

Introducing our Lifetime Pension Product

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

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.

Agenda



TELSTRASUPER'S
RETIREACCESS
LIFETIME PENSION



ASFA RETIREMENT
STANDARDS



PRODUCT BENEFITS &
FEATURES



LIFETIME PENSION
CASE STUDIES



NEXT STEPS



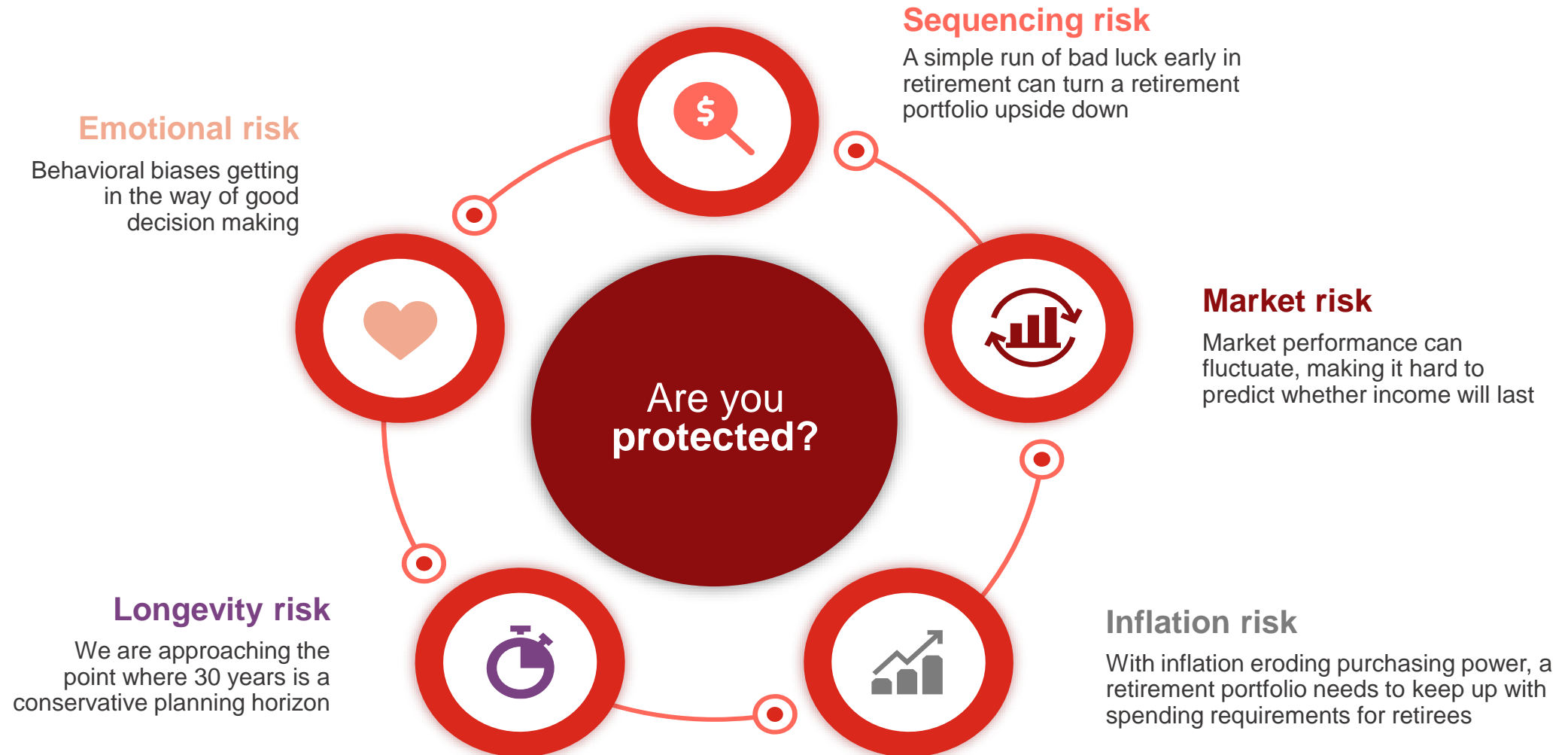
QUESTIONS



**TELSTRASUPER'S
RETIREACCESS
LIFETIME PENSION**



Risks to consider in retirement

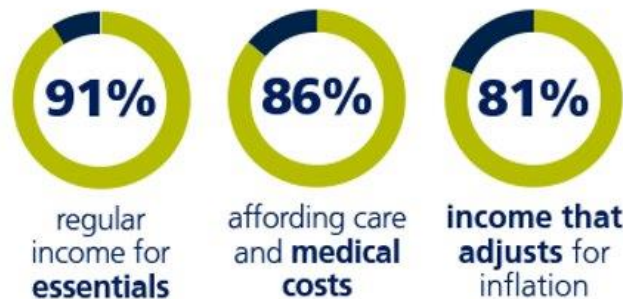


Retirement income Australians want

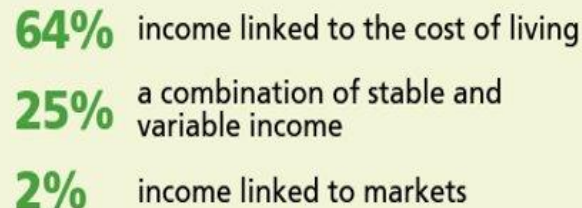
National Seniors Australia: Retirement income Australians want*



TOP FINANCIAL PRIORITIES



THE RETIREMENT INCOME PEOPLE WANT



Key features of Lifetime pension

- lifetime income
- access to funds if circumstances change
- capital protection
- guaranteed income

*Source: [National Seniors Australia research reports - National Seniors Australia](#)

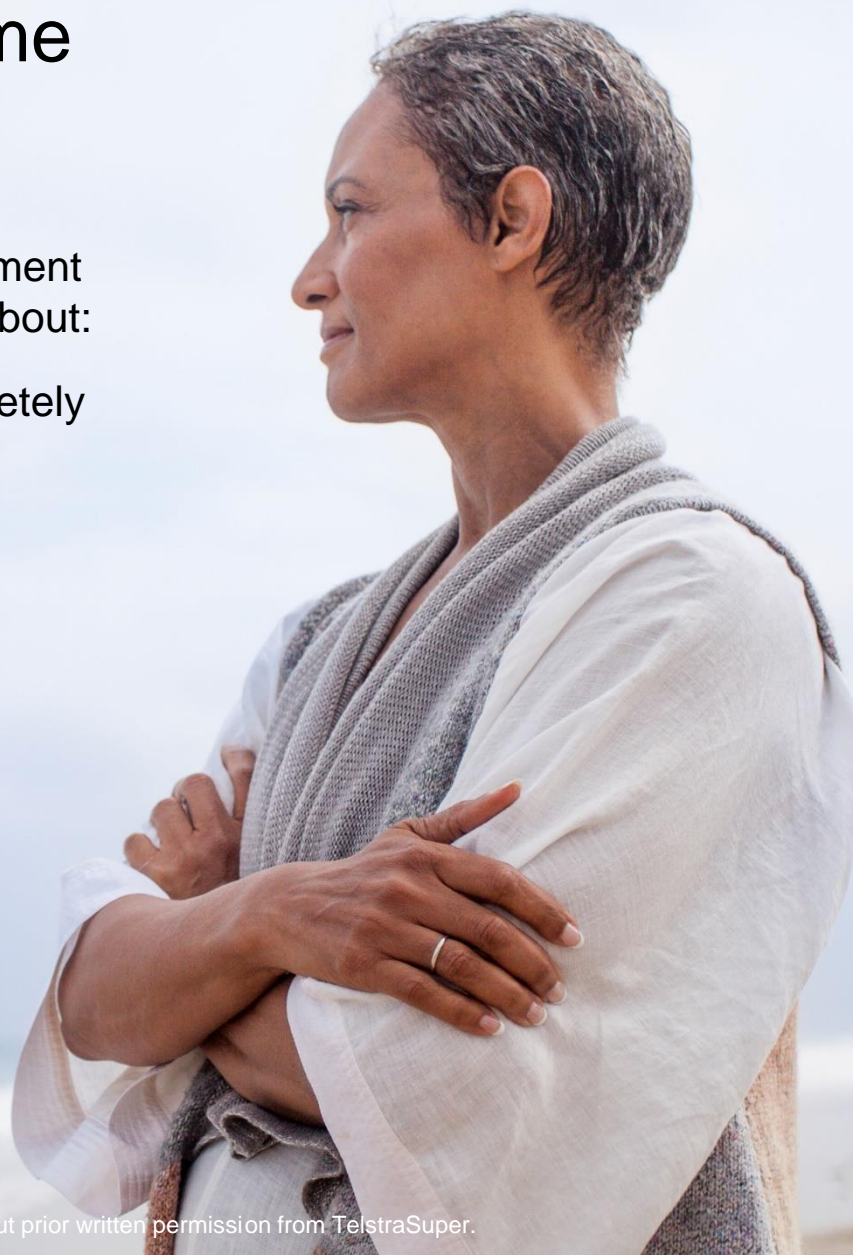
The benefits provided by RetireAccess Lifetime Pension are supported by a life insurance policy issued to Telstra Super Pty Ltd, the trustee of TelstraSuper ("Trustee") by Challenger Life Company Limited (ABN 44 072 486 938) (AFSL 234670) ("Challenger"). The Trustee, as issuer of the RetireAccess Lifetime Pension product, does not provide any guarantee whatsoever 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.

