

TODAY'S TOPIC

# New financial year; New changes to your super

Thank you for joining us.  
We will commence shortly



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“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](http://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](http://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](mailto: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 [Awards | TelstraSuper](#) 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.

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# Agenda



Super changes effective  
1 July 2024



Recent fund  
enhancements



How TelstraSuper can  
assist



Questions



**SUPER CHANGES EFFECTIVE  
1 JULY 2024**



SUPER CHANGES EFFECTIVE 1 JULY 2024

# Superannuation Guarantee (SG) rate



## Increase of Superannuation Guarantee (SG) rate

SG contributions will increase from 11% to 11.5%  
from 1 July 2024

SG contributions are scheduled to increase to 12% by 2025



Source: Super guarantee | Australian Taxation Office ([ato.gov.au](https://ato.gov.au))

**SUPER CHANGES EFFECTIVE 1 JULY 2024**

## Superannuation Guarantee (SG) rate



### **Maximum contribution base**

Has been indexed to increase to \$65,070 per quarter for 2024/25 (up from \$62,270 for 2023/24).

Employers are not required to provide superannuation guarantee contributions for that part of an employee's ordinary time earnings (OTE) above this quarterly maximum contribution base.



Source: **Super guarantee | Australian Taxation Office (ato.gov.au)**

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# Contribution limits



## Pre-tax (concessional contributions)

Employer contributions, salary sacrifice contributions, personal deductible contributions, additional employer contributions which cover the cost of insurance premiums

**15% tax**

**2024/25 annual contribution limit \$30,000**

### Rolling 5-year catch up

If your total super balance is less than \$500,000 as at end of the previous financial year, any unused concessional contributions cap amounts can be carried forward for up to five years before they expire.



## Post-tax (non-concessional contributions)

Contribution made from after-tax income and spouse contributions

**0% tax**

**2024/25 annual contribution limit \$120,000<sup>^</sup>**

### Bring forward rule<sup>^</sup>#

If your total super balance is less than \$1.66 million and you are aged under 75, you may be able to make up to three years' worth of post-tax contributions (up to \$360,000<sup>\*\*</sup>) in a single year.

\* From 1 July 2022, individuals aged between 67 to 74 are able to make or receive personal contributions and salary sacrificed contributions without meeting the work test, subject to the existing contribution caps. However, they will be required to meet the work test to claim a deduction for personal contributions. To satisfy the work test you must complete at least 40 hours of paid work in a period of not more than 30 consecutive days in the financial year in which you plan to make non-concessional contributions.

<sup>^</sup> Subject to the \$1.9 million total superannuation balance cap. For total super balances between \$1.66 million and less than \$1.9 million at 30 June of the previous financial year, your bring forward amount will work on a sliding scale

# Must be under age 75 at the start of the financial year and meet other eligibility criteria.

\*\*Once you trigger the bring-forward arrangement in a year, any change to the non-concessional contributions cap for the bring-forward period doesn't apply to you. The bring-forward cap amount is set based on the cap in the first year of the period.

Source: [Contributions caps | Australian Taxation Office \(ato.gov.au\)](#) and [Caps, limits and tax on super contributions | Australian Taxation Office \(ato.gov.au\)](#)

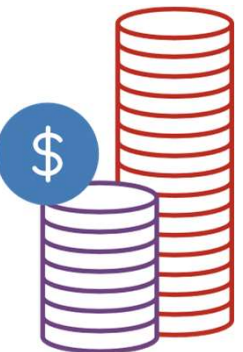
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# Non Concessional contributions – Bring forward rule

## Effective 1 July 2024

The amount of the non-concessional contributions cap you can bring forward depends on your Total Super Balance as at end of the previous financial year.



Total Super Balance as at 30/06/2024	Available NCC Cap in 24/25	Maximum NCC Cap available
Less than \$1.66 Million	\$360,000	3 years
\$1.66 million - < \$1.78 million	\$240,000	2 years
\$1.78 million - < \$1.90 million	\$120,000	1 year
Over \$1.9 million	Nil	N/A

**Once you trigger the bring-forward arrangement in a year, any change to the non-concessional contributions cap for the bring-forward period doesn't apply to you. The bring-forward cap amount is set based on the cap in the first year of the period.**

TelstraSuper Financial Planning has a team of Advisers to support you with your contribution queries and can help make the complex simple. You can contact us on 1300 033 166 or request an appointment with our online contact form. TelstraSuper Financial Planning Pty Ltd (TSFP) AFSL 218705 wholly owned by TelstraSuper Pty Ltd as trustee for the Telstra Superannuation Scheme (TelstraSuper).

