

FINANCIAL FITNESS MONTH

Create the financial future you want

Thank you for joining us.
We will commence shortly



Meet the speakers



Mia Yan

Member education
consultant

TelstraSuper Pty Ltd, AFSL
236709



Caroline Rees

Financial planner

Representative of
TelstraSuper Financial
Planning Pty Ltd, AFSL
218705

Important Notice

This presentation contains factual information and general advice only. 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 considering acquiring a financial product you should obtain the relevant product disclosure statement before making any decision.

The taxation information in the presentation is factual information only. If you require taxation advice you should consult your accountant or tax adviser.



GET ORGANISED



HOW TELSTRASUPER CAN ASSIST



GET INTENTIONAL



QUESTIONS



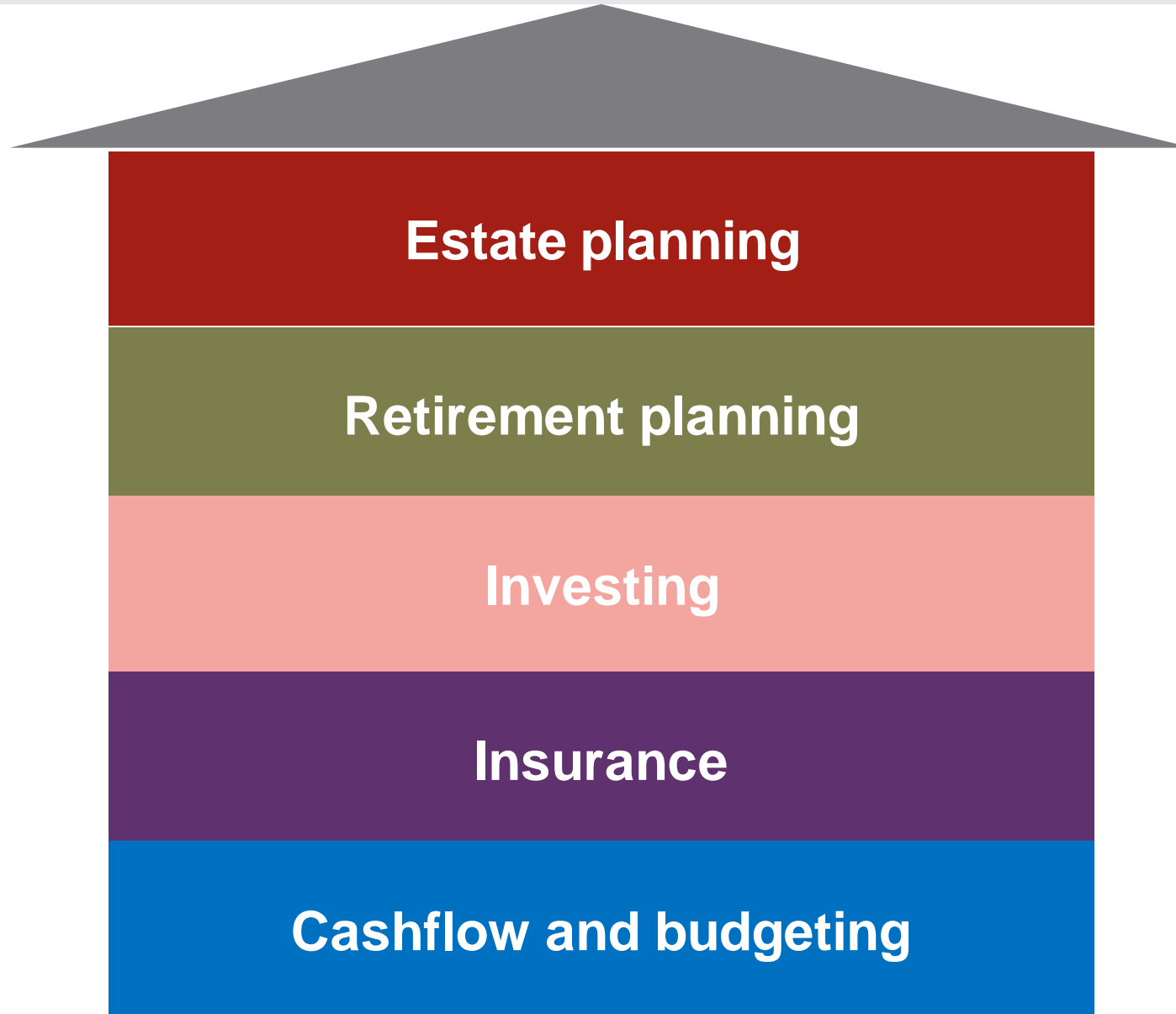
GET STRATEGIC



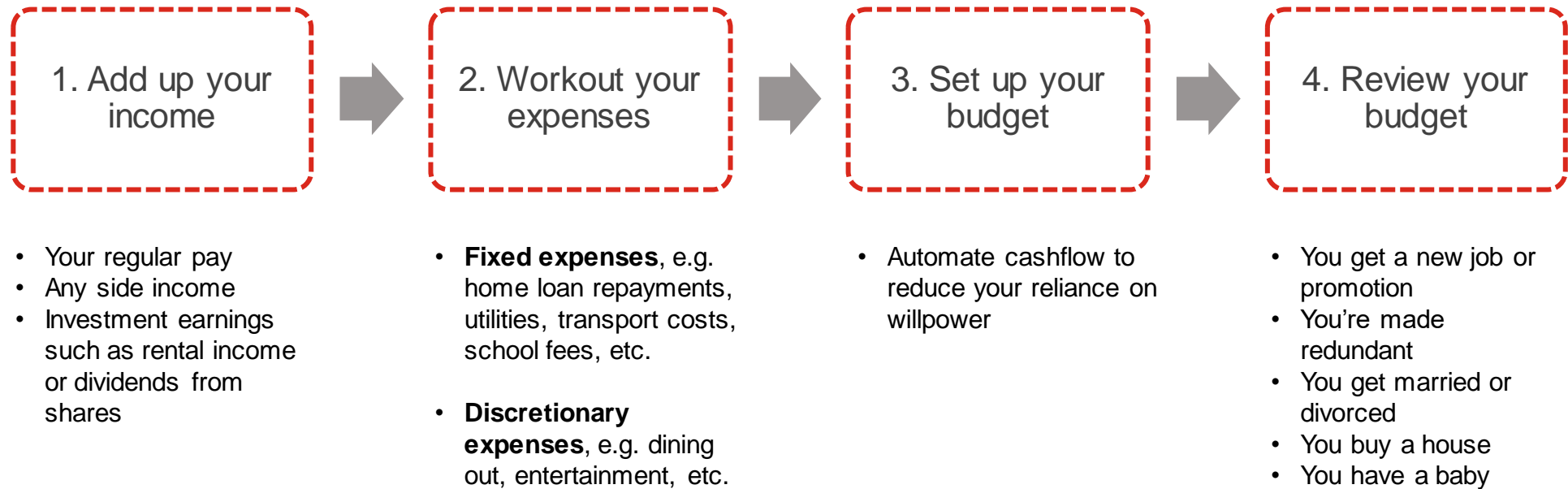
GET ORGANISED



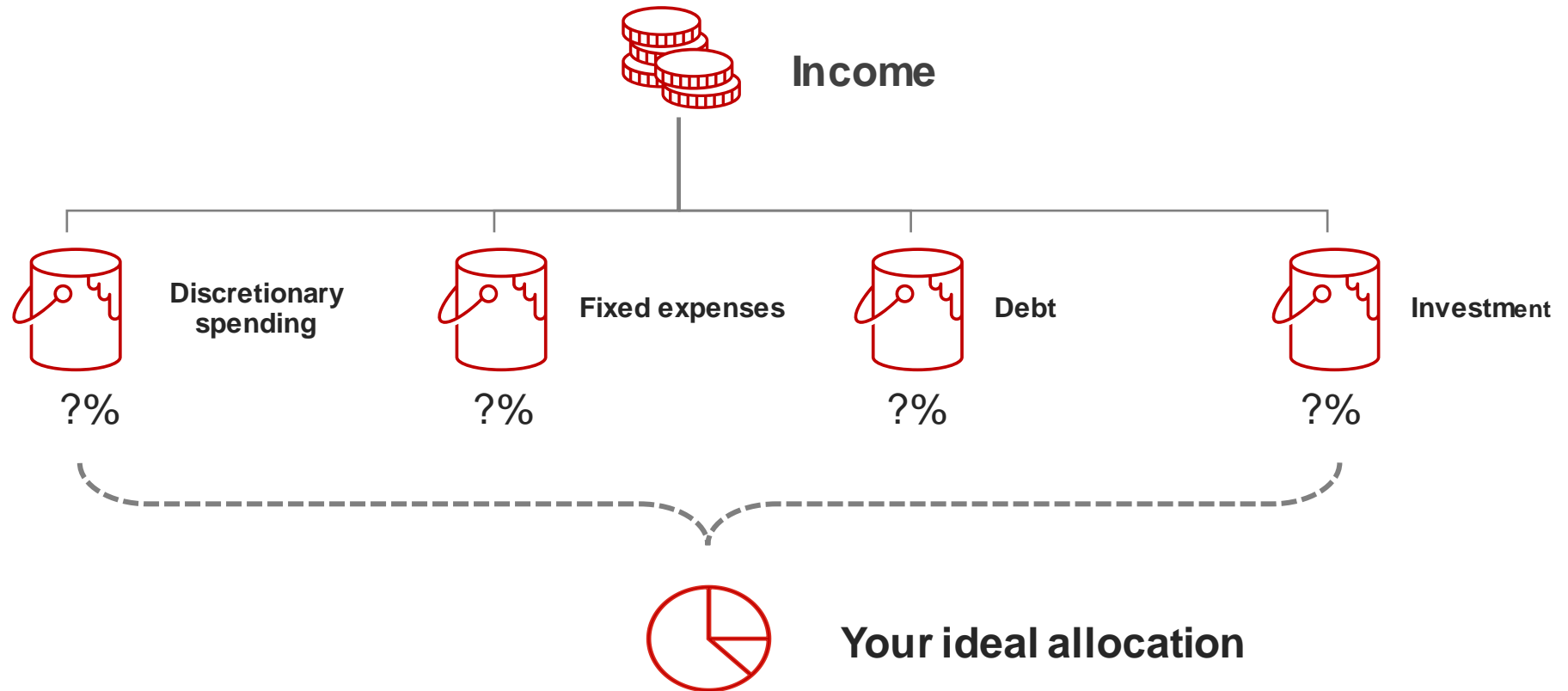
The building blocks of your financial future