Why choose RetireAccess Lifetime pension?

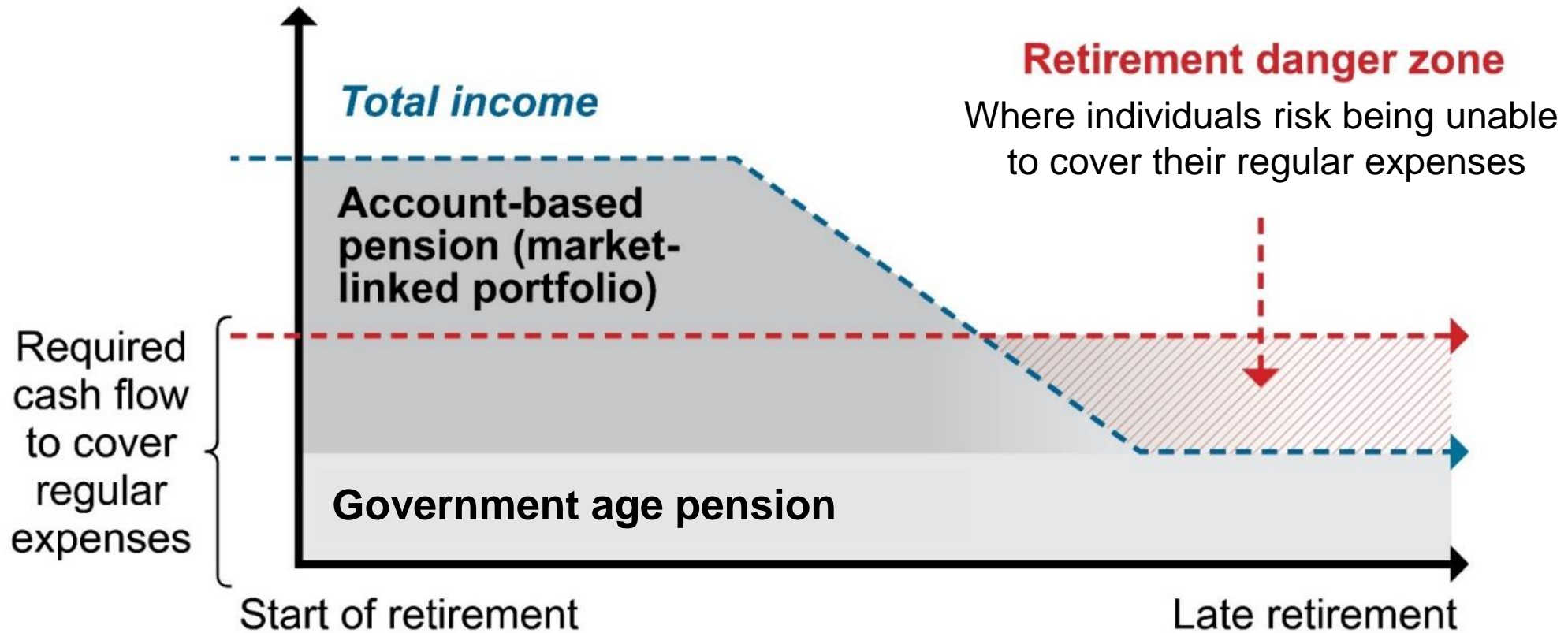
Moving from earning an income to drawing on your retirement savings can be a big adjustment. You might be worried about:

- outliving your retirement savings and becoming completely reliant on the Government Age Pension.
- the impact of market conditions on the value of your investments during your retirement.
- inflation increasing the cost of living.

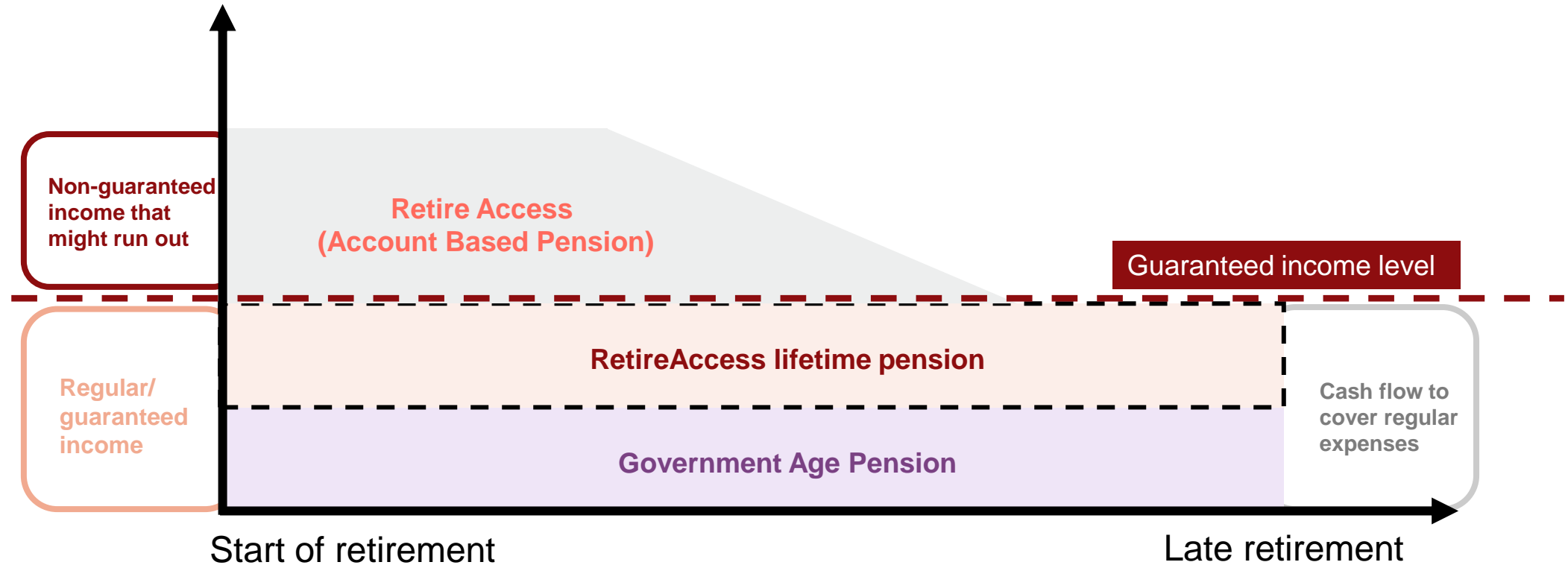
RetireAccess Lifetime Pension can help ease these worries so you can relax and enjoy your retirement.



Improving retirement income outcomes



What does a comprehensive retirement portfolio look like?



Source: Challenger

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What are the benefits of TelstraSuper's Lifetime Pension?

Longevity

Helps members manage their longevity risk by providing them with an option to have income stability and support over their lifetime.