Source: [Non-concessional contributions cap | Australian Taxation Office \(ato.gov.au\)](#)

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# TSB and TBC Caps – no change



## Total super balance

Includes all superannuation funds and retirement income streams

**\$1.9 million**

**No further post-tax (non-concessional) contributions**

If the total superannuation balance across all your superannuation and retirement income streams (not just your TelstraSuper account) is equal to or greater than \$1.9 million at the end of the previous financial year (i.e.30/06/2023).

TelstraSuper Financial Planning has a team of phone-based Advisers who can provide you with simple advice in relation to your contributions. There's no additional cost for simple phone-based advice as this is included in your TelstraSuper membership. You can contact us on 1300 033 166 or request an appointment with our online contact form. Telstra Super Financial Planning Pty Ltd (TSFP) AFSL 218705 wholly owned by Telstra Super Pty Ltd as trustee for the Telstra Superannuation Scheme (TelstraSuper)

^If you start a retirement phase income stream for the first time on or after 1 July 2024, the transfer balance cap is \$1.9 million. Every individual will have their own personal transfer balance cap depending on their circumstances and whether they have already commenced an income stream account.

Source: [Caps, limits and tax on super contributions | Australian Taxation Office \(ato.gov.au\)](#) and [Calculating your personal transfer balance cap | Australian Taxation Office \(ato.gov.au\)](#)

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## Transfer balance cap



Maximum amount that can be transferred from superannuation accumulation funds into the tax-free retirement phase

**\$1.9 million^**

**Example**

John retires at age 62 with a total super balance of \$2 million. He is able to commence a retirement income stream with up to \$1.9 million<sup>^</sup>. John can leave the remaining \$100,000 in his superannuation accumulation account and access this money when needed tax-free as he has retired and reached his superannuation preservation age.

SUPER CHANGES EFFECTIVE 1 JULY 2024

# Government co-contribution



Annual Income	\$45,400 or less	\$48,400	\$51,400	\$54,400	\$57,400	\$60,400 or more
Personal contribution of \$1,000	\$500	\$400	\$300	\$200	\$100	Nil

The above information is based on the 2024/25 financial year. To receive the co-contribution, your total income must be less than the higher income threshold for that financial year and your personal contributions must reach your super fund by 30 June for you to receive a government co-contribution for that financial year. Other eligibility criteria apply.

Source: [Super co-contribution | Australian Taxation Office \(ato.gov.au\)](https://ato.gov.au)

SUPER CHANGES EFFECTIVE 1 JULY 2024

# Superannuation preservation age



## Superannuation Preservation Age

- Your preservation age is the age at which you can access your super if you're retired (or start a transition to a retirement income stream).
- From 1 July 2024, individuals **60** and older will have reached preservation age.

## Centrelink Age Pension Age

- Your Centrelink age pension age is the age at which you may be eligible for the aged pension.
- From 1 January 2024, individuals **67** and older will have reached pension eligibility age.



Source: [Preservation of super | Australian Taxation Office \(ato.gov.au\)](#) and [Who can get Age Pension - Age Pension - Services Australia](#)

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## RECENT FUND ENHANCEMENTS



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# Online Enhancements



## RetireAccess Income Streams can now be set up online via SuperOnline

### Want to get started? Here's how to open a retirement income stream

#### Step 1

Read the TelstraSuper RetireAccess Product Disclosure Statement and RetireAccess retirement income stream TMD.

[DOWNLOAD PDS AND TMD >](#)

#### Step 2

Complete the Income Stream application.

Current members can join by logging into your account and using the online form.

[JOIN NOW >](#)

#### We can help you with the forms

Call TelstraSuper Financial Planning on 1300 033 166 to speak to a financial Adviser about starting an income stream

[SPEAK TO AN ADVISER >](#)

Identification checks and bank account confirmation will be completed online via Green ID and multi factor authentication

Source: [Retirement income stream | TelstraSuper](#)

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## RECENT FUND ENHANCEMENTS

# Insurance Enhancements



## New digital claims lodgement platform

In collaboration with our insurer MLC, we have delivered a new digital claims lodgement platform.

The claims lodgement platform is for our insured total and permanent disability (TPD), terminal illness and income protection claims and provides our members a greater choice for claim submission and can make the claim process easier and quicker.

