

**TODAY'S TOPIC**

# TelstraSuper's Direct Access Investment Option

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](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.

# Agenda



TelstraSuper's Direct Access investment option



Retaining Direct Access in your RetireAccess



How TelstraSuper can assist



Questions



## **TELSTRASUPER'S DIRECT ACCESS INVESTMENT OPTION**

# What is Direct Access?

Direct Access is TelstraSuper's self-directed investment option available through an easy-to use online platform. It's for those members who want more control and choice with their investment decisions in managing part of their super or retirement income.

You have the option to invest in a range of Australian listed shares<sup>^</sup>, term deposits or Exchange Traded Funds (ETFs)<sup>^</sup>.

## Key benefits



### Investment control

Buy and sell investments with more control and freedom. Our easy-to-use online platform provides transaction visibility of trading, returns and performance.



### Informed investment choices

Access to the latest independent research, market data and stock commentary and the ability to speak to one of our financial advisers.



### Less paperwork, compliance and reporting

Though the Direct Access investment option, TelstraSuper takes care of all the administration, compliance and reporting requirements. There are no set-up costs and ongoing costs may be lower compared to a Self-Managed Super fund (SMSF).

<sup>^</sup>It is important to note, that TelstraSuper is not making any recommendation to any person to acquire any listed shares or ETF product and makes no representations and/or warranties as to whether a particular listed share or ETF product will meet any individual's investment needs and requirements.

Source: [Direct Access product | TelstraSuper](#)

Current as 1 July 2024. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.

# Direct Access vs Self Managed Super Funds (SMSFs)



## Direct Access investment option

The Direct Access investment option provides:

- ✓ greater control and flexibility over your investments;
- ✓ with no requirement to directly manage the administration of investments and compliance with relevant laws; and
- ✓ is likely to be more cost effective than higher costs of managing your own superannuation fund.

## Self Managed Super Funds (SMSFs)

When a person operates a SMSF they must:

- ✓ carry out the role of trustee or director;
- ✓ ensure the fund is properly invested;
- ✓ ensure the fund is administered in accordance with the relevant superannuation law;
- ✓ keep comprehensive records; and
- ✓ arrange an annual audit by an approved SMSF auditor.

# Direct Access

## Objective

To provide members with the choice and flexibility to manage part of their super.

## Who should invest?

Those who are comfortable taking an active role managing part of their super investment.

## Investment timeframe

The minimum suggested timeframe will depend on the investments selected by individual members. The minimum suggested timeframes that generally apply to the investments in the Direct Access option are:

- **Term deposits: 1 years or less**
- **Approved Exchange-Traded Funds (ETFs): 8-10 years**
- **Listed securities and Australian share that form part of the S&P/ASX 300. Index: 8-10 years.**

## Risk objective

The risk level will depend on the mix of investments selected by individual members. The risk levels that generally apply to the investments in Direct Access option are:

- **Term deposits: very low risk**
- **Listed securities such as ETFs, and Australian Shares that form part of the S&P/ASX 300 Index: very high risk.**

The likelihood of a negative return will vary depending on each member's allocation to shares, ETFs, term deposits and other listed securities, and the performance of the investments selected by individual members.





# Who can invest in Direct Access?

## To be eligible to invest in a Direct Access Account you must:

- be registered for SuperOnline
- have a Tax File Number (TFN) and a valid email address on file
- meet other requirements, depending on the type of TelstraSuper account you have or are opening (see below):

## Members with a Corporate Plus, Personal Plus or Voluntary Accumulation Accounts (VAA):

- have a minimum balance of \$50,000 in your TelstraSuper account
- transfer at least \$10,000 into Direct Access (which includes a minimum balance of \$200 in a Cash Transaction Account)
- keep a minimum of \$10,000 in your other TelstraSuper investment options (these other investment options cannot include a MySuper interest#)

## RetireAccess Account:

- applicable for new and existing Retirement income stream accounts (not applicable for Transition to Retirement and Term Allocated Pension accounts)
- have (or have had) an initial minimum account balance of at least \$50,000
- transfer at least \$10,000 into Direct Access‡ (which includes a minimum balance of \$200 in a Cash Transaction Account)
- keep \$10,000 or the equivalent of 24 months' worth of income payments (whichever is the greater amount), in non-Direct Access TelstraSuper investments
- do not appoint a reversionary beneficiary.