Creating a budget that works



Automate your cashflow – the bucket method





LIFE

Super

Personal



INCOME PROTECTION

Super


Personal



TPD

Super

Personal



TRAUMA

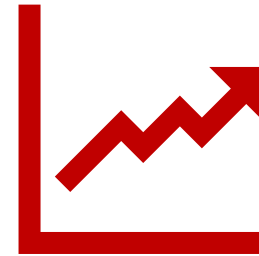
Personal

A few words on investing

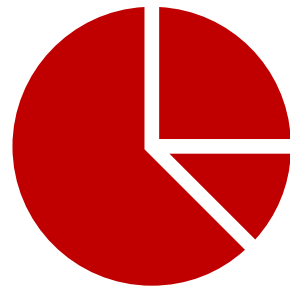
Save before you invest



It has a long-term nature



Diversification is key



Tax matters



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

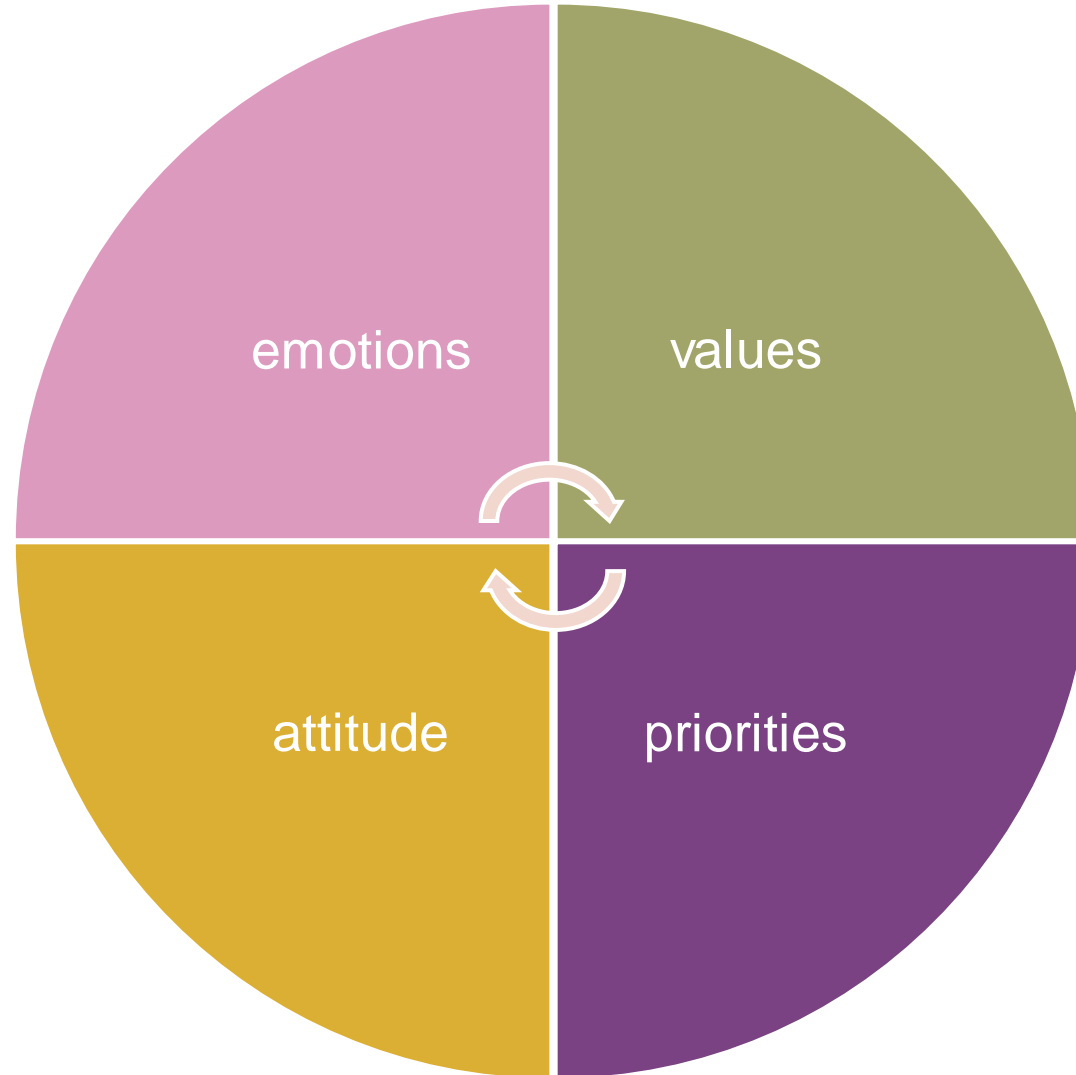




GET INTENTIONAL