Members are provided a guaranteed income stream for the rest of their lives. This also includes payments to the member's spouse if the member included them as the reversionary life insured of their RetireAccess Lifetime Pension.



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



Lifetime pension 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.



Members have the option to make an early withdrawal within the withdrawal period, if their circumstances change. The withdrawal period and withdrawal amount depend on life expectancy and payment option chosen. For half of a member's withdrawal period, there is a guaranteed death benefit available to provide peace of mind. Through income layering, members can retain flexibility to access funds through their account-based income stream.



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









ASFA RETIREMENT STANDARDS



ARE YOU RETIREMENT READY?

ASFA retirement standard



	Age Pension \$29,023.80 p.a. Single \$43,752.80 p.a. Couple	Modest Lifestyle \$32,665.66 p.a. Single \$46,994.28 p.a. Couple	Comfortable Lifestyle \$51,278.30p.a. Single \$72,148.19 p.a. Couple
	Only local club special meals or inexpensive take away	Limited meals out at inexpensive restaurants, infrequent home delivery and take away	Occasional restaurant meals, home delivery meals, take away coffee
	Limited budget to own, maintain or repair a car	Owning a cheaper, older, more basic car	Own a reasonable car, car insurance and maintenance
	No private health insurance	Basic private health insurance, limited gap cover	Top level private health insurance, doctor/specialist visits, pharmacy needs
	Occasional short break or day trip in your own city	Annual domestic trip or a few short breaks	Annual domestic trip to visit family , one overseas trip every seven years
	Rare trips to the cinema	Infrequent leisure activity, occasional trip to the cinema	Regular leisure activities including club membership, cinema visits, exhibitions etc.
	Limited budget for home heating in winter	Need to keep a close watch on all utility costs and make sacrifices	Confidence to use air conditioning and afford all utilities

The figures in each case assume that the retiree(s) own their own home, are relatively healthy and relate to expenditure by the household. Age pension figures are the maximum rates as at 20 March 2024

Source: ASFA Retirement Standard December 2023 quarter national for individuals aged 65 - 84 - [Retirement Standard - Association of Superannuation Funds of Australia](#) and [How much Age Pension you can get - Age Pension - Services Australia](#) and [How much super will I need? - ASFA Super Guru](#)

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ARE YOU RETIREMENT READY?

ASFA retirement standard for a comfortable lifestyle



Annual income for a single \$51,278.30

**\$595,000 +
part Age Pension**

**Lump sum required to
fund retirement lifestyle**



Annual income for a couple \$72,148.19

**\$690,000 +
part Age Pension**

**Lump sum required to
fund retirement lifestyle**

Source: [Retirement Standard - Association of Superannuation Funds of Australia](#) December 2023 quarter.

Savings required for retirement at age 67. This assumes part Age Pension and the figures in each case assume that the retiree(s) own their own home outright and are relatively healthy. Figures relate to expenditure by the household. All figures in today's dollars using 2.75% AWE as a deflator and an assumed investment earning rate of 6 per cent. The fact that the same savings are required for both couples and singles reflects the impact of receiving the Age Pension. Note: The lump sum estimates prepared by ASFA take into account the receipt of the Age Pension both immediately and into the future. The Age Pension is adjusted regularly by either the increase in the CPI or by a measure of wages growth, whichever is higher. The ASFA lump sum figures are therefore not updated quarterly.

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PRODUCT FEATURES & BENEFITS



Key features



Flexible payment options

Payments can be indexed to CPI, linked to the RBA cash rate, or linked to a range of market indexes. It's your choice!



Guaranteed death benefit

If all persons included (both member and the nominated reversionary life insured) should die within the withdrawal period, a death benefit will be paid to your nominated beneficiaries as long as you haven't chosen the Enhanced Income option. For the first half of the withdrawal period, the death benefit is 100% return of the premium paid.



Withdraw if your circumstances change

If you need access to your capital investment, you can withdraw and close your RetireAccess Lifetime Pension providing it's within the withdrawal period (this is based on your life expectancy) and you haven't chosen the Enhanced Income option.*



Make your retirement income last a lifetime

Our RetireAccess Lifetime Pension gives you an additional layer of protection in retirement, when used with other retirement income streams, such as an account-based pension and the Government Age Pension. Tax free payments are made monthly for life and, upon your death, can be made to your spouse if you have nominated them as your reversionary life insured.



Get a Government Age Pension boost if you're eligible

You could boost your Government Age Pension entitlement under the Centrelink asset test rules. Only part of the Lifetime pension is assessed in the Centrelink's asset and income tests.

*The maximum withdrawal value starts at 100% of the amount invested and progressively reduces until it reaches \$0 at the end of the withdrawal period.

Payment Options

There are 3 payment options available under the **RetireAccess Lifetime Pension** providing you with flexibility and choice in how the income from your pension is paid to you for your lifetime.

Flexible Income (Immediate Payments)

Choose this option if you want income certainty. You will receive Consumer Price Index (CPI) – indexed payments for life that start a month after commencement.

Alternatively, you can ask to have payments fixed (so that they never change) or linked to changes in the RBA cash rate (so that they adjust up and down whenever the cash rate changes).

Flexible Income (Deferred Payments)

Choose this option if you want income certainty but you do not want payments to start immediately.

You will receive CPI-indexed payments for life that commence at a future time that you choose.

Alternatively, you can ask to have the deferred payments fixed (so that they never change) or linked to changes in the RBA cash rate (so that they adjust up and down whenever the cash rate changes).

Flexible Income (Market-linked Payments)

Choose this option if you want your payments linked to changes in investment markets. Your payments will be less predictable year to year because payments will be indexed up and down based on the performance of your chosen market index. You will receive payments for life that start a month after commencement.

TelstraSuper Lifetime Pension

	Guaranteed – Immediate payments	Guaranteed – Deferred payments	Market-linked payments
Payment options	Guaranteed lifetime income commencing one month after the RetireAccess Lifetime Pension starts.	Guaranteed lifetime income with deferred commencement. Higher starting income due to deferred payments.	Market-linked lifetime income commencing one month after the RetireAccess Lifetime Pension starts.
Indexation (p.a.)	CPI, Partial CPI*, RBA Cash or nil	CPI, Partial CPI*, RBA Cash or nil	Market-linked, with option for accelerated payments (1% - 5% indexation reduction)
Payment frequency	Monthly		
Minimum purchase price	\$10,000		
Reversionary life insured	Option available		
Withdrawal period	Life expectancy, with the ability to remove death benefits and voluntary withdrawals (Enhanced Income)		
Maximum voluntary withdrawal	Starts at 100% of purchase price, reducing to 0% at end of withdrawal period		
Death benefit	100% for half life expectancy then reduces to maximum voluntary withdrawal amount		

For further information on please refer to TelstraSuper’s RetireAccess Lifetime Pension Product Disclosure Statement available on our website [RetireAccess Lifetime Pension | TelstraSuper](#)

*Regular payments will change annually in line with any increase in the CPI that is greater than 2%. 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 whatsoever 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 it works



- ✓ Obtaining a quotation is an important part of the application process as it sets out the starting income payments that will be paid to you, the length of your withdrawal period and the withdrawal and the death benefit available to you within the withdrawal period. A quotation is valid for 14 calendar days.
- ✓ RetireAccess Lifetime Pension offers monthly payments based on how long you are likely to live, the options you choose and current investment market conditions. Payments will be adjusted each year in line with movements in your chosen index option or market-linked option. A quote can be used to demonstrate the differences.
- ✓ There is a cooling off period of 14 calendar days from the end of the fifth business day after the commencement of your lifetime pension.
- ✓ The first payment is made a month after your RetireAccess Lifetime Pension starts.
- ✓ Payments are set to be paid for you and your Spouse's lifetime (if you have nominated them as a reversionary life insured). If you are eligible to withdraw you will receive a lump sum, your RetireAccess Lifetime Pension will be closed and your pension payments will cease.
- ✓ If all persons included (both member and the nominated reversionary life insured) should die within the withdrawal period, a lump sum payment will be made to the beneficiaries you nominate or your estate.
- ✓ You can withdraw while you are in your withdrawal period. While you should only purchase a RetireAccess Lifetime Pension if you plan to keep it for life, it has a withdrawal period based on your life expectancy where you can ask to be repaid a lump sum amount if your circumstances change. You cannot make partial withdrawals.
- ✓ You cannot add more money to your RetireAccess Lifetime Pension after it has started; however, you can commence a new additional RetireAccess Lifetime Pension at any time. You can have up to 3 RetireAccess Lifetime Pensions at any one time.