# If you have a MySuper allocation for either your current and/or future contributions, you'll need to move this allocation to another investment option to register for Direct Access.

‡If you are transferring your existing Direct Access investments held in Corporate Plus or Personal Plus account when starting a new Retirement income stream, you must transfer all your Direct Access investments across. Term deposits cannot be transferred. You will need to wait for the term deposit to mature or break the term deposit before you can transfer. Where a term deposit is broken, a reduced rate of interest may be applied.

# What can I invest in?



The Direct Access investment option allows you to invest a proportion of your super in the investment options listed below. The return will depend on the mix of investments you choose.

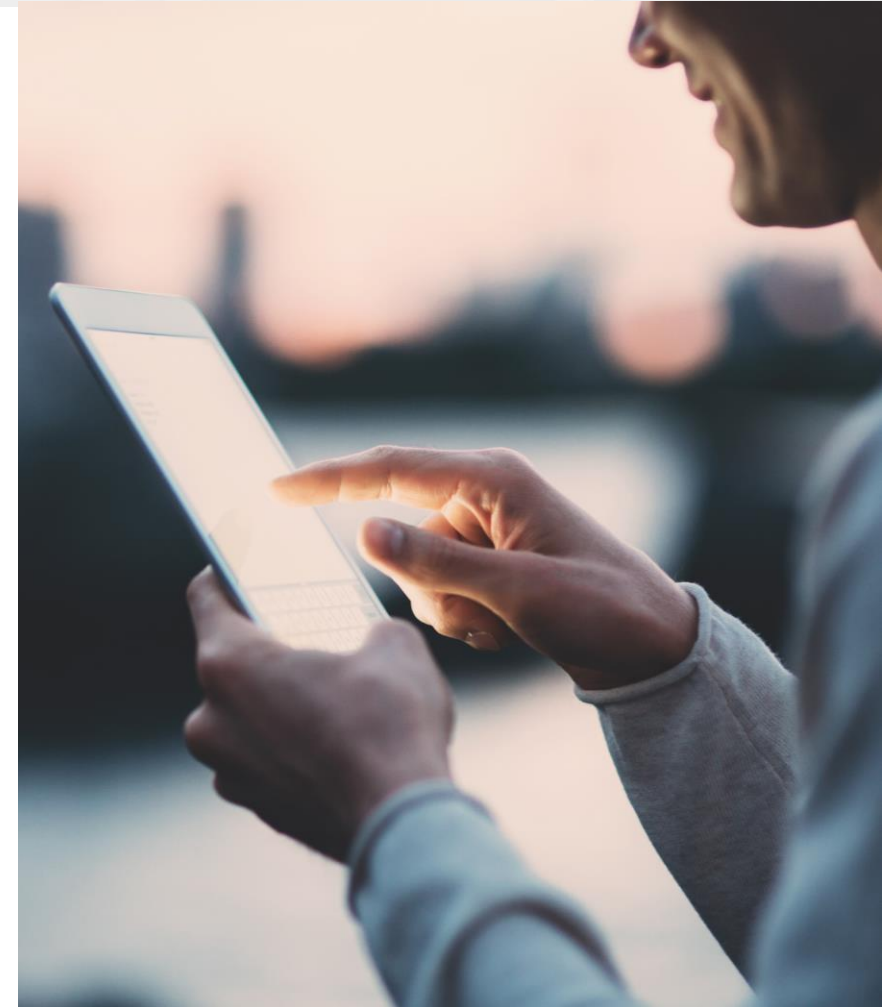
- Australian shares that form part of the S&P/ASX 300 Index
- other listed securities such as Exchange Traded Funds (ETFs)<sup>^</sup> approved by the Trustee [Exchange Traded Funds | TelstraSuper](#)
- a range of approved term deposits [Term Deposits | TelstraSuper](#)

## Cash Transaction Account

Any earnings from term deposits or listed securities are usually credited to your Cash Transaction Account (CTA). The CTA is designed to hold your money for short periods of time, until you either invest in Direct Access, or transfer funds back into one of our diversified or single asset class investment options.