Via a secure link to the Digital Claims platform, a member can:

- complete an online claim form which incorporates reflexive questioning based on their answers to various questions
- submit claim requirements and additional documents digitally
- track the progress and status of their claim on demand
- access their MLC claims assessor via various contact channels and link through to the TelstraSuper website for claim reference material and
- access MLC's Vivo Virtual Care.

Source: [Product Disclosure Statements and Guides | TelstraSuper](#)

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## RECENT FUND ENHANCEMENTS

# Insurance Enhancements



## Changes to Income Protection (IP) insurance

1. Members in casual employment may now apply for voluntary IP cover which is subject to acceptance by our insurer.^
2. In the event of an IP claim, the super contribution component paid to your TelstraSuper account has increased from 10% to 12%, with the total benefit design now 87% increased from 85%\*

^The insurance available to you is subject to eligibility criteria, conditions and exclusions contained in the relevant insurance policies and are described in the relevant PDS and insurance guides.

\*In the event of an approved IP claim with a Date of Disablement that is prior to 4 April 2024, the super contribution paid to your TelstraSuper account will be 10% and your total monthly benefit will be 85%



Source: [Product Disclosure Statements and Guides | TelstraSuper](#)

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RECENT FUND ENHANCEMENTS

# VIVO – Health, Wellness and Recovery



## Care for life's journey

### Vivo Wellness

Get proactive with wellness  
to maintain overall health



### Vivo Health

Access medical  
professionals and resources



### Vivo Recovery

Get back on track after injury  
or illness



### Vivo Specialist Care

Support for mental health,  
cancer or pain



Source: [Vivo Services | Vivo - Health, Wellness and Recovery services \(vivowellbeing.com.au\)](https://www.vivowellbeing.com.au)

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## RECENT FUND ENHANCEMENTS

# Education Hub



Home > Tools & Resources > Education hub

## Education hub

Discover webinars, learning modules, videos, the latest news and more to empower your decisions and maximise the benefits of super.

### Take control of your super and make your retirement goals a reality

Making the most of your super is easier when you have expert guidance, advice and resources at your fingertips.

#### Where to start? Search by topic:

MANAGING YOUR SUPER

INVESTMENTS

PREPARING FOR RETIREMENT

IN RETIREMENT

ADVICE

CONTACT US

MORE WEBINARS AND EVENTS NEAR YOU

See what's coming up and register now.

REGISTER NOW



Mortgage v Super



#### Mortgage v Super

Sophie and Kat from the Step It Up advice team discuss putting extra money on your mortgage v in your super.

[WATCH HERE >](#)



#### Insurance in super

Find out how to best manage your insurance cover with our flexible options.

[WATCH HERE >](#)



What's your advice for people buying their first home?



#### What's your advice for people buying their first home?

Sophie and Kat from the Step It Up advice team discuss the FHSSS and buying your first home.

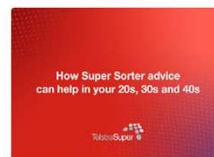
[WATCH HERE >](#)



#### Combine your super accounts

Enjoy the benefits of having all your super in one place, with just one set of fees.

[WATCH HERE >](#)



How Super Sorter advice can help in your 20s, 30s and 40s



#### Super Sorter advice in your 20s, 30s and 40s

Huy from the Super Sorter advice team talks about the advice that can help set you up for the future.

[WATCH HERE >](#)



#### Nominating your beneficiaries

This webinar covers the importance of nominating beneficiaries.

[WATCH HERE >](#)



#### Cybersecurity

This webinar covers current cybersecurity trends and threats

[WATCH HERE >](#)



#### Contribution limits

This webinar covers the difference between pre and post tax contribution limits.

[WATCH HERE >](#)

Source: [Education hub | TelstraSuper](#)

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## RECENT FUND ENHANCEMENTS

# More super, Lower fee's



We're pleased to announce that from 1 April 2024 our percentage-based administration fee was reduced from 0.17% to 0.16% p.a of your account balance.

We regularly review our fees and charges and are glad that we passed on another percentage-based administration fee reduction; the third in three years.

The dollar-based administration fee will remain at \$1 per week.



Source: [More super lower fees | TelstraSuper](#)

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## RECENT FUND ENHANCEMENTS

# Notice of intent to claim a tax deduction



Eligible members can now submit a notice of intent to claim a tax deduction online without the need to complete a paper form.

To do this, simply log into SuperOnline, click 'Contributions' and complete the request to tell us the amount you wish to claim.

