

INTERNATIONAL WOMEN'S DAY

# How super healthy are you?

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 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.

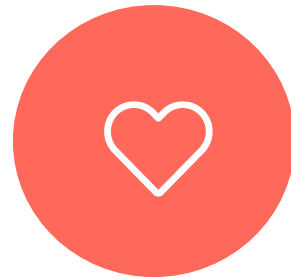
**A Super Health Check is a 30-minute appointment with one of our advisers, at no additional cost.**

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

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.



### 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.



### 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.

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### 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.



### 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.



### 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.

# 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**

\$450 - \$1000 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 - \$2750  
(+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<sup>^</sup> pa or \$2100 <sup>^</sup>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](http://www.telstrasuper.com.au) for important information about the services.

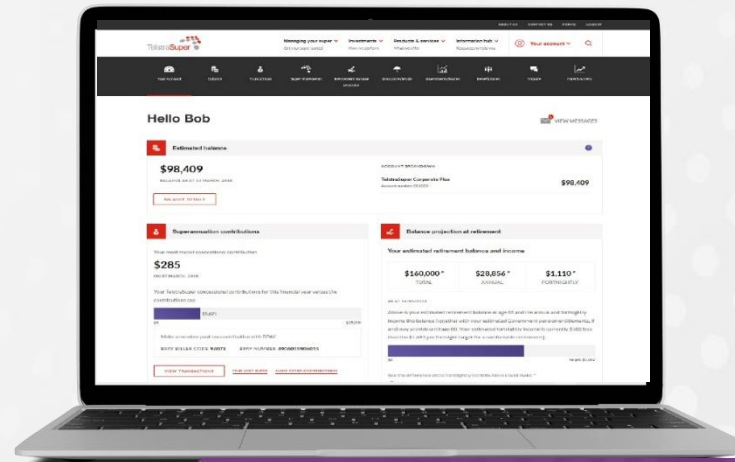
<sup>^</sup>The ongoing advice service provides our clients with a review of the advice previously provided by us within the last 12 months, however if additional advice is required outside of this scope, due to changes in client's circumstances, additional costs may apply. Further information about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

## HOW TELSTRASUPER CAN ASSIST YOU

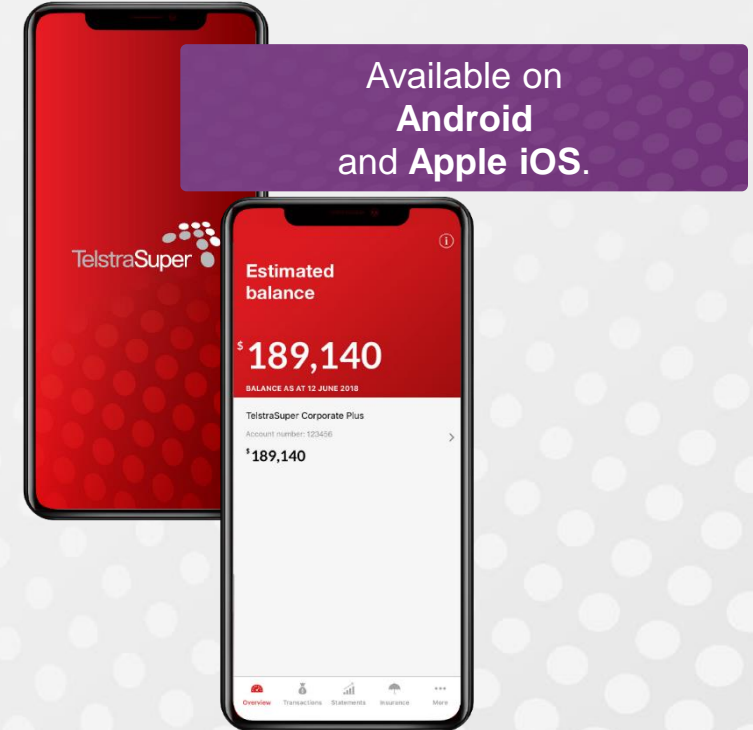
# Keeping in touch with your super



- ✓ 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](https://telstrasuper.com.au)



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](mailto:talkingsense@telstrasuper.com.au)



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



Rated an ESG Leader for 2022 by Rainmaker

*Your leading profit-to-member fund*

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# Upcoming Events

## MARCH

- Insurance – expect the unexpected
- On track for retirement

## APRIL

- Get super sorted
- Popular contribution strategies

