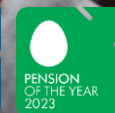


TODAY'S TOPIC



RetireAccess Lifestyle investment options for retirees

Thank you for joining us.
We will commence shortly.



Rated an ESG Leader for 2023 by Rainmaker

“We acknowledge the Traditional Custodians of country throughout Australia and their connections to land, sea and community. We pay our respect to their elders past present and emerging and extend that respect to all Aboriginal and Torres Strait Islander peoples today.”

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



RetireAccess Lifestyle investment options - RetireAccess retirement income stream



How to make an investment switch online



How to modify the cash allocation



Introducing TelstraSuper's RetireAccess lifetime pension



How TelstraSuper can assist



Questions



RETIREACCESS LIFESTYLE
INVESTMENT OPTIONS-
RETIREACCESS
RETIREMENT INCOME
STREAM



The Lifestyle investment options

The Lifestyle investment options are diversified investments which are designed to help manage retirement risks such as drawing down on your savings during a market downturn.

To help deliver a consistent and sustainable income, the Lifestyle product suite includes a cash allocation feature that allows members to automatically allocate some of their investment to their cash investment option each month.

Members can then draw a regular, consistent income from this cash investment option. This helps them manage volatility by transferring small amounts, more often, into the cash option.

The Lifestyle investment options

TelstraSuper recognises that members who are drawing down on their super in retirement, have different requirements and investment risks to members who are working and accumulating superannuation.

The four Lifestyle investment options **Lifestyle Growth, Lifestyle Balanced, Lifestyle Moderate, Lifestyle Conservative** are specifically designed to:

- provide sustainable income in retirement
- be tax effective
- grow and preserve capital; and
- manage retirement specific risks such as drawing down on superannuation during a market downturn and providing income sustainability throughout retirement.

The Lifestyle investment options are only available for members in the RetireAccess Retirement Income stream.



The Lifestyle investment options



Lifestyle Growth



- Australian Shares **28.5%** (10-50%)
- International Shares **27.5%** (10-50%)
- Unlisted Property **12%** (0-25%)
- Infrastructure **10%** (0-20%)
- Alternative Debt **8%** (0-25%)
- Cash (includes term deposits) **4%** (0-20%)
- Opportunities **3.5%** (0-10%)
- Listed Property Trusts **3.5%** (0-10%)
- Private Markets **3%** (0-10%)
- Defensive Alternatives **0%** (0-10%)
- Diversified Fixed Interest **0%** (0-20%)
- Foreign Currency Exposure (5-45%)

Lifestyle Balanced



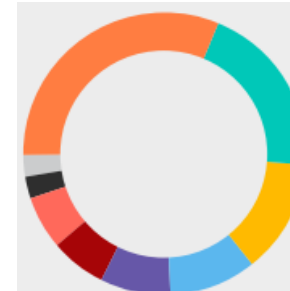
- Australian Shares **23.5%** (0-40%)
- International Shares **23%** (0-40%)
- Unlisted Property **12%** (0-25%)
- Infrastructure **10%** (0-20%)
- Alternative Debt **8%** (0-25%)
- Cash (includes term deposits) **7%** (0-20%)
- Diversified Fixed Interest **6.5%** (0-40%)
- Opportunities **3.5%** (0-10%)
- Listed Property Trusts **3.5%** (0-10%)
- Private Markets **3%** (0-10%)
- Defensive Alternatives **0%** (0-10%)
- Foreign Currency Exposure (5-45%)

Lifestyle Moderate



- Diversified Fixed Interest **18.5%** (0-50%)
- Australian Shares **17%** (0-35%)
- International Shares **16.5%** (0-35%)
- Unlisted Property **13%** (0-25%)
- Cash (includes term deposits) **11%** (0-20%)
- Infrastructure **10%** (0-20%)
- Alternative Debt **8%** (0-25%)
- Listed Property Trusts **3.5%** (0-10%)
- Opportunities **2.5%** (0-10%)
- Private Markets **0%** (0-10%)
- Defensive Alternatives **0%** (0-10%)
- Foreign Currency Exposure (0-30%)

Lifestyle Conservative



- Diversified Fixed Interest **31.5%** (5-60%)
- Cash (includes term deposits) **20%** (10-40%)
- Unlisted Property **13%** (0-25%)
- Infrastructure **10%** (0-20%)
- Alternative Debt **8%** (0-25%)
- Australian Shares **6.5%** (0-30%)
- International Shares **6%** (0-30%)
- Opportunities **2.5%** (0-10%)
- Listed Property Trusts **2.5%** (0-10%)
- Private Markets **0%** (0-10%)
- Defensive Alternatives **0%** (0-10%)
- Foreign Currency Exposure (0-30%)

Please refer to TelstraSuper's RetireAccess Income stream Product Disclosure Statement and Retirement Income Stream Target Market Determination for further information [Product Disclosure Statements and Guides | TelstraSuper](#)