Am I eligible?

To be eligible to apply for a RetireAccess Lifetime Pension:

You need to be aged 60 or over and have unrestricted access to your super.

You also need to have a minimum of \$10,000 to apply and have in place a:

- TelstraSuper RetireAccess Retirement income stream with a balance of at least \$10,000 (excluding funds invested in the Direct Access option), or
- TelstraSuper Corporate Plus account or TelstraSuper Personal Plus account with a balance of at least \$10,000 (excluding funds invested in the Direct Access option), or
- TelstraSuper defined benefit with a balance of at least \$10,000 in a Voluntary Accumulation Account (excluding funds invested in the Direct Access option).

You won't be eligible to apply for a RetireAccess Lifetime Pension if you are:

- aged under 60; or
- terminally ill; or
- currently living in a residential aged care facility or have an Aged Care Assessment Team/Service (ACAT/ACAS) approval that specifies you are eligible to move into a facility.



Insights and ongoing support

- **Some members are very ‘investment savvy’ and/or have a growth-oriented risk profile:**
 - *Why would they be interested in a lifetime pension?*

ABP asset allocation



■ Growth ■ Defensive

Lifetime Pension (CPI-linked)



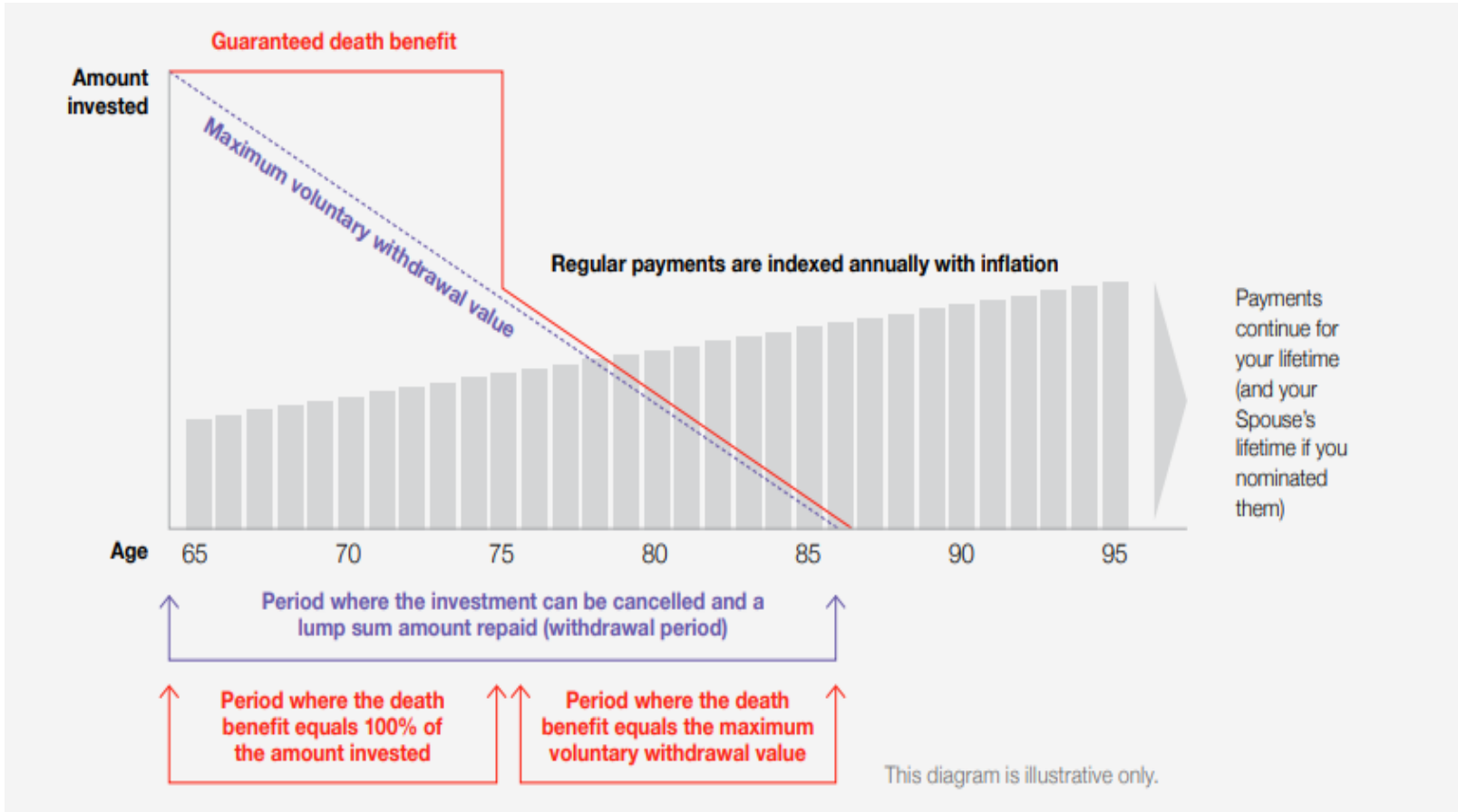
■ Growth ■ Defensive

Combined Asset Allocation



■ Growth ■ Defensive

TelstraSuper's Lifetime Pension



Guaranteed payments for life:
Irrespective of market performance or how long a **member lives**

Multiple payment options

The lifetime pension offers a withdrawal value and a guaranteed death benefit for a period based on life expectancy

Favourable Centrelink asset test treatment

This example is based on a 65-year-old female with CPI-indexed payments.

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PRODUCT BENEFITS AND FEATURES

Social security means testing

- Lifetime income streams that meet the rules:
 - Income test: 60% of payments as income; and
 - Assets test: 60% of purchase price as an asset until age 84, or for a minimum of 5 years, and 30% thereafter
- Assets above the lower assets threshold reduce Government Age Pension by \$3 per fortnight. (\$78 p.a.) for each \$1,000 of assets
- An assets test sensitive client (receiving a part Government Age Pension because of the assets test) who reduces assessable assets by \$1,000 will increase their Government Age Pension by \$78 p.a.
- For an assets test sensitive client, a \$100,000 investment in an asset-tested income stream (lifetime):
 - Immediately reduces assessable assets by \$40,000
 - Increases Government Age Pension by \$3,120 p.a. (40 x \$78 p.a.)