Alternatively, you can still complete the [Notice of Intent to Claim a Tax Deduction form](#).



Source: [Tax deductions for personal contributions | TelstraSuper](#)

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## RECENT FUND ENHANCEMENTS

# RetireAccess Lifetime Pension

On November 1, 2023, TelstraSuper launched our RetireAccess Lifetime Pension. Our lifetime pension is an annuity-style product that can provide you with a guaranteed, regular and tax-free income payment in retirement for you and your spouse's lifetime, in exchange for a lump sum purchase price.

The benefit of the Lifetime Pension include:



Providing a guaranteed income stream for the rest of your life. This also includes payments to your spouse if they have been included as the reversionary life insured of your RetireAccess Lifetime Pension.



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



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.



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

Refer to [TelstraSuper's RetireAccess Lifetime Pension](#) for more information



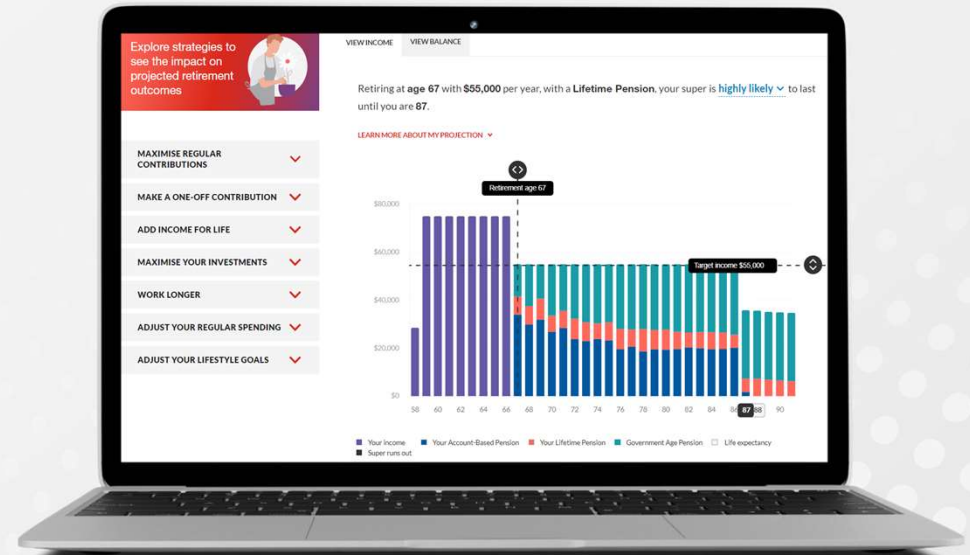
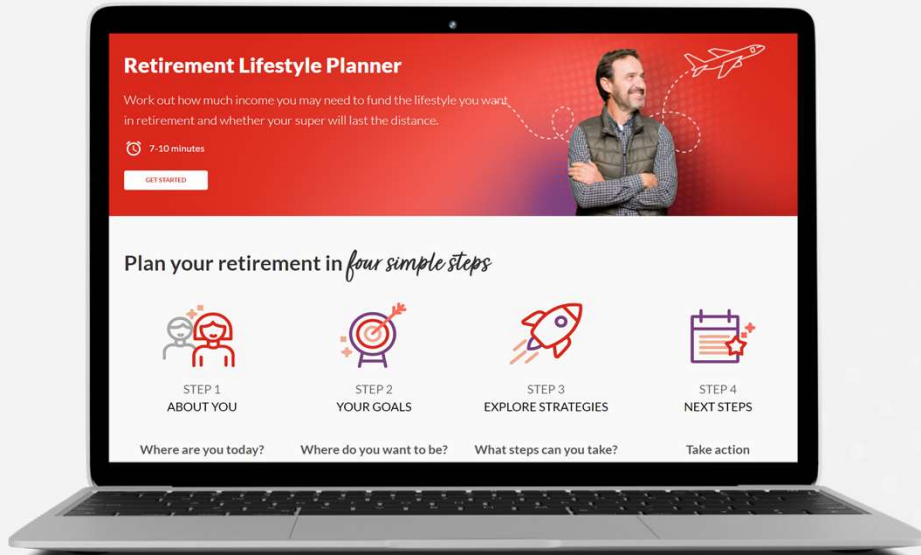
Refer to TelstraSuper Lifetime Pension Product Disclosure Statement and Target Market Determination located on TelstraSuper's website at [Product Disclosure Statements and Guides | TelstraSuper](#).