Discover your money attitude



Exercise – questions to ask yourself

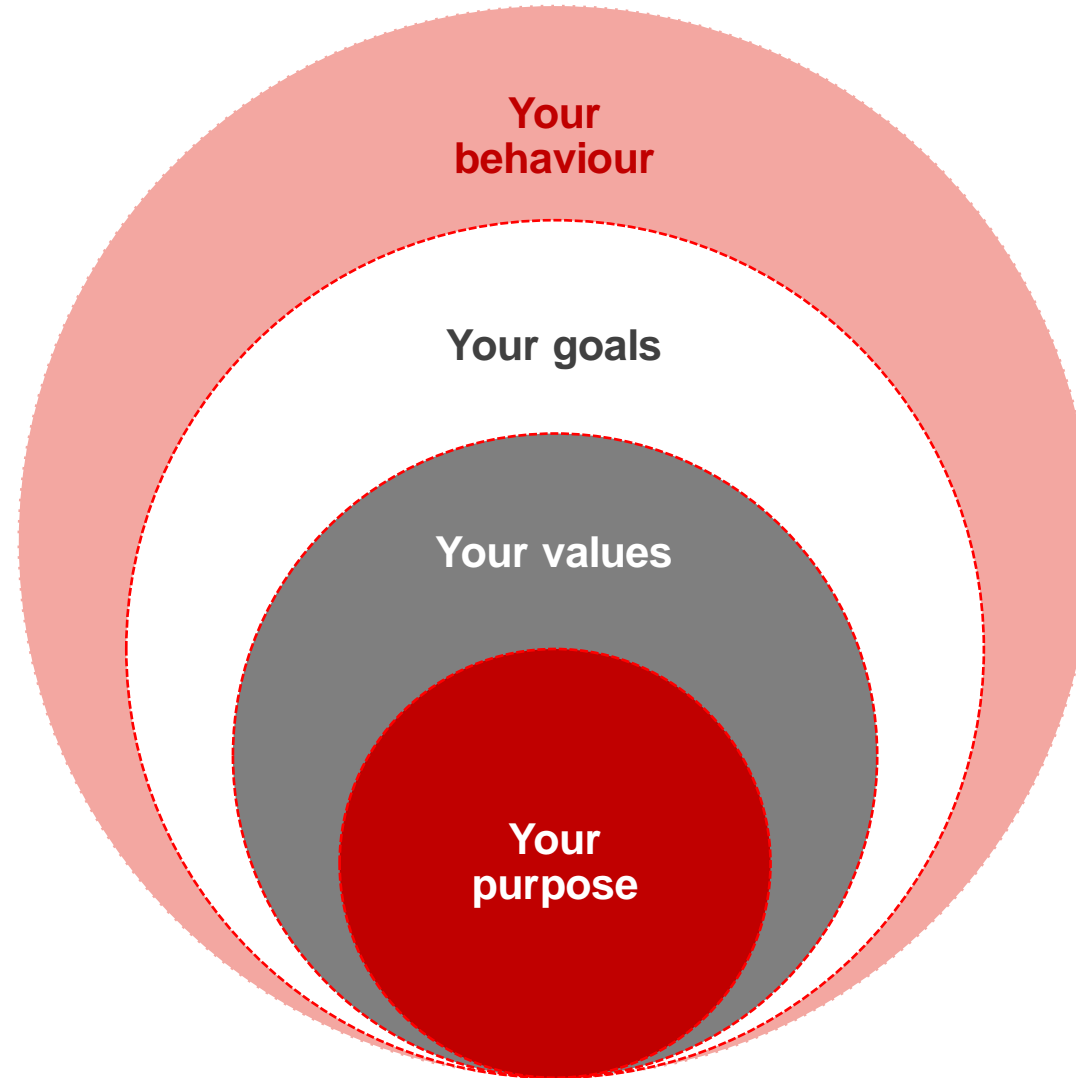
- Who taught you about money?
- Was it your family, school, a partner, friends? Or maybe no one?
- Was that experience positive and uplifting or not?
- Do you have role models for managing money?
- What do you spend money on?
- What would you never spend money on?
- How have your early experiences with money influenced how you feel now?
- When it comes to money, what are you in control of?