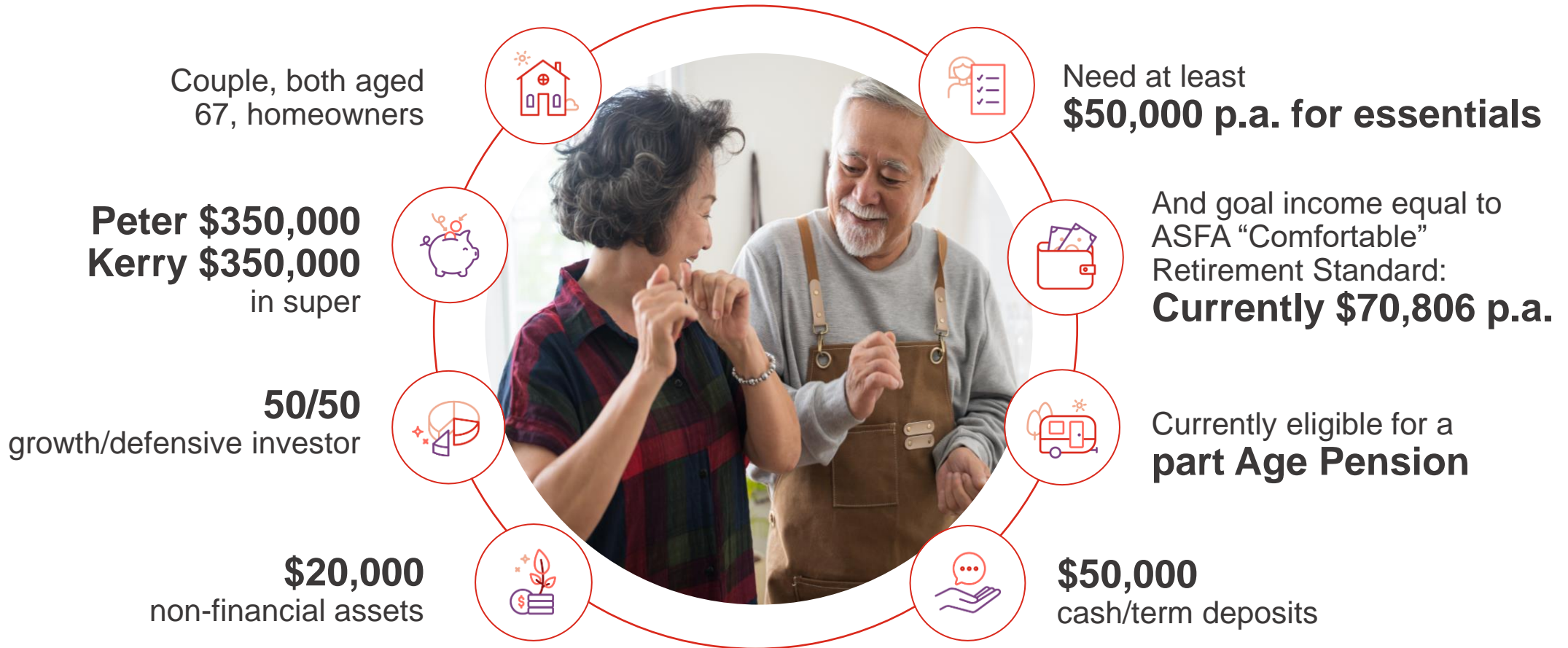




LIFETIME PENSION CASE STUDIES

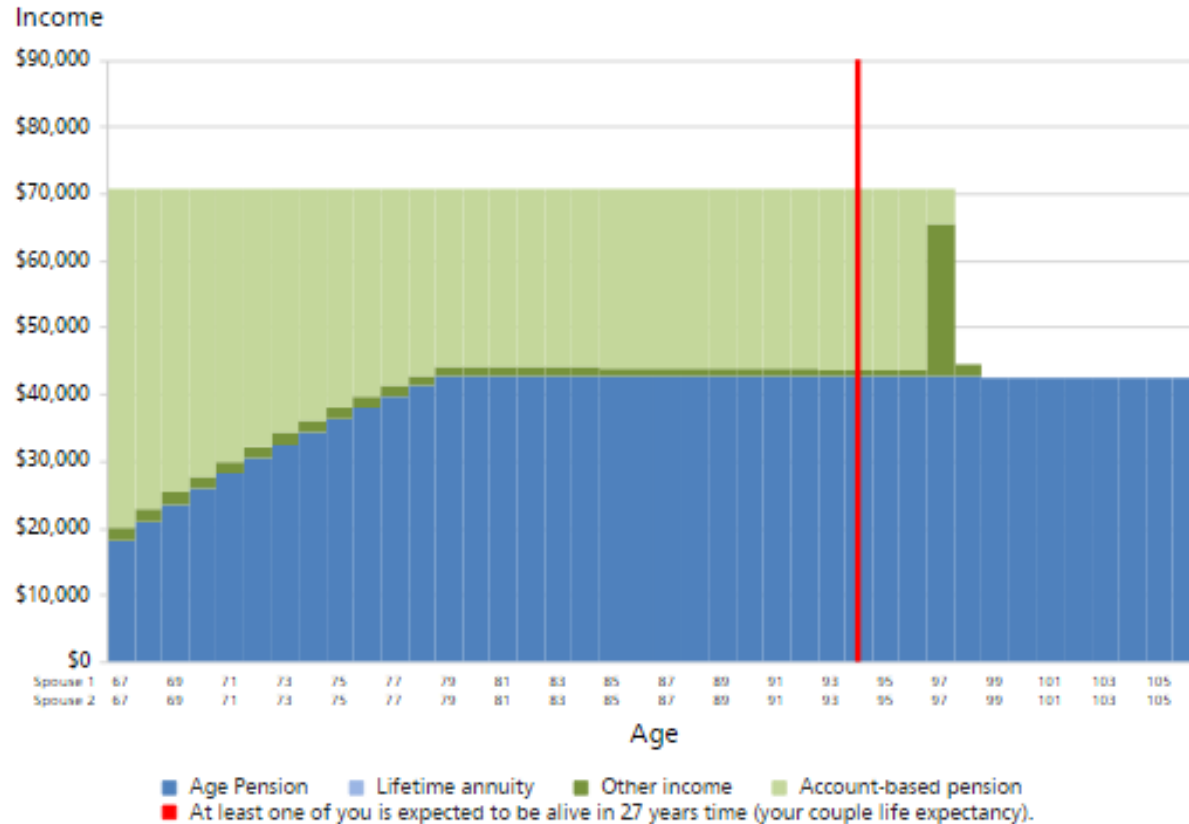


TelstraSuper Lifetime Pension



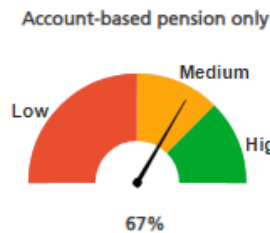
CASE STUDY 1: PETER AND KERRY

Account-based pensions only

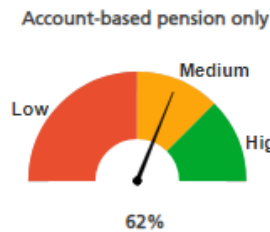


All values are shown in today's dollars

Chance of \$50,000 'needs' income being met



Chance of \$70,806 'needs' and 'wants' income being met

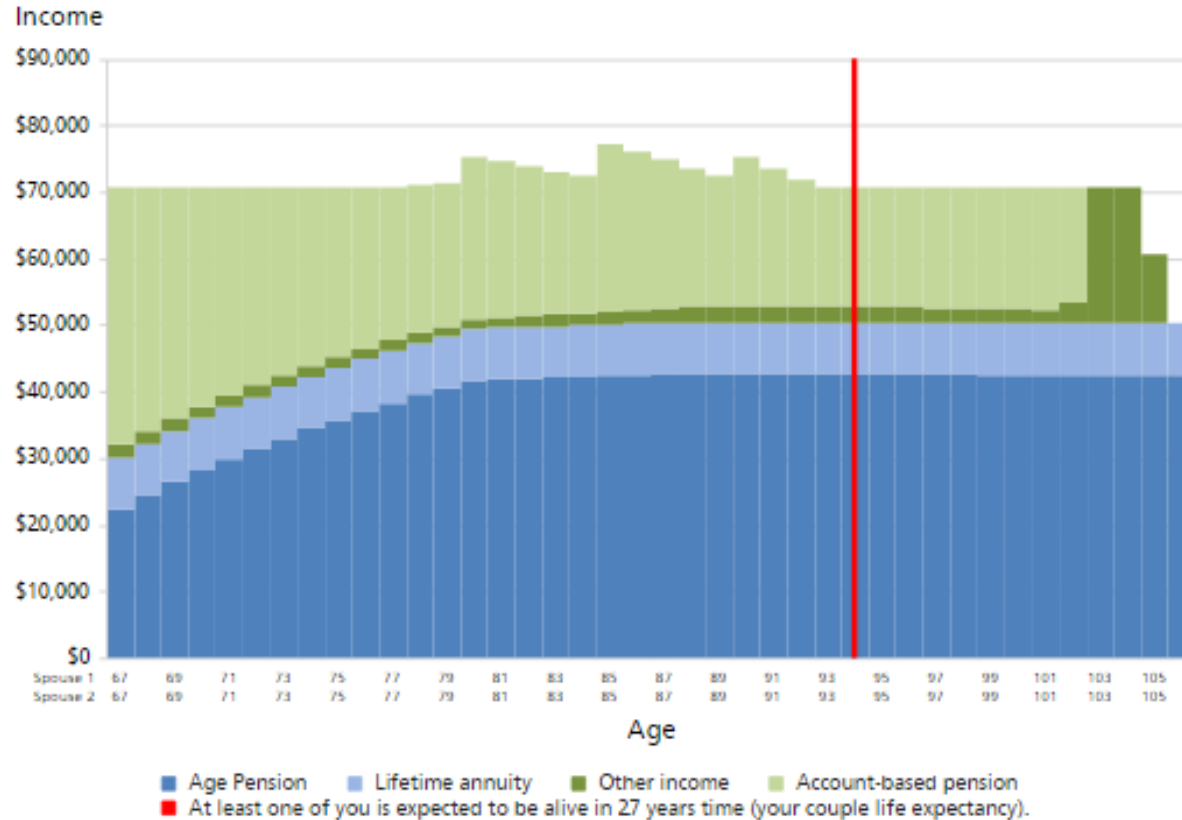


Source: Challenger Retirement Illustrator (02/10/2023) using Social Security rates and thresholds effective 20 September 2023. 67 year old male/female client couple. \$350,000 each in super income streams. Assumes returns of 4.0% p.a. for defensive assets and 8.0% p.a. for growth assets before fees. \$50,000 cash/TDs earning 4% p.a. interest. Non-financial assets of \$20,000. \$70,806 p.a. desired income including \$50,000 p.a. essential income. Amounts shown are in today's dollars. CPI of 2.5% p.a.

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CASE STUDY 1: PETER AND KERRY

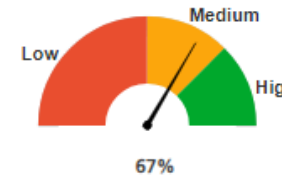
20% allocation to TelstraSuper CPI-linked lifetime pension



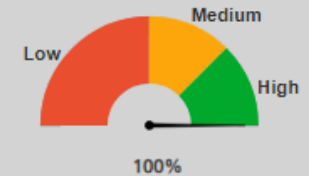
All values are shown in today's dollars

Chance of \$50,000 'needs' income being met

Account-based pension only

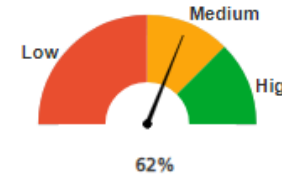


Comprehensive lifetime portfolio

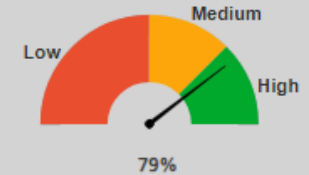


Chance of \$70,806 'needs' and 'wants' income being met

Account-based pension only



Comprehensive lifetime portfolio