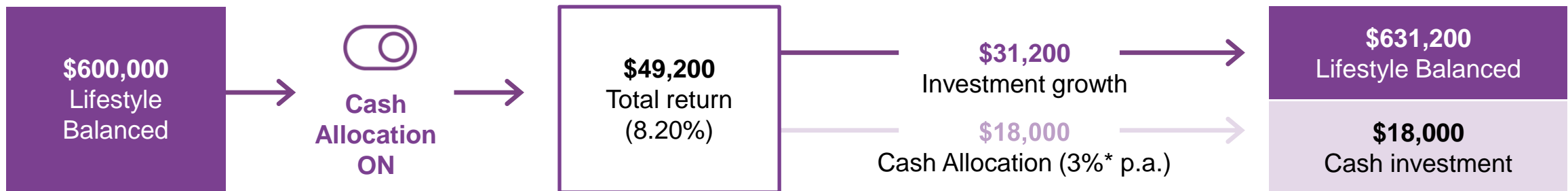
Cash Allocation feature

Lifestyle investment options offer an optional Cash Allocation feature, which can help provide investment flexibility and can assist in managing market by continually transferring small portions of your growth assets into your cash option. Moving smaller amounts more often reduces the risk associated with drawing down in bigger proportions during market downturns.

If you elect to use the Cash Allocation feature, each month we will allocate funds to the Cash investment option from your chosen Lifestyle investment option(s) using a declared rate which will vary for each Lifestyle investment option. The rate is determined on a six-monthly basis by the Trustee who considers the expected yield on the underlying assets and the sustainability of the amounts.

Example

John has a total balance of \$600,000 invested in the Lifestyle Balanced investment option. He decides to turn on the Cash Allocation feature. In the first year, Lifestyle Balanced generates a total return of 8.20% (or \$49,200). From this, the equivalent of 3%* p.a. (or \$18,000 p.a.) is allocated to the Cash investment option each month and the balance is reinvested.



*This example is conceptual only – investment returns, and cash allocation amounts will change year to year and are not guaranteed.



HOW TO MAKE AN INVESTMENT SWITCH ONLINE



Investment switch steps



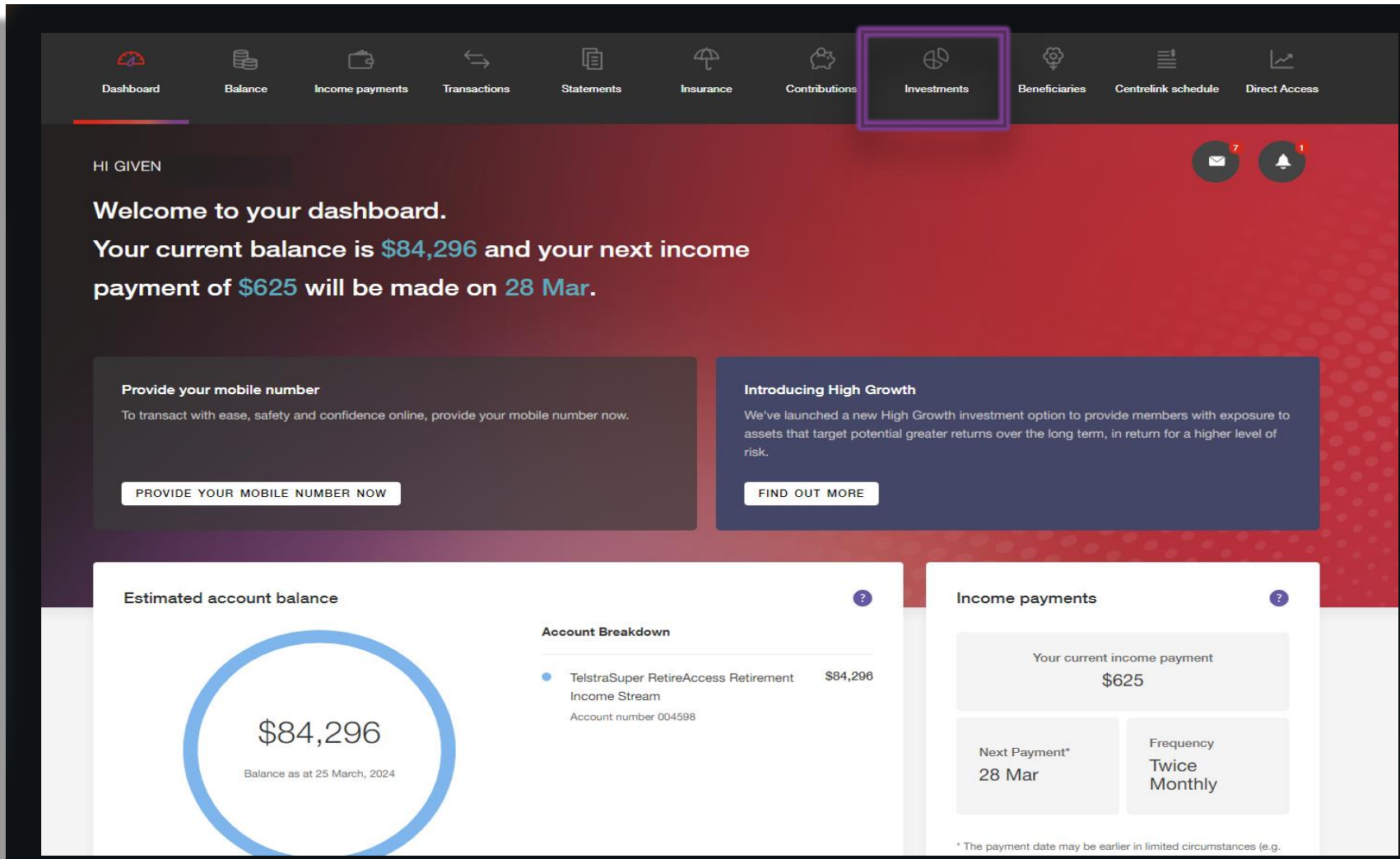
Log into your SuperOnline account to complete the following options:

- 1** **Investment switch**
Choose one or more of the Lifestyle investment options
- 2** **Cash Allocation**
Turn Cash Allocation to **ON**
- 3** **Drawdown strategy**
Select the options to draw your income from

Important

Choosing your drawdown strategy is a new online feature. It's important to note that if you don't have enough money to pay your income from your chosen drawdown option(s), your income will be taken proportionally from all the options you are invested in. Refer to the relevant TelstraSuper RetireAccess Product Disclosure Statement for more information [Product Disclosure Statements and Guides | TelstraSuper](#)

How to make an investment switch online



To make an investment switch online, from your SuperOnline dashboard, select the **Investment tab** at the top of the screen.

How to make an investment switch online



Your current investment options and drawdown allocations

Your account balance as at 25 March 2024

\$84,296.27

Investment Options	Current Allocation	Current Drawdown
Australian Shares	\$84,296.27	100.00%
Total	\$84,296.27	100.00%

UPDATE INVESTMENT DETAILS

UPDATE INCOME DRAWDOWN

REGISTER FOR DIRECT ACCESS

You will then be able to review your current investment selection as well as the options to either update investment details or update income drawdown.

In this example, we will select update investment details.

How to make an investment switch online



Investment choice update type

Update your investment option(s) for your account balance using either percentage allocation or dollar amount. Select one option below. *

Update investment allocation for my current balance

Update my current investments using percentage allocation

Update my current investments using dollar amounts

I have read and understood the following:

- A [buy-sell spread](#) may apply as a result of any changes I make to my investment choice.
- Changing my investment option will affect how investment returns are allocated to my account.
- If I invest across more than one investment option, the initial percentage split may change over time due to investment market movements and transactions on my account.
- I can make one investment switch a day.
- My account will be invested in my new investment selections the next business day if my request is submitted before 5:30pm (Melbourne time). Requests received on or after 5:30pm (Melbourne time) on a business day, or on weekends or public holidays, will take an extra day.
- Investment option switches will be processed at the sell unit price (out of current investment options) and the buy unit price (into the selected investment options) applicable to the day the change took place.
- I understand that if I have an automatic investment re-weight instruction in place I cannot update this online and that the processing of this investment switch will cancel my instruction. I also understand that I will need to download and complete an investment choice form to reinstate my automatic investment re-weight instruction and make my investment switch.
- If you provide multiple Cash Allocation instruction(s) within a month, only your most recent instruction(s) will be actioned for that month.

NEXT [CANCEL](#)

Review the investment choice update type you would like to make.

Select whether you would like your investment switch to be based on **percentage or dollar amounts**. The checkbox will default to the percentage option.

Once you have made a selection, tick '**I have read and understood the following**' which confirms you understand the terms and conditions.

Select **Next** to continue

How to make an investment switch online



Update current balance investment allocation

Select your new investment options and allocations below. The total must equal 100%.

You will be asked to confirm your investment choice before you submit this request.

INVESTMENT OPTIONS	CURRENT ALLOCATION	NEW ALLOCATION
HIGH GROWTH	0.00%	<input type="text" value="0.00"/> %
LIFESTYLE GROWTH	0.00%	<input type="text" value="0.00"/> %
LIFESTYLE BALANCED	0.00%	<input type="text" value="0.00"/> %
LIFESTYLE MODERATE	0.00%	<input type="text" value="0.00"/> %
LIFESTYLE CONSERVATIVE	0.00%	<input type="text" value="0.00"/> %
INTERNATIONAL SHARES	0.00%	<input type="text" value="0.00"/> %
AUSTRALIAN SHARES	100.00%	<input type="text" value="0.00"/> %
PROPERTY	0.00%	<input type="text" value="0.00"/> %
DIVERSIFIED BONDS AND CREDIT	0.00%	<input type="text" value="0.00"/> %
CASH	0.00%	<input type="text" value="0.00"/> %
DIRECT ACCESS *	0.00%	<input type="text" value="0.00"/> %
TOTAL	100.00%	0.00% Percentage allocation must add up to 100%

* Investment choice updates to your Direct Access account must be made using dollar amounts. Read the [Direct Access Product Guide](#) for more information. If you wish to invest in Direct Access you must first [register for a Direct Access account](#). Your initial investment transfer to Direct Access must be \$10,000 or greater. A minimum of \$10,000 or 24 months' worth of income drawdown must remain invested in options other than Direct Access. Investment choice updates to your Direct Access account must be made using dollar amounts. You cannot allocate future contributions to the Direct Access option. Read the [Direct Access Product Guide](#) for more information.

NEXT PREVIOUS CANCEL

The next step is to update your current investment allocation.

In the new allocation section, select your new allocation. You are unable to proceed until the selection equals 100%.

When you have finalised your selection, select **Next**.

How to make an investment switch online



Update your cash allocation choice

The Cash Allocation feature is only available in the Lifestyle investment options. You can turn the Cash Allocation feature on or off at anytime. If you turn it on you will be set up with a Cash investment option which will receive the monthly allocation. You need to turn the Cash Allocation on by the last calendar day of the month for the payment to be made within the next month.