GET STRATEGIC



Goal-setting begins with self-awareness

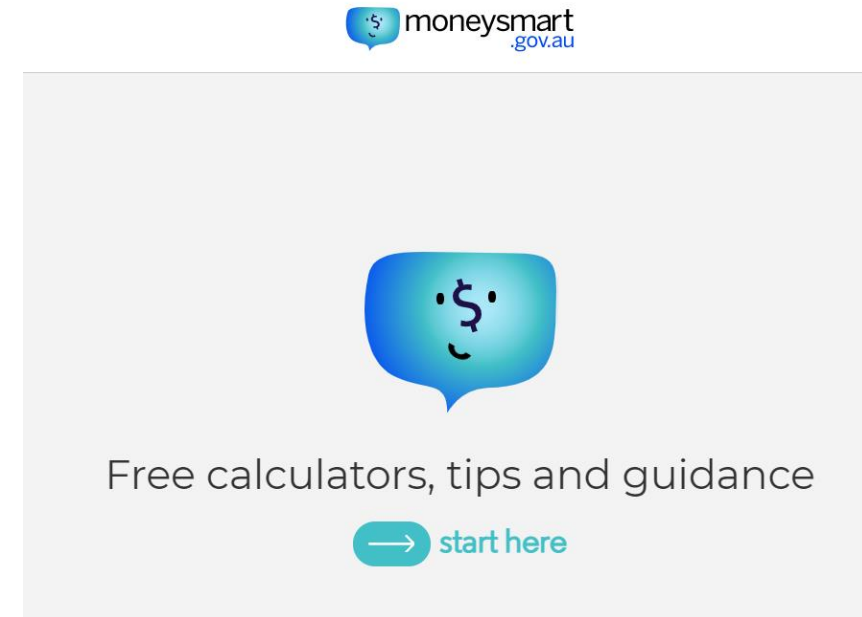
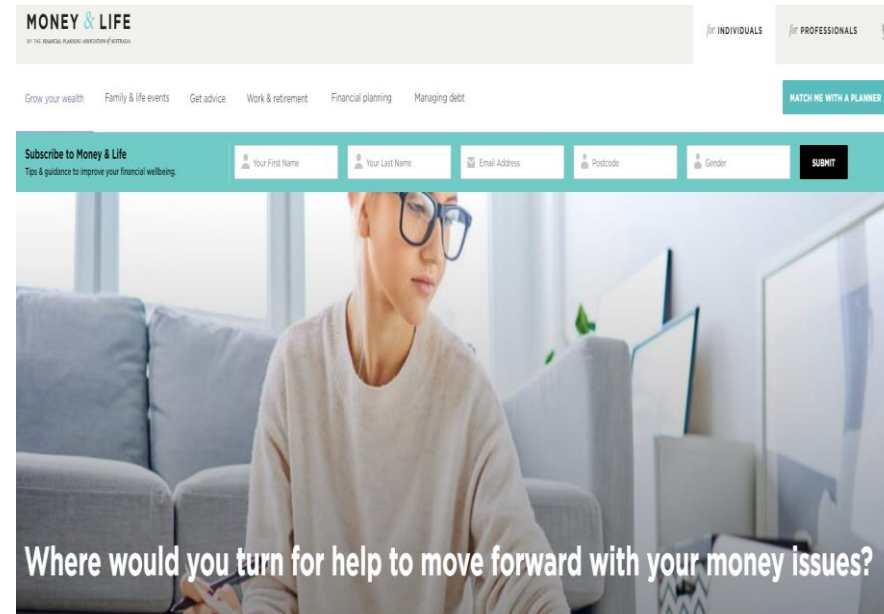


Understand the value of planning



GET STRATEGIC

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**



www.telstrasuper.com.au

- ✓ Update your email address and personal details
- ✓ Check your account balance
- ✓ Review your insurance cover
- ✓ View your nominated beneficiaries
- ✓ Make a non-binding nomination
- ✓ Review your investment options

Estimated balance

\$98,409
BALANCE AS AT 13 MARCH, 2021

ACCOUNT BREAKDOWN

TelstraSuper Corporate Plus
Account number: 052052 **\$98,409**

Superannuation contributions

Your most recent concessional contribution
\$285
ON 07 MARCH, 2021

Your TelstraSuper concessional contributions for this financial year versus the contributions cap

Contributions	\$5,601	Cap	\$15,000
---------------	---------	-----	----------

Make a member post-tax contribution with RPAY
RPAY BILLER CODE 94078 RPAY NUMBER 4906015906015

Balance projection at retirement

Your estimated retirement balance and income

\$160,000* TOTAL	\$28,856* ANNUAL	\$1,110* FORTNIGHTLY
----------------------------	----------------------------	--------------------------------

AS AT 14/03/2018

Above is your estimated retirement balance at age 65 and the annual and fortnightly income this balance (together with your estimated Government pension entitlements, if any) may provide until age 88. Your estimated fortnightly income is currently \$582 less than the \$1,692 per fortnight target for a comfortable retirement.

