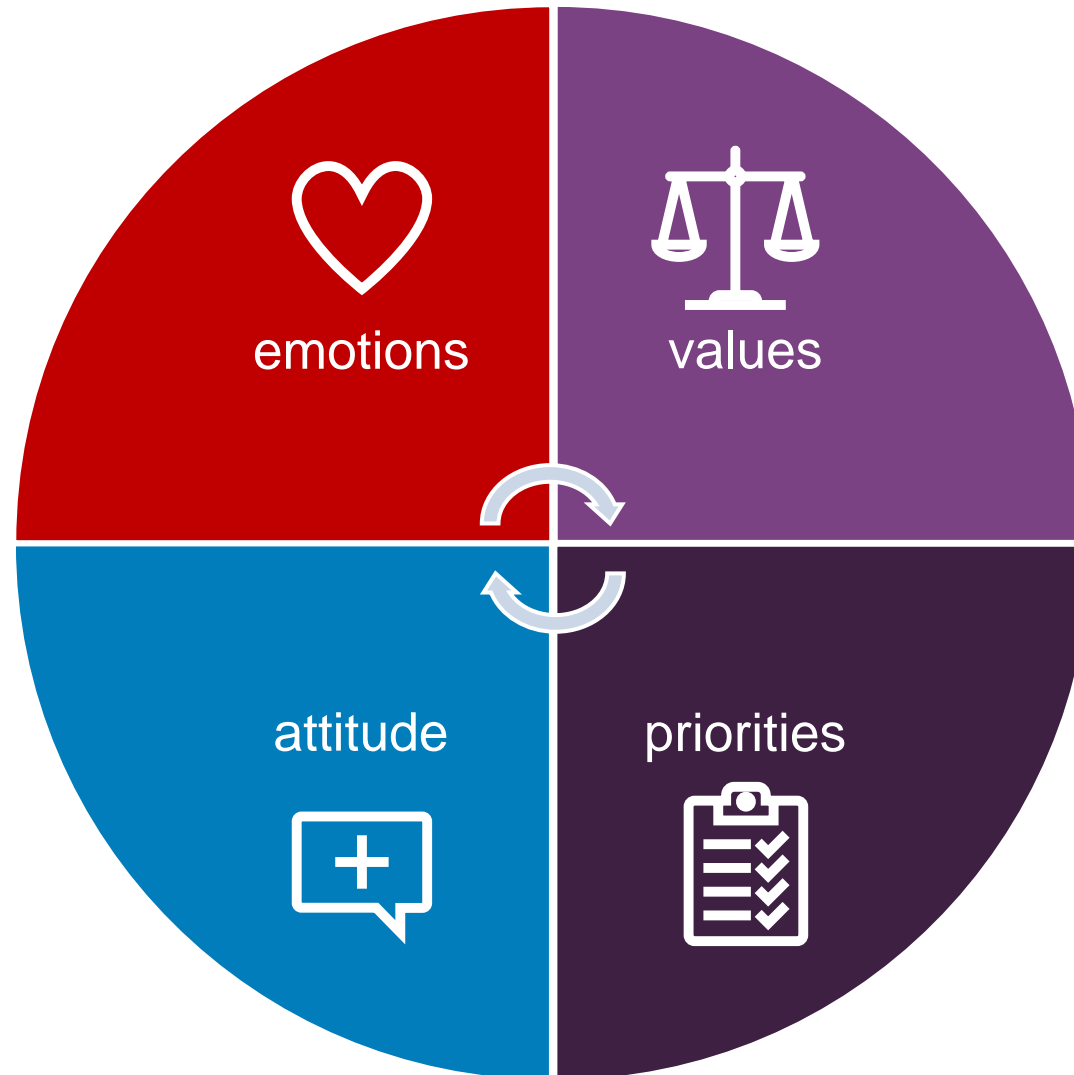
Directly with one of the Scheme's participating lenders (or their authorised representatives, i.e. a mortgage broker)



PRACTICAL ACTIONS



Discover your money attitude



Exercise – questions to ask yourself

Who taught you about money?



What do you spend money on?

Was it your family, school, a partner, friends? Or maybe no one?



What would you never spend money on?

Was that experience positive and uplifting or not?



How have your early experiences with money influenced how you feel now?

Do you have role models for managing money?