Source: Challenger Retirement Illustrator (02/10/2023) using Social Security rates and thresholds effective 20 September 2023. 67 year old male/female client couple. \$350,000 each in super income streams. Assumes returns of 4.0% p.a. for defensive assets and 8.0% p.a. for growth assets before fees. \$50,000 cash/TDs earning 4% p.a. interest. Non-financial assets of \$20,000. \$70,806 p.a. desired income including \$50,000 p.a. essential income. Amounts shown are in today's dollars. CPI of 2.5% p.a.

TelstraSuper CPI-linked lifetime pension



Example

20%
allocation to
CPI-linked
lifetime
income



Lifetime income for as long you live in addition to any Government Age Pension you may receive. The lifetime income amount **in the first year is \$7,636.**



A 100% chance of meeting income 'needs' (an **increase of 33%** over the non-lifetime portfolio).



An 79% chance of meeting desired 'needs and wants' (an **increase of 17%** over the non-lifetime portfolio).



Total retirement income paid over 27 years **increased by \$43,200** (in today's dollars).



The Estate value at the end of 27 years **increased by \$96,526** (in today's dollars).



A Government Age Pension increase in year 1 of **\$4,368** (in today's dollars).

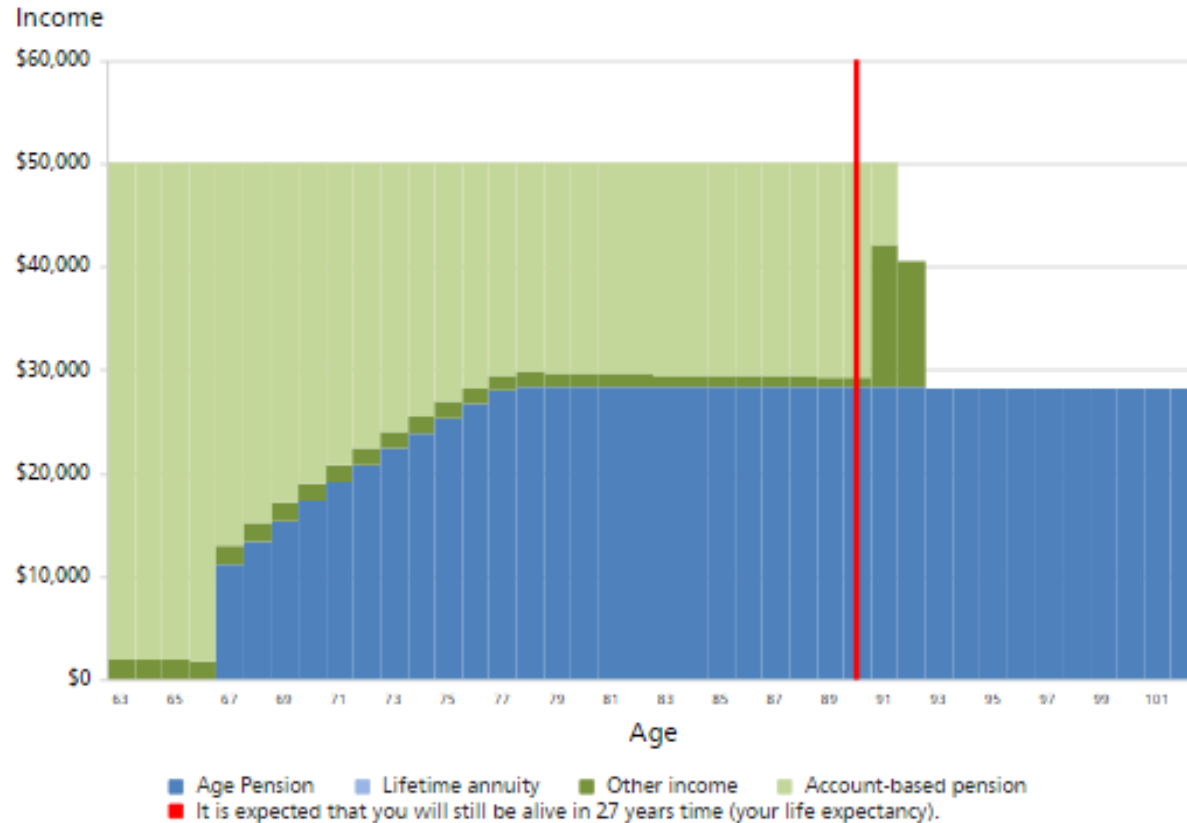
Source: Challenger Retirement Illustrator (02/10/2023) using Social Security rates and thresholds effective 20 September 2023. 67 year old male/female client couple. \$350,000 each in super income streams. Assumes returns of 4.0% p.a. for defensive assets and 8.0% p.a. for growth assets before fees. \$50,000 cash/TDs earning 4% p.a. interest. Non-financial assets of \$20,000. \$70,806 p.a. desired income including \$50,000 p.a. essential income. Amounts shown are in today's dollars. CPI of 2.5% p.a.