INVESTMENT OPTIONS	CURRENT: CASH ALLOCATION	NEW: CASH ALLOCATION
LIFESTYLE MODERATE	OFF	<input checked="" type="radio"/> ON <input type="radio"/> OFF
LIFESTYLE CONSERVATIVE	OFF	<input checked="" type="radio"/> ON <input type="radio"/> OFF

Review your income draw down instructions

If you are turning on the Cash Allocation feature for the first time, a [Cash investment option](#) will be opened. As a result you should review your income draw down instructions and confirm the investment options you would like to draw your income from, which can include the Cash investment option.

[CANCEL](#)

If you select one of the lifestyle investment options, you can elect to turn on the cash allocation.

Make your selection to either **ON/OFF**.

Select **Next** to continue

How to make an investment switch online



Confirm your investment change

Your investment changes are summarised below. If you confirm and proceed with this update it will only apply from the Effective Day.

Once you submit a request, it can't be cancelled.

Current balance

INVESTMENT OPTIONS	CURRENT ALLOCATION	NEW ALLOCATION
LIFESTYLE MODERATE	0.00%	70.00%
LIFESTYLE CONSERVATIVE	0.00%	30.00%
AUSTRALIAN SHARES	100.00%	0.00%
TOTAL	100.00%	100.00%

Confirm Cash Allocation Choice updates

Please review your Cash Allocation selection below. By turning on the Cash Allocation feature, the Cash investment option will receive a monthly allocation.

INVESTMENT OPTIONS	CURRENT: CASH ALLOCATION	NEW: CASH ALLOCATION
LIFESTYLE MODERATE	OFF	ON
LIFESTYLE CONSERVATIVE	OFF	ON

I have read and understood the information in the RetireAccess Product Disclosure Statement and understand the risks and other implications of selecting and changing my investment options and/or applying the Cash Allocation feature.

NEXT

PREVIOUS

CANCEL

You will then be asked to review your investment change and confirm the cash allocation choice update.

If correct and you wish to proceed, select **Next**.

How to make an investment switch online



Where would you like your income payments drawn from? *

I would like to nominate the investments for my income drawdown

I would like my income drawn proportionately from my current investment options

NEXT PREVIOUS CANCEL

If you are invested in more than 1 option, the next step is to select where you would like your income payments drawn from*.

You can **nominate the investments for your income drawdown** or **draw your income proportionately from your current investment options**

Select **Next** to continue

* Note - If you are only invested in one investment option, this question is not presented. The process is complete, and you will receive confirmation of your investment switch.

How to make an investment switch online



Where would you like your income payments drawn from? *

I would like to nominate the investments for my income drawdown

I would like my income drawn proportionately from my current investment options

INVESTMENT OPTIONS	CURRENT INCOME DRAWDOWN	NEW INCOME DRAWDOWN
LIFESTYLE MODERATE	0.00%	<input type="text" value="50.00"/> %
LIFESTYLE CONSERVATIVE	0.00%	<input type="text" value="50.00"/> %
AUSTRALIAN SHARES	100.00%	<input type="text" value="0.00"/> %
CASH	0.00%	<input type="text" value="0"/> %
TOTAL	100.00%	100.00%

In this example, we have selected to nominate the investments for the income drawdown.

In the new income drawdown section, select the investments and the allocation for the drawdown.

You are unable to proceed until the selection equals 100%.

When you have finalised your selection, select **Next**.

How to make an investment switch online



Confirm your income drawdown change

Be sure to review the details below before submitting your changes.

It is important to note that requests to update your income drawdown made less than three Melbourne business days prior to your next income payment, may not take effect until your following payment.

INVESTMENT OPTIONS	CURRENT INCOME DRAWDOWN	NEW INCOME DRAWDOWN
LIFESTYLE MODERATE	0.00%	50.00%
LIFESTYLE CONSERVATIVE	0.00%	50.00%
AUSTRALIAN SHARES	100.00%	0.00%
CASH	0.00%	0.00%
TOTAL	100.00%	100.00%

I acknowledge that when there's insufficient funds in one of my nominated drawdown investment options, the available funds will be drawn from that investment option and the shortfall will be drawn proportionately from my other nominated drawdown investment options. If I only have one nominated drawdown investment option, funds will be drawn first from that option then proportionately from all my investment options.

SUBMIT

PREVIOUS

CANCEL

You will then be asked to review and confirm your income drawdown changes.

You will then be required to tick the box to confirm you wish to make the changes. As you can see in this example, you will be notified if there is insufficient funds in one of the nominated drawdowns. You will be advised of the options or you can select previous and amend your selection.

If correct and you wish to proceed, select Next.

How to make an investment switch online



Your have submitted changes to your investment details

Thank you for confirming your updated selections.

You will receive confirmation via your SuperOnline mailbox or by post according to your communication preference. You can view and update your communication preference anytime via your SuperOnline account.

Please note, Investment option switch instructions received before 5.30pm on a Melbourne business day will be transacted at the unit price declared for that day. Switch instructions received after 5.30pm on a Melbourne business day will be transacted at the unit price declared for the next Melbourne business day. Please note that the unit price for any given Melbourne business day is declared on the following Melbourne business day.