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 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.

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## RECENT FUND ENHANCEMENTS

# Retirement lifestyle planner



- You can set your goals and where you want to be at retirement helping you to determine how much income you may need to support your retirement lifestyle
- Allows you to assess the impact that different scenarios could have on your goals/retirement outcomes such as planned career breaks/time off to raise children, making lump sum withdrawals and making additional contributions
- See how much Government Age Pension you may qualify for and include other investments, assets and income that you may have

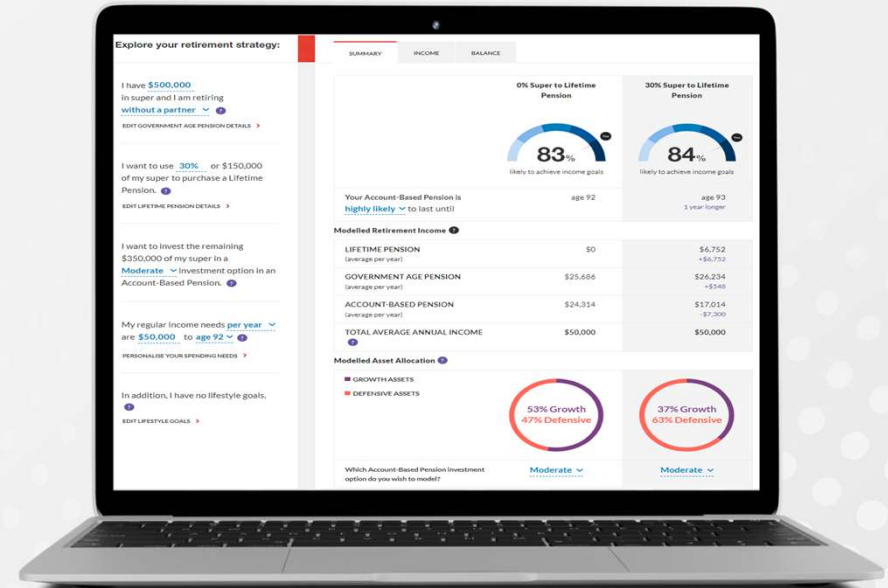
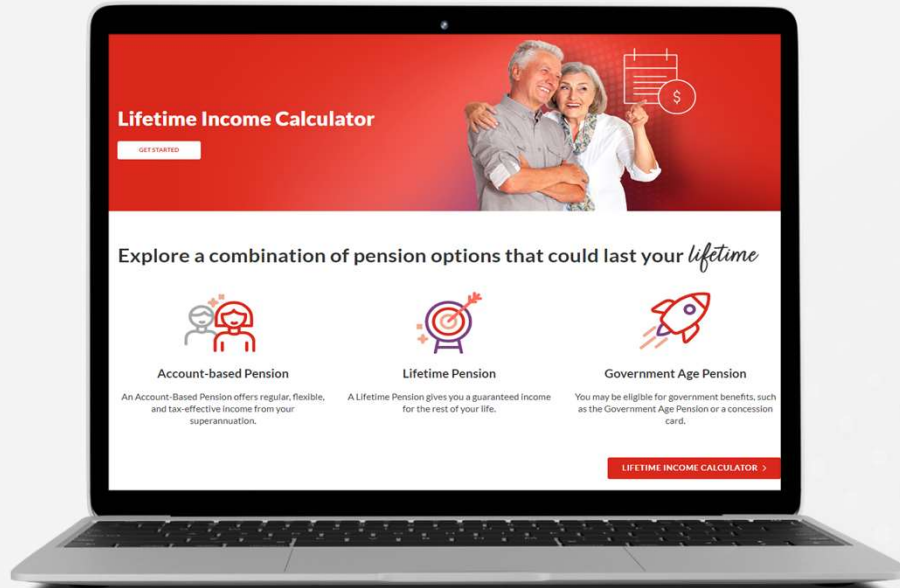
The information you provide in the calculator will be used by TelstraSuper Pty Ltd to provide you with an illustrative income projection. However, it may not take into account all of your relevant personal needs and circumstances and it is not intended to replace financial advice. A financial planner 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](http://www.telstrasuper.com.au/information-hub/calculators)**

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## RECENT FUND ENHANCEMENTS

# 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.

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# Get *super fit* with TelstraSuper Financial Planning



## Get super fit with a super health check

Expert advisers from TelstraSuper Financial Planning can help you by reviewing your superannuation objectives and creating a plan to help support you in achieving your financial goals.