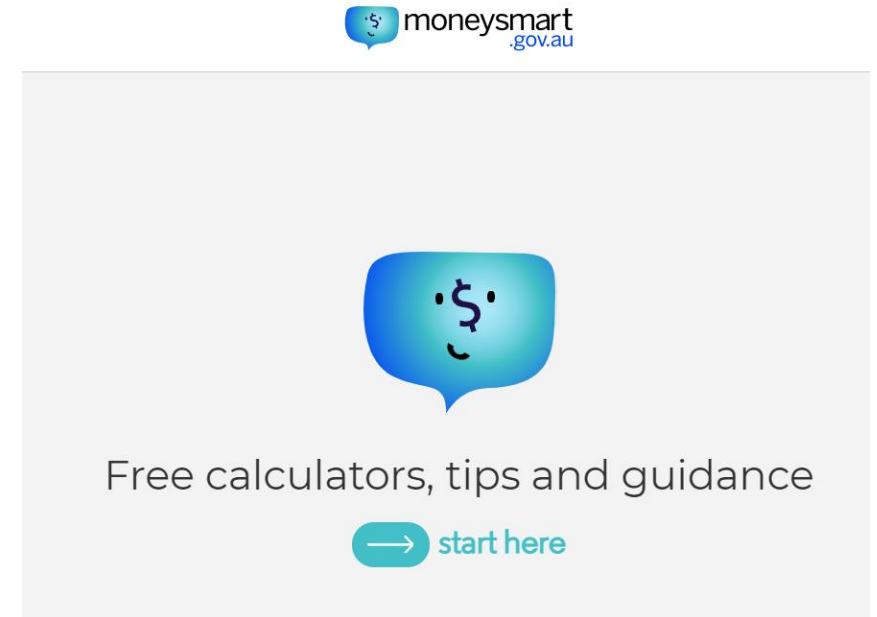
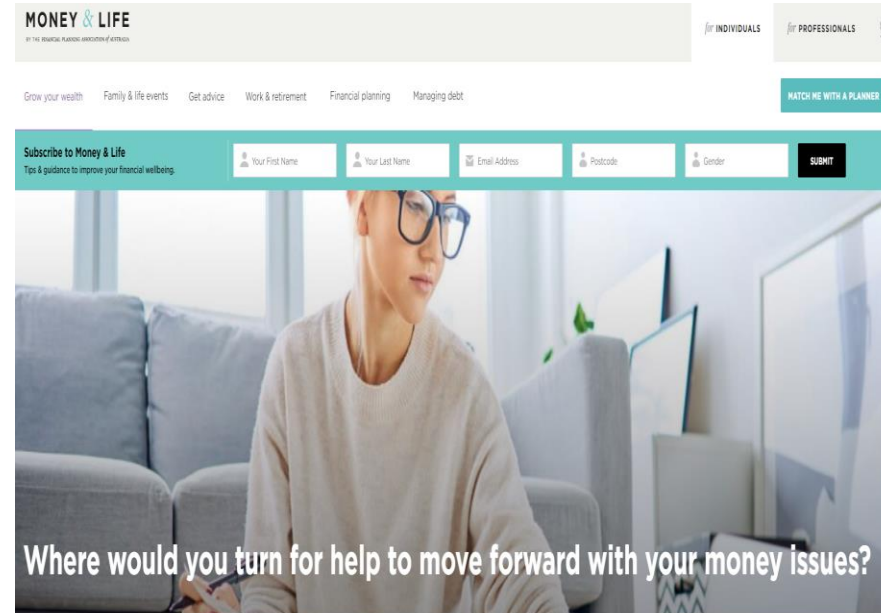


When it comes to money, what are you in control of?

Setting your financial goals



Leverage useful resources



Useful websites:

ASFA Retirement Standard www.superannuation.asn.au/resources/retirement-standard

Money and life | Individual www.moneyandlife.com.au

MoneySmart www.moneysmart.gov.au



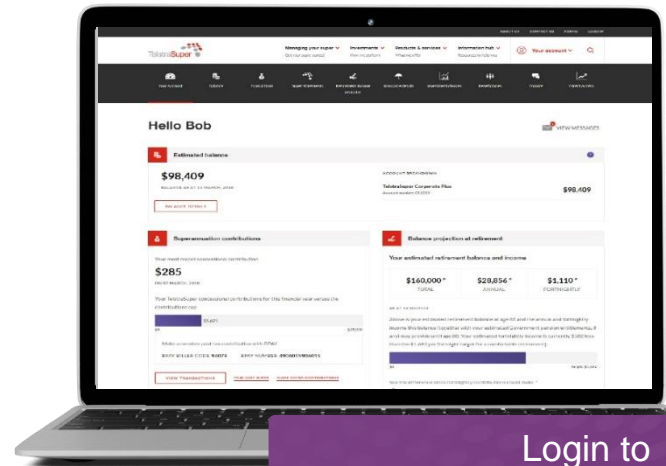
HOW TELSTRASUPER CAN ASSIST



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 contributions cap
- ✓ Review benefit statements
- ✓ View latest contributions and transactions



Login to SuperOnline at telstrasuper.com.au



HOW TELSTRASUPER CAN ASSIST

Retirement projector



Any advice contained in this Retirement Projector is of a general nature only and does not take into account the personal needs and circumstances of any particular individual. Prior to acting on any information contained in this projector, you need to take into account your own financial circumstances, consider the product disclosure statement for any product you are considering and seek professional advice from a Financial adviser.

Current as at 30 August 2022. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.

Four advice services to empower you



SUPER
sorter

Simple phone advice and info to max your super.



STEP
it up

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



BIG
picture it

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



STAY
on track

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



The fund you trust
with your super, is now
there for your friends.

**Invite a friend.
We'll do the rest.**

telstrasuper.com.au/refer



**Competitive
fees**



**Profits back
to you**



**Strong long-term
performance**



**Simple advice
on your super**



**When we win,
you win!**



**Responsible
investors**

Happy to answer your questions.



1300 033 166

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



talkingsense@telstrasuper.com.au



telstrasuper.com.au



**As a leading profit-to-member fund, TelstraSuper is committed to helping our members build a financially secure future.
As a current TelstraSuper member, you are able to refer friends and family members to join TelstraSuper.**