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TelstraSuper Lifetime Pension

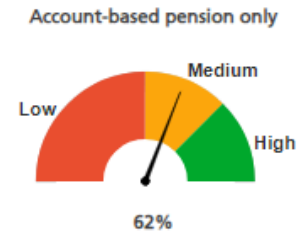


Account-based pensions only

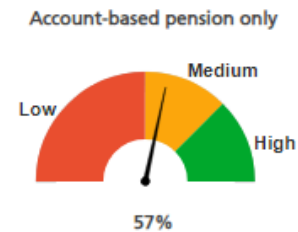


All values are shown in today's dollars

Chance of \$34,400 'needs' income being met



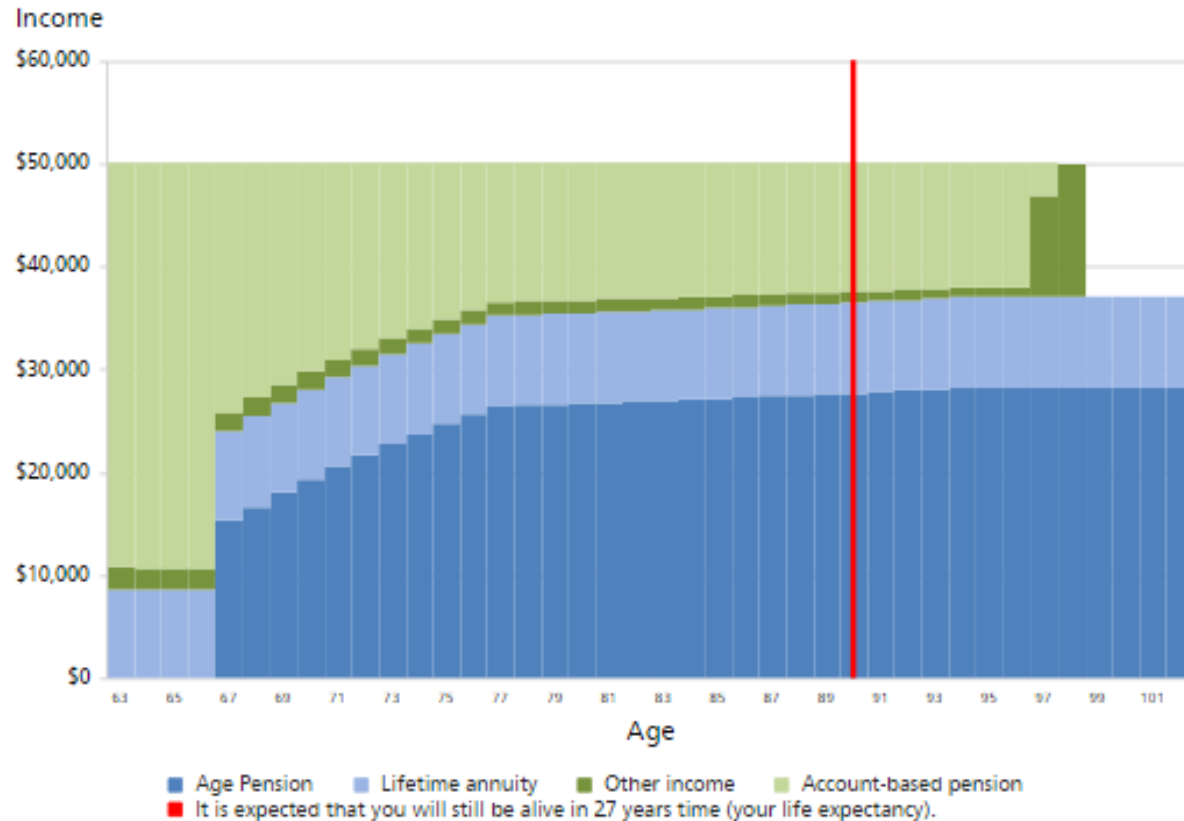
Chance of \$50,207 'needs' and 'wants' income being met



Source: Challenger Retirement Illustrator (02/10/2023) using Social Security rates and thresholds effective 20 September 2023. 63 year old female client. \$600,000 in super income streams. Assumes returns of 4.0% p.a. for defensive assets and 8.0% p.a. for growth assets before fees. \$50,000 cash/TDs earning 4% p.a. interest. Non-financial assets of \$20,000. \$50,207 p.a. desired income including \$34,400 p.a. essential income. Amounts shown are in today's dollars. CPI of 2.5% p.a.

CASE STUDY 2: JILL

30% allocation to TelstraSuper CPI-linked lifetime pension



All values are shown in today's dollars

Chance of \$34,400 'needs' income being met



Chance of \$50,207 'needs' and 'wants' income being met



Source: Challenger Retirement Illustrator (02/10/2023) using Social Security rates and thresholds effective 20 September 2023. 63 year old female client. \$600,000 in super income streams. Assumes returns of 4.0% p.a. for defensive assets and 8.0% p.a. for growth assets before fees. \$50,000 cash/TDs earning 4% p.a. interest. Non-financial assets of \$20,000. \$50,207 p.a. desired income including \$34,400 p.a. essential income. Amounts shown are in today's dollars. CPI of 2.5% p.a

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TelstraSuper CPI-linked lifetime pension

Example

30%
allocation to
CPI-linked
lifetime
income



Lifetime income for as long you live in addition to any Government Age Pension you may receive. The lifetime income amount **in the first year is \$8,778.**



A 100% chance of meeting income 'needs' (an **increase of 38%** over the non-lifetime portfolio).



An 73% chance of meeting desired 'needs and wants' (an **increase of 16%** over the non-lifetime portfolio).



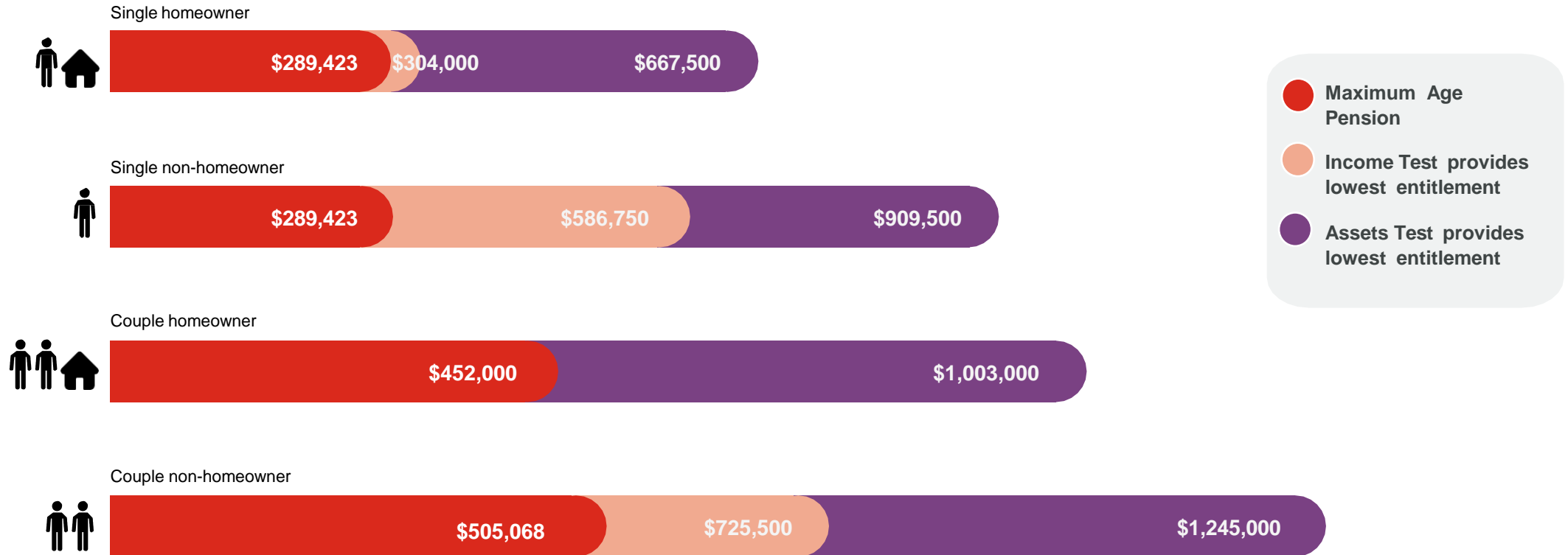
Total retirement income paid over 27 years **unchanged.**



The Estate value at the end of 27 years **increased by \$52,255** (in today's dollars).

Source: Challenger Retirement Illustrator (02/10/2023) using Social Security rates and thresholds effective 20 September 2023. 63 year old female client. \$600,000 in super income streams. Assumes returns of 4.0% p.a. for defensive assets and 8.0% p.a. for growth assets before fees. \$50,000 cash/TDs earning 4% p.a. interest. Non-financial assets of \$20,000. \$50,207 p.a. desired income including \$34,400 p.a. essential income. Amounts shown are in today's dollars. CPI of 2.5% p.a.