[BACK TO MY INVESTMENTS](#)

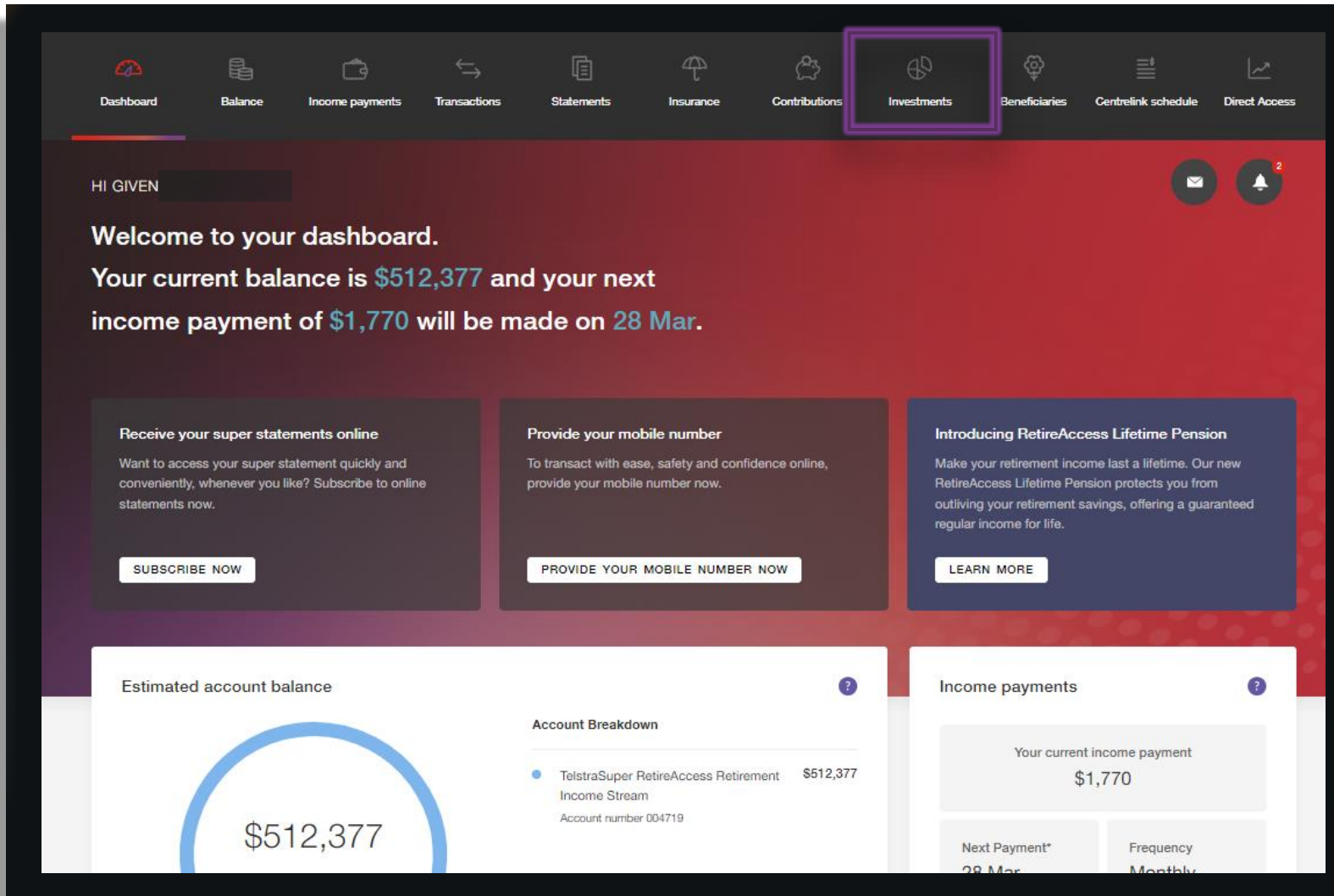
You will then receive confirmation you have submitted changes to your investment details.



HOW TO MODIFY THE CASH ALLOCATION



Modify cash allocation



To modify the cash allocation online, from your SuperOnline dashboard, select the Investment tab at the top of the screen.

Modify cash allocation



Your current investment options and drawdown allocations

Your account balance as at 25 March 2024

\$512,377.78

Investment Options	Current Allocation	Current Drawdown
Lifestyle Conservative	\$512,377.78	100.00%
Cash Allocation: OFF MODIFY		
Total	\$512,377.78	100.00%

UPDATE INVESTMENT DETAILS

UPDATE INCOME DRAWDOWN

REGISTER FOR DIRECT ACCESS

If you are invested in one of the Lifestyle options, you can view if the cash allocation feature is **ON/OFF**.

If you would like to alter your nomination, select **Modify**.

Modify cash allocation

Update your cash allocation choice

The Cash Allocation feature is only available in the Lifestyle investment options. You can turn the Cash Allocation feature on or off at anytime. If you turn it on you will be set up with a Cash investment option which will receive the monthly allocation. You need to turn the Cash Allocation on by the last calendar day of the month for the payment to be made within the next month.

INVESTMENT OPTIONS	CURRENT: CASH ALLOCATION	NEW: CASH ALLOCATION
LIFESTYLE CONSERVATIVE	OFF	<input type="radio"/> ON <input checked="" type="radio"/> OFF

Review your income draw down instructions

If you are turning on the Cash Allocation feature for the first time, a [Cash investment option](#) will be opened. As a result you should review your income draw down instructions and confirm the investment options you would like to draw your income from, which can include the Cash investment option.