Funds held within your CTA are deposited with ANZ and attract interest at a rate of 0.30% above the ANZ official cash rate.

Please refer to TelstraSuper's website for the effective cash rate [Direct Access Term Deposits | TelstraSuper](#)



For more information about Direct Access or your term deposit and other investment options, read the [Direct Access Product Guide](#) or call **1300 033 166**.

<sup>^</sup>It is important to note, that TelstraSuper is not making any recommendation to any person to acquire any ETF product and makes no representations and/or warranties as to whether a particular ETF product will meet any individual's investment needs and requirements.

Current as 1 July 2024. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.

# What can I invest in?

## Australian shares that form part of the S&P/ASX 300 Index

With Direct Access, eligible members can invest, part of their super on the Australian Securities Exchange (ASX) in the companies of your choice from the S&P/ASX300.

Not only can you choose what you invest in, but you get access to some of the shareholder rights, including the ability to vote on shareholder resolutions at company AGMs (referred to as 'corporate actions', which we may make available to you from time to time where possible).

Whether you want to build an investment portfolio around specific sectors, companies, services or on your own ideals and ethics, you now have more control.

Note that you can invest in any one company to a maximum of 15% of your total TelstraSuper accumulation or Retirement income stream account balance.

As well as trading, the Direct Access investment option also gives you the opportunity to draw on research, news and market summaries to help inform your decision making.

Morningstar and Australian Associated Press provide information regarding Australian and global financial markets and financial news, as well as global financial and company ratios.

You can also access independent market commentary and stock research on companies you're able to invest in, as well as market and stock commentary from the trading platform.

A range of reports relating to your Direct Access investment option listed securities can be quickly generated, including dividends, valuation, fees and expenses, capital gains and tax.

# What can I invest in?

## Exchange Traded Fund (ETF)?

Like shares, ETFs are traded on an exchange, however are structured like a managed fund in that they contain a collection of securities and usually represent a particular market index (eg. S&P/ASX All Ordinaries Index).

They combine the diversification benefits of traditionally-managed index funds with the flexibility of investing directly in the sharemarket.

While diversification can reduce risk, they are still subject to market risk (the level of which depends on the underlying securities in the ETF).

ETFs offer an efficient, cost-effective way to access targeted areas of investment, such as an international region or a specific market sector, without having to select individual shares.

Refer to our website for a list of currently available ETFs [Exchange Traded Funds | TelstraSuper](#)

## Term Deposits

With Direct Access, eligible members can now take advantage of highly competitive retail term deposit rates giving you the protection you want at a fixed rate of return.

Direct Access offers a range of deposit providers and terms, which you can pick and choose from according to your own preferences. You can invest in as many as you wish, however a minimum and maximum investment applies to each term deposit.

### Choose your Term Deposit provider

The term deposits currently available through your Direct Access account are provided by two APRA regulated providers: ME Bank and NAB.

For more information about these providers, please visit their respective websites [mebank.com.au](http://mebank.com.au) and [www.nab.com.au](http://www.nab.com.au)

# How to select the Direct Access investment option



## Step 1

Existing members should read the [Direct Access Product Guide](#). Consider your tolerance for risk, investment timeframe and your investment objectives, and decide if Direct Access offers the type of investments and the level of control, you're looking for you.



## Step 2

[Login](#) to your SuperOnline account  
If you are not yet registered for SuperOnline you can [register here](#)



## Step 3

Click on the Direct Access link in the menu bar and provide a valid email address and your Tax File Number.  
You will receive a mailbox item confirming your Direct Access registration.



## Step 4

