



WELCOME TO

Cyber Security Awareness

Thank you for joining us.
We will commence shortly





“TelstraSuper acknowledges the
Traditional Custodians of the lands
throughout Australia.
We pay respect to Elders past and present.”

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

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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.

Today's Agenda

1. Introduction & Context
2. Top Trends & Threats
3. Cybersecurity at TelstraSuper 'Protecting Your Information' – Overview
4. Suggested Steps / If Things Go Wrong...
5. How TelstraSuper can assist
6. Questions

Introduction, Context

Global Context

- Cyberwar is cheaper
- Nation-state threat actors continually looking to compromise critical services (electricity, gas etc.)
- Shift in tactics – mainly ransomware – a lucrative business for hackers, cartels!
- Identity Fraud related hacks are on the rise.

Local Context

- Australians collectively lost ~\$3bn in 2022* to scams incl. Cybercrime
- Cyber Security key focus for Australian Government (Cyber-strategy 2030)

*Source [ACCC calls for united front as scammers steal over \\$3bn from Australians | ACCC](#)



Top Trends / Threats

- Smash and grab information
- Identity Theft and Fraud
- Phishing (Email / SMS) via Links, QR Code
- Business Email Compromise
- Device take-over
- Exploiting software vulnerabilities



Cyber Security at TelstraSuper

'Protecting your information'

- Cyber Security is top priority and a material risk
- Regulated operating environment (APRA's CPS234: Information Security, SOCI Act, ASIC)
- Board, Executive governance and oversight
- Backed by industry leading Telstra's Threat Intelligence, 24 x 7 Security Operations Centre
- Continued on-going investment in Cyber to keep up with ever evolving threats
 - ✓ Including SuperOnline + Mobile Application uplifts
 - ✓ Stepped Multi-factor Authentication (MFA), One-Time Passcode (OTP), Bank account (name) verification
- Strong partnerships with industry leading Technology / Security solution providers
- Subject to regular independent audits by certified and qualified professionals



Suggested Steps

- ✓ Check the website “haveibeenpwnd” (<https://haveibeenpwned.com/>)
- ✓ Enable Multi-factor Authentication (this is highly recommended for essential services such as Phone, Internet, Utilities, Email, Financial Services Accounts)
- ✓ Always have separate unique passwords for all your accounts i.e., 1 unique password = 1 account
 - Strong combination at least 10 characters
 - Use password vaults such as PwdSafe
 - Never share your login id + passwords with others (incl. family and friends)
- ✓ Use trusted devices, avoid using shared computers/devices, avoid storing passwords within browsers (*one of the top reasons for ID / money theft!!!*) and ensure the device is always up-to-date with recommended latest software patches
- ✓ Avoid clicking on suspicious links, opening attachments, scanning QR codes in emails and texts
- ✓ Leverage functionality within SuperOnline + Mobile App (additional features continue to be rolled out e.g., secure chat)
- ✓ Always remember to lock your devices when leaving, including locking your phone and tablets screens

If things go wrong...

'Act quickly'

Notify TelstraSuper immediately alongside other Financial Services, Utilities, Phone Service providers etc. and Govt Agencies as required.

Other suggested services to notify / subscribe to:

- IDCARE (<https://www.idcare.org>)
- Australian Cyber Security Centre (<https://www.cyber.gov.au/report-and-recover/report>)
- Experian (<https://www.experian.com.au/consumer/faqs/identity-theft>)
- illion (<https://www.illion.com.au/credit-report-ban-request>)



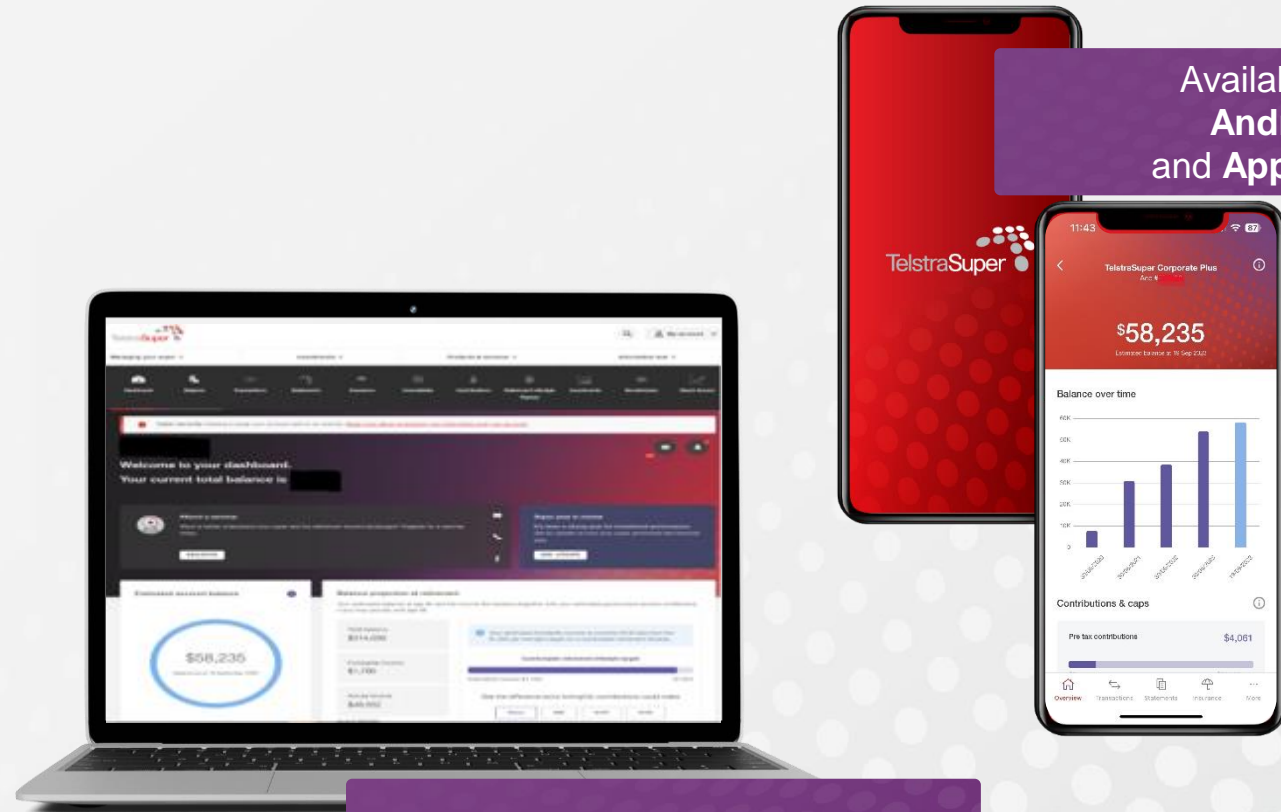
HOW TELSTRASUPER CAN ASSIST



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.

*This is general and simple personal advice about your TelstraSuper account over the phone. Simple personal advice is advice about contributions, single diversified investment options and insurance cover within your TelstraSuper account.

[^]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.

THANKS FOR YOUR TIME



We're happy to answer your questions



1300 033 166

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



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education@telstrasuper.com.au



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Rated an ESG Leader for 2023 by Rainmaker

Your leading profit-to-member fund

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