See the difference extra fortnightly contributions could make *

None \$50 \$100 \$150

See the difference other changes could make

Investment performance and asset mix

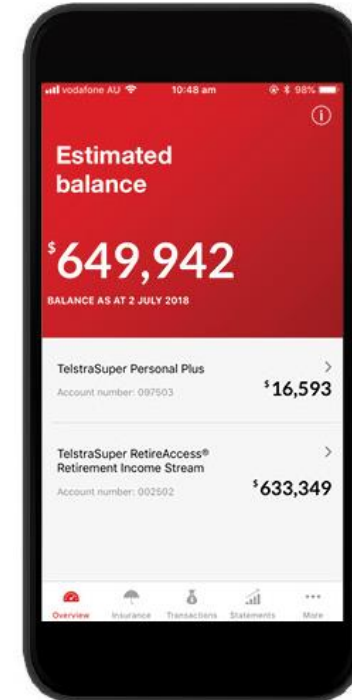
Investment performance

The table below shows the investment option(s) in which your current balance is invested. If you have invested across more than one investment option, the performance of underlying investments may mean that the amount allocated to each investment option has changed since your last investment instruction.

TelstraSuper app – Apple iOS and Android

Easy access to:

- ✓ Estimated account balance
- ✓ Investment options, allocation of units and investment returns
- ✓ Latest contributions
- ✓ Pre-tax contributions against the concessional contributions cap
- ✓ Benefit statements
- ✓ Insurance cover
- ✓ Transactions
- ✓ Digital Member Card
- ✓ Contact TelstraSuper



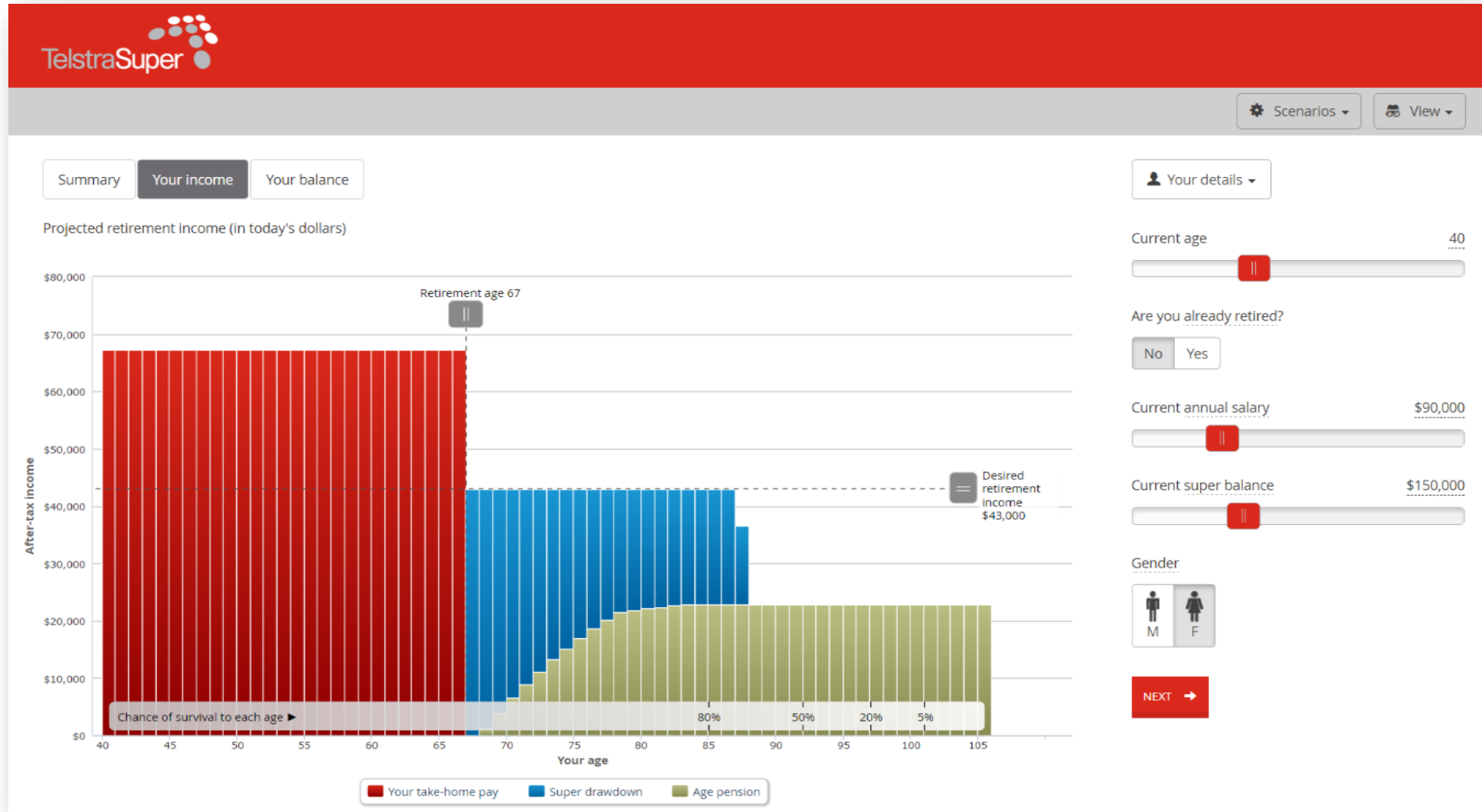
HOW TELSTRASUPER CAN ASSIST Insurance portal