It all starts with a small step of talking to a financial adviser from TelstraSuper Financial Planning, who can address one or all of the following topics and more:



Boosting your super



Buying your first house



Saving goals



Investing



Insurance



Managing debt

Expert advisers from TelstraSuper Financial Planning are ready to assist with complementary 30-minute super health checks through pre-arranged telephone meetings.

To request a financial health check email [education@telstrasuper.com.au](mailto:education@telstrasuper.com.au)



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\*Please refer to the following privacy policies: [Telstra Super Financial Planning Pty Ltd and Telstra Super Pty Ltd Privacy Policies](#)

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## HOW TELSTRASUPER CAN ASSIST

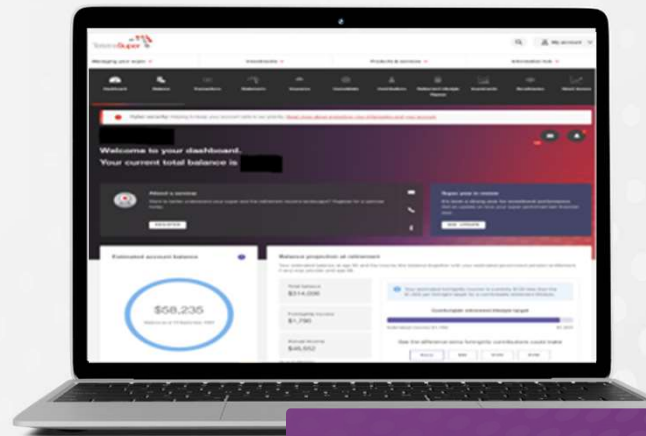


## HOW TELSTRASUPER CAN ASSIST

# 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](http://www.telstrasuper.com.au)

## HOW TELSTRASUPER CAN ASSIST

# Meet the Guidance Specialist team



- Provide general advice relating to your retirement options and generate a Lifetime Pension quote.
- Provide assistance with online tools and calculators
- Provide assistance with locating and completion of application 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 Guidance Specialist email [education@telstrasuper.com.au](mailto:education@telstrasuper.com.au)**

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HOW TELSTRASUPER CAN ASSIST

# 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**

\$550 - \$1,485 per topic (+GST if applicable), depending on the scope and complexity of the advice



## BIG *picture it*

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

**One off fee for service**

\$1,100 - \$4,950 (+GST if applicable) depending on the scope and complexity of the advice



## 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**

\$1,750<sup>^</sup> pa or \$2,300<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 [Financial Planning and Advice | TelstraSuper](#) for important information about the services. Advice fees are current as at 1 July 2024.

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

<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.

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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



**[On demand education hub](#)**



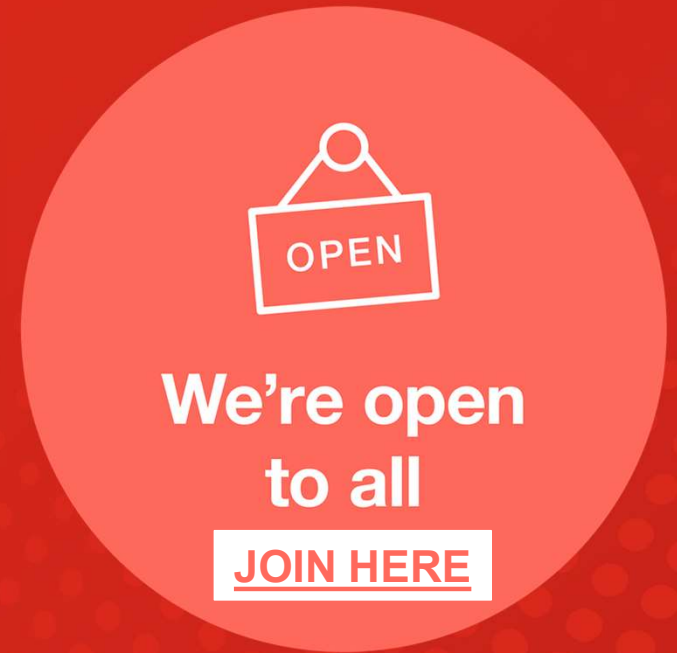
**[education@telstrasuper.com.au](mailto:education@telstrasuper.com.au)**



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



**Live chat via website**



Rated an ESG Leader for 2023 by Rainmaker

*Your leading profit-to-member fund*

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