Social Security means testing



Rates and thresholds as at 20 September 2023. Assumes all assets are financial assets and no other income. Non-homeowner asset cut-out may be higher if eligible for rent assistance.

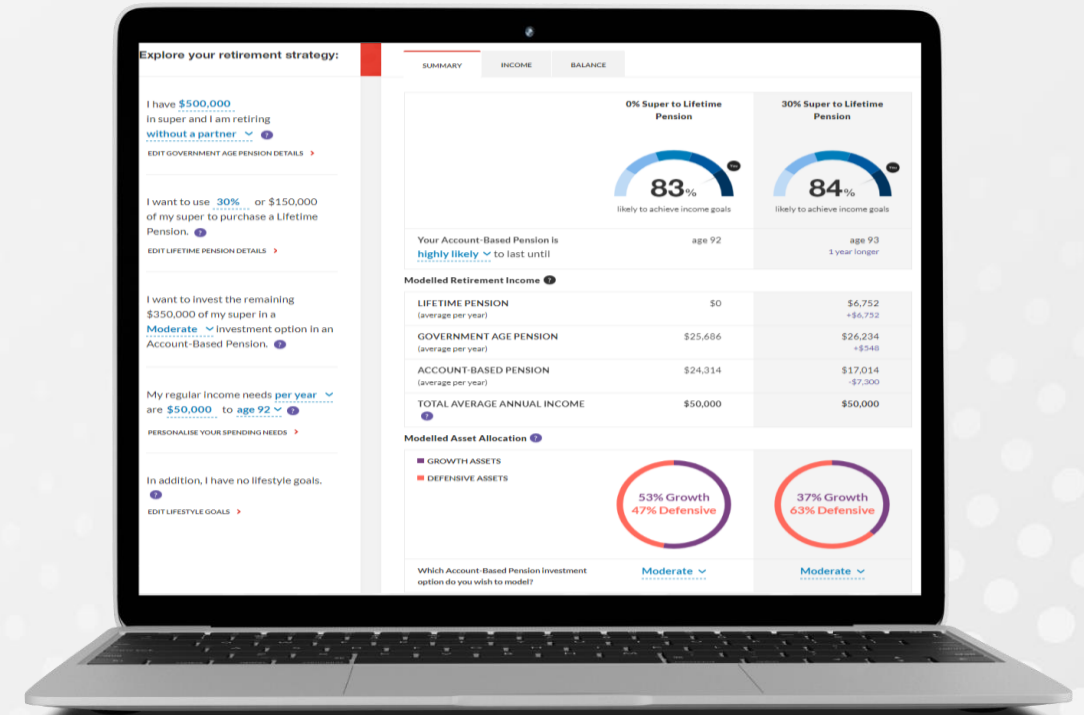
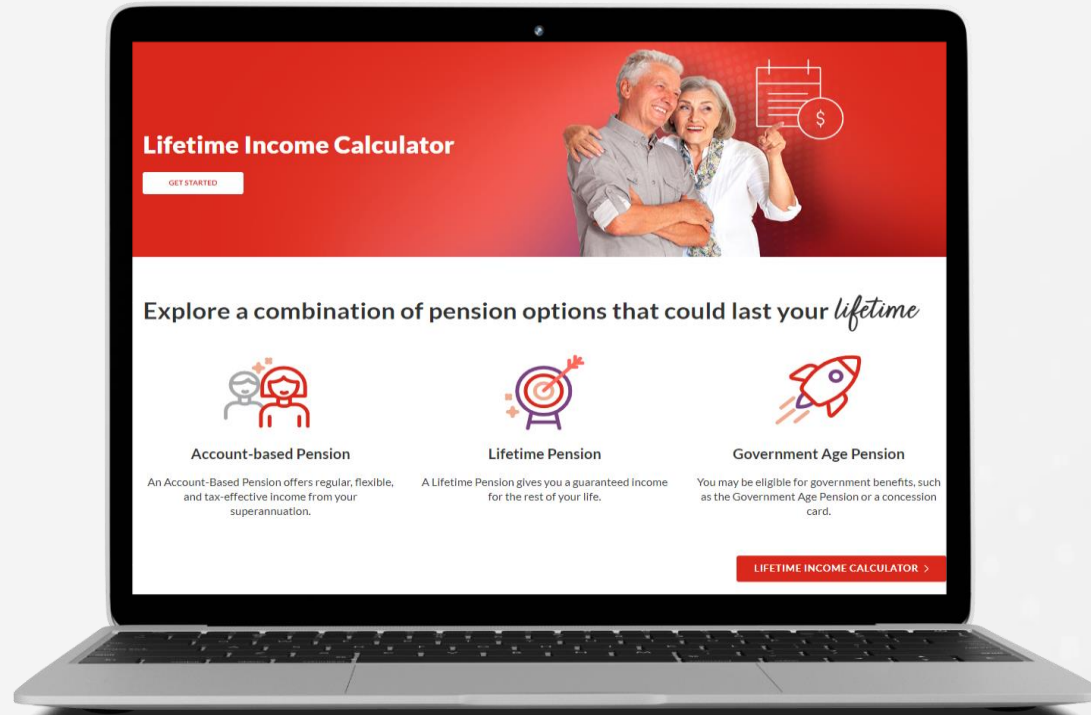


NEXT STEPS



NEXT STEPS

Lifetime income calculator



- ✓ Model an income layering strategy and see how 3 potential key sources of income can work together.
- ✓ Choose to model an income layering strategy for yourself, or you and your partner
- ✓ Shows the impact on government age pension entitlements, and how long your account-based pension may last
- ✓ You can adjust your regular income needs, as well as lump sum spending requirements
- ✓ Adjust settings for the lifetime pension, such as income certainty versus market linked, and whether the pension is reversionary

The information you provide in the calculator will be used by TelstraSuper Pty Ltd to provide you with an illustrative income projection. However, it may not take into account all of your relevant personal needs and circumstances and it is not intended to replace financial advice. A financial planner can assess your financial needs more broadly, can help you optimise your financial position and can provide you with specific financial product advice. We recommend that, prior to acting on any information contained in this calculator, you consider the relevant Product Disclosure Statement and Target Market Determination.

Access the calculators www.telstrasuper.com.au/information-hub/calculators

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How do I get started?



1

Read the PDS and decide if RetireAccess Lifetime Pension is right for you.

TelstraSuper has a **dedicated team of specialists** on-hand to speak to you about the RetireAccess Lifetime Pension. They can answer any questions you may have and walk you through the application process, including becoming a TelstraSuper member.

2

Get a payment quotation.

Once you are sure that RetireAccess Lifetime Pension is right for you and meet the eligibility requirements, one of our specialists can give you a payment quotation that sets out more detailed information about your income payment. Call **1300 033 166**. All payment quotations are obligation free and valid for 14 calendar days.

3

Return your signed application along with your payment quotation to us.

If your application is successful, we'll send you a welcome letter and an Account Schedule that sets out the terms and conditions of your RetireAccess Lifetime Pension. You should read these documents carefully and give us a call if you have any questions.

4

Speak to a TelstraSuper Financial Planner.

You can make an appointment with a TelstraSuper Financial Planner and they can assess the suitability of the Lifetime Pension.

Meet our Guidance Specialist team

- Can provide general advice relating to the Lifetime Pension and generate a Lifetime Pension quote. They can also help you to complete application forms.
- Provide assistance with online tools and calculators
- Provide assistance with locating and completion of forms
- Educate our members
- Discuss the advice services available
- Offer as much time as required to ensure our members are happy and comfortable with next steps
- Phone appointments are at no additional cost and can be utilised as often as required



Godwin Mifsud
Guidance Specialist



Agnes Waclawik
Guidance Specialist



Stephen Gilhooley
Guidance Specialist

The Guidance Specialist team can provide general advice for the RetireAccess Lifetime pension and on most super related topics over the phone during a prearranged appointment to ensure our members fully understand all their options while on the path to retirement and throughout.

To arrange an appointment with a TelstraSuper Financial Planning Guidance Specialist email education@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, a single diversified investment option (or the cash investment option) 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.

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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



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education@telstrasuper.com.au



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



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