The screenshot shows the TelstraSuper insurance portal interface. At the top, there is a navigation bar with the TelstraSuper logo, 'About us', and 'Contact us' links. On the right, there is a user profile icon and a 'Logout' button. The main content area has a red background with a pattern of circles. A large white text area says 'Welcome back,' followed by a red box containing the name 'John Smith'. Below this, the text 'Your current insurance cover' is displayed. Three cards are shown, each representing a different type of insurance cover:

- Death cover:** You are currently covered for **\$203,494**. A red question mark icon is next to the amount. Below the amount, it asks 'WHAT'S DEATH COVER?' and provides a brief explanation: 'If you die, Death cover provides a lump sum payment when those who depend on you may need it most. You may also be able to access the payment earlier if diagnosed with a terminal illness.' A 'LEARN MORE' button with a right arrow is at the bottom.
- Total & Permanent Disablement (TPD) cover:** You are currently covered for **\$203,494**. A red question mark icon is next to the amount. Below the amount, it asks 'WHAT'S TPD COVER?' and provides a brief explanation: 'TPD cover helps to protect you and your family's lifestyle by paying a lump sum payment if you were to become totally and permanently disabled. With TelstraSuper, TPD is bundled with Death cover.' A 'LEARN MORE' button with a right arrow is at the bottom.
- Income Protection:** Per month, you are currently covered for **\$8,227**. A red question mark icon is next to the amount. Below the amount, it asks 'WHAT'S INCOME PROTECTION?' and provides a brief explanation: 'Income Protection cover replaces part of your income to help support you while you're off work if you become unable to work due to sickness or an accident.' A 'LEARN MORE' button with a right arrow is at the bottom.

Retirement projector





Advice over the phone

- ✓ General and simple personal advice over the phone about your super account including contributions, investment options and insurance cover.
- ✓ Provided at no additional cost as part of your membership



Advice in person

- ✓ Comprehensive personal advice provided by personal TelstraSuper Financial Planning*.
- ✓ Ongoing advice service is available at a competitive price.
- ✓ Video meetings available

Comprehensive advice

TelstraSuper Financial Planning Advisers can provide comprehensive personal advice on a range of super and non-super topics, including TelstraSuper's products.

Ensure your assets are distributed according to your wishes, so that they go to the right people in the most tax-effective way.	Estate Planning	Build wealth outside of super	Help you understand your options for investing outside super such as through managed funds, annuities or investment bonds.
Ways to maximise your super savings as you approach retirement. Put plans in place now to help you meet your long-term retirement savings needs and goals,	Get ready for retirement	Protect your family and your finances	Put the right insurance in place to protect you and your family in times of financial need.
Strategies to ensure your money works hard for you in retirement, including eligibility to social security benefits and tailored investment portfolios.	Plan and manage your retirement income	Budget cash flow and tax	Tailor your wealth and investment strategies to cater for your budget, cash flow needs and personal tax implications.



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 you super



When we win,
you win!



Responsible
investors

Happy to answer your questions.



1300 033 166



talkingsense@telstrasuper.com.au



telstrasuper.com.au



As a leading profit-to-member fund, TelstraSuper is committed helping our members build a financially secure future.

As a current TelstraSuper member, you are able to refer family members and friends to join TelstraSuper