[CANCEL](#)

You can then modify by either turning the cash allocation either **ON/OFF**.
When you have finalised your selection, select **Next**.

Modify cash allocation



Review your cash allocation choice updates

Please review your Cash Allocation selection below. By turning on the Cash Allocation feature, the Cash investment option will receive a monthly allocation.

INVESTMENT OPTIONS	CURRENT: CASH ALLOCATION	NEW: CASH ALLOCATION
LIFESTYLE CONSERVATIVE	OFF	ON

I have read and understood the information:

In the relevant [RetireAccess Product Disclosure Statement](#) and understand the risks and other implications of selecting and changing my investment options and/or applying the Cash Allocation feature.

SUBMIT PREVIOUS CANCEL

Review the changes and confirm you understand and have read the terms by ticking the checkbox.

Select **Submit** to continue.

Modify cash allocation



Your Cash Allocation nomination has been submitted

Successful updates will be confirmed via your SuperOnline mailbox or by post according to your communication preference. You can view and update your communication preference anytime via your SuperOnline account.

You cannot make further changes to your investments while the change to your Cash Allocation is pending. Please check back on your account shortly and once confirmed you will be able to make changes to your investment choices and income drawdown should you chose to do so.

[BACK TO MY INVESTMENTS](#)

You will receive confirmation
your cash allocation
nomination has been
submitted.



**INTRODUCING
TELSTRASUPER'S
RETIREACCESS
LIFETIME PENSION**



TelstraSuper's 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



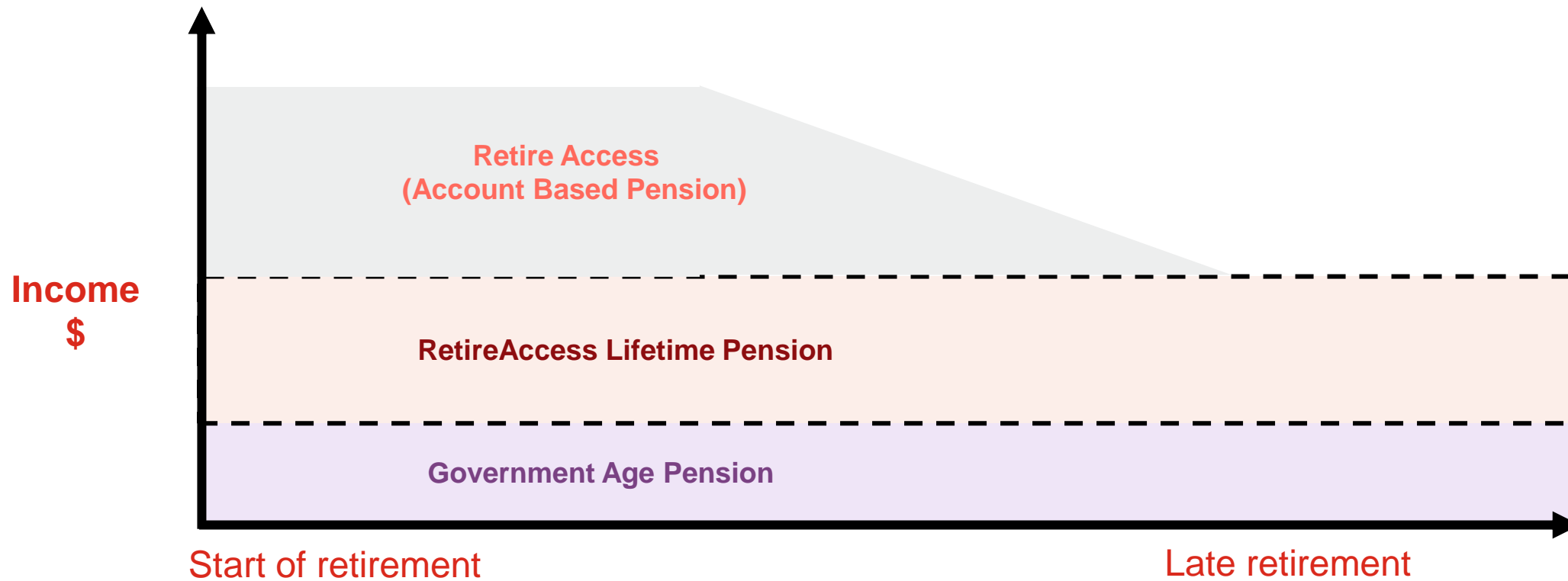
Refer to TelstraSuper Lifetime Pension Product Disclosure Statement and Target Market Determination located on TelstraSuper's website at [Product Disclosure Statements and Guides | TelstraSuper](#). The benefits provided by RetireAccess Lifetime Pension are supported by a life insurance policy issued 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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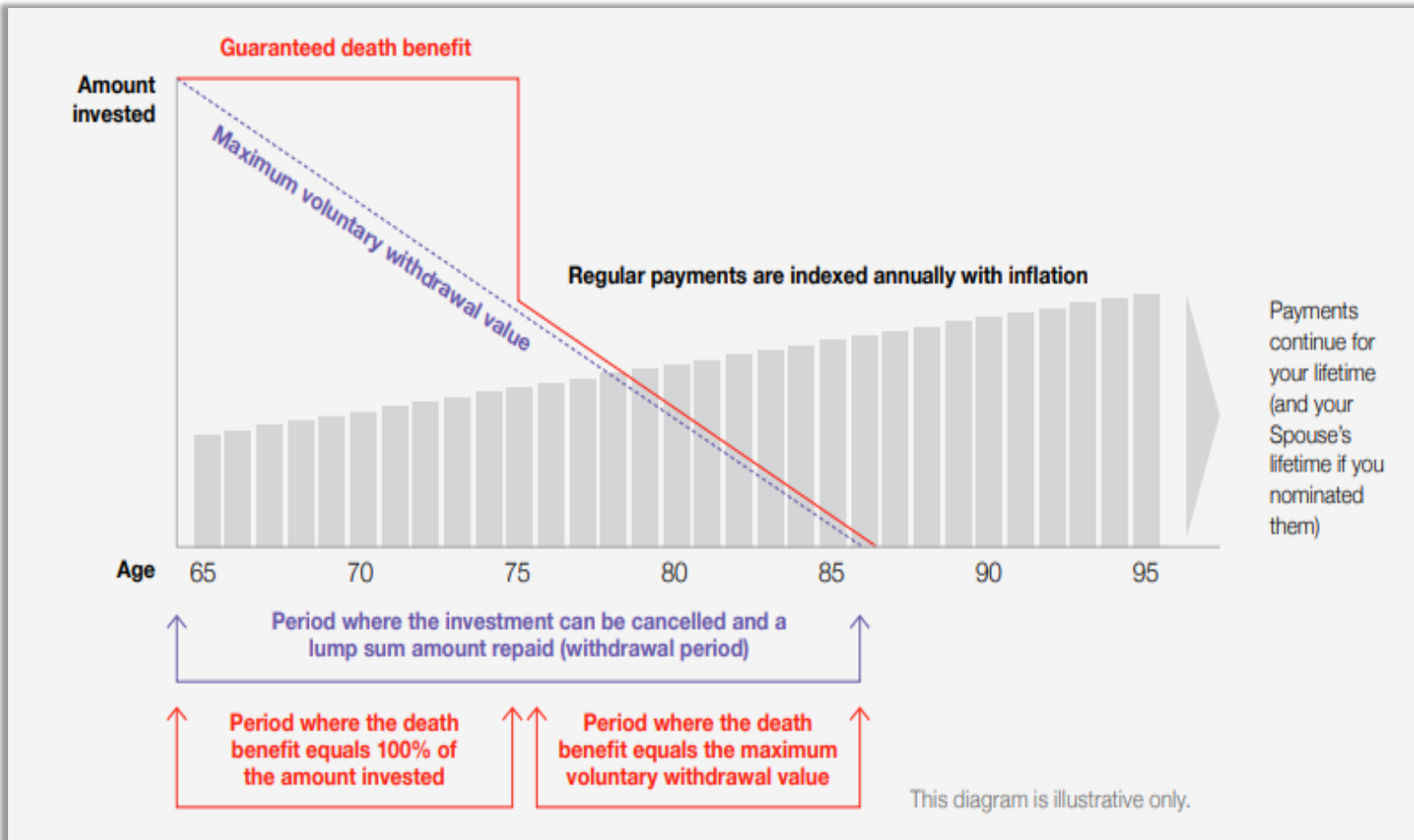
Improve retirement income



Solutions to help members maximise their income in retirement with greater flexibility and certainty



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.

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 TELSTRASUPER CAN ASSIST

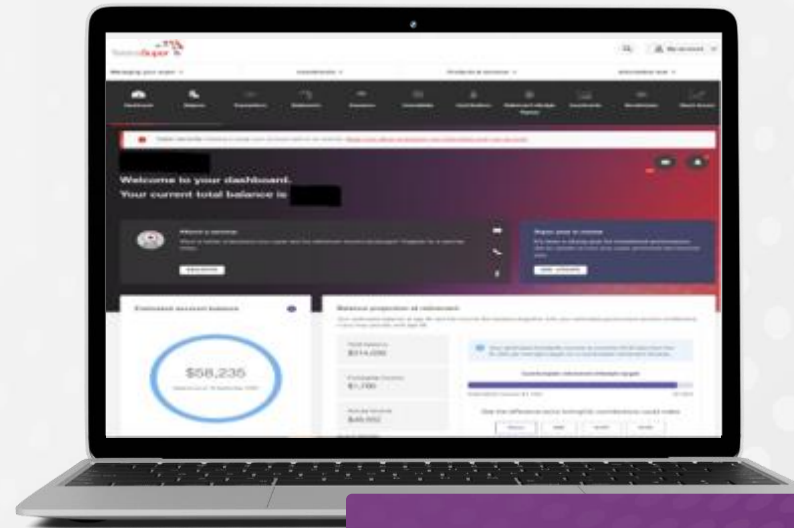


HOW TELSTRASUPER CAN ASSIST

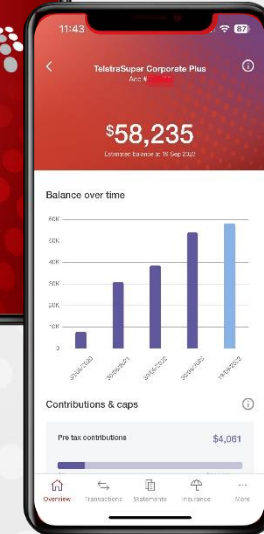
Keeping in touch with your super



- ✓ 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

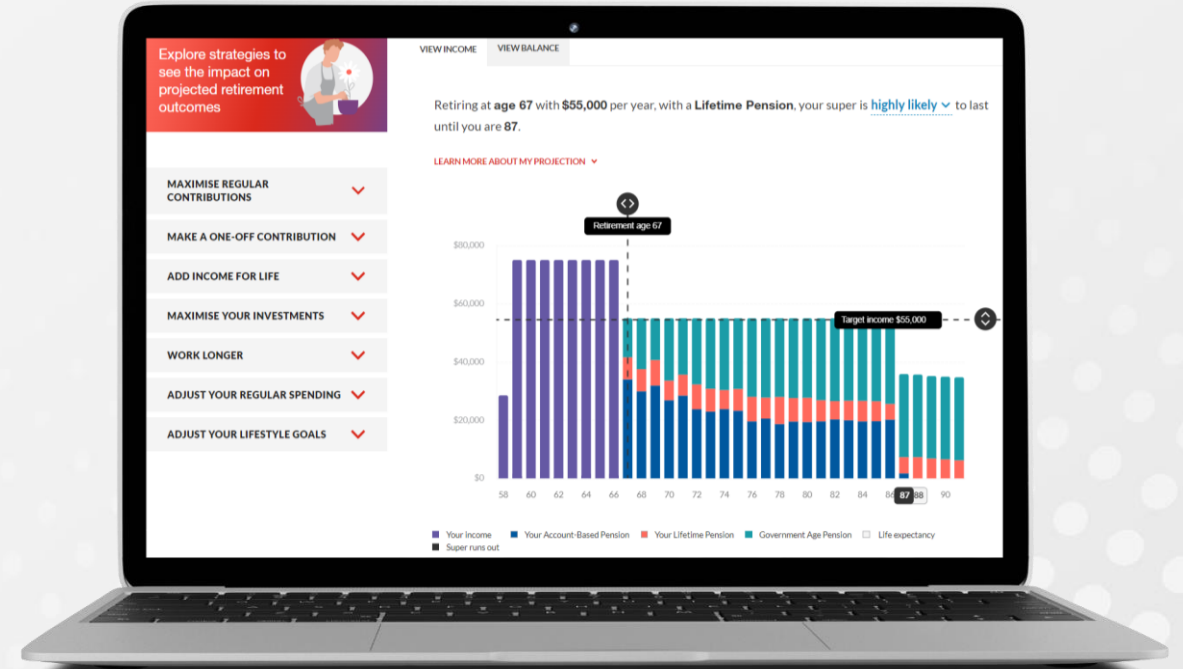
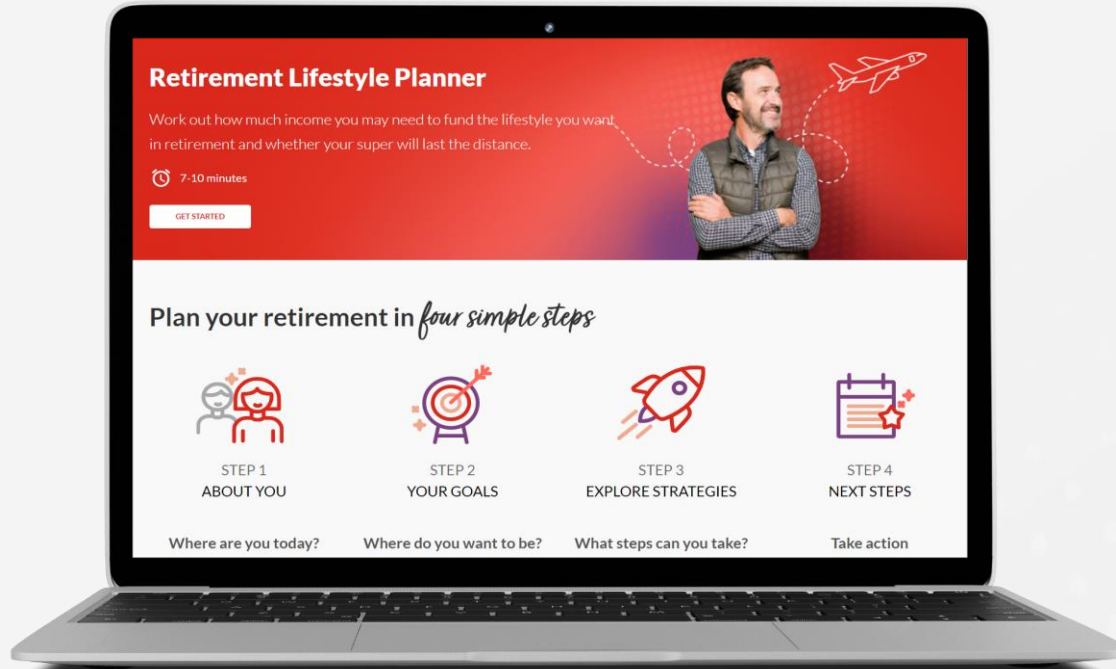


Available on
Android
and **Apple iOS.**



Log into SuperOnline at
www.telstrasuper.com.au

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

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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 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)

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[^]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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To request a financial health check email education@telstrasuper.com.au

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THANKS FOR YOUR TIME



We're happy to answer your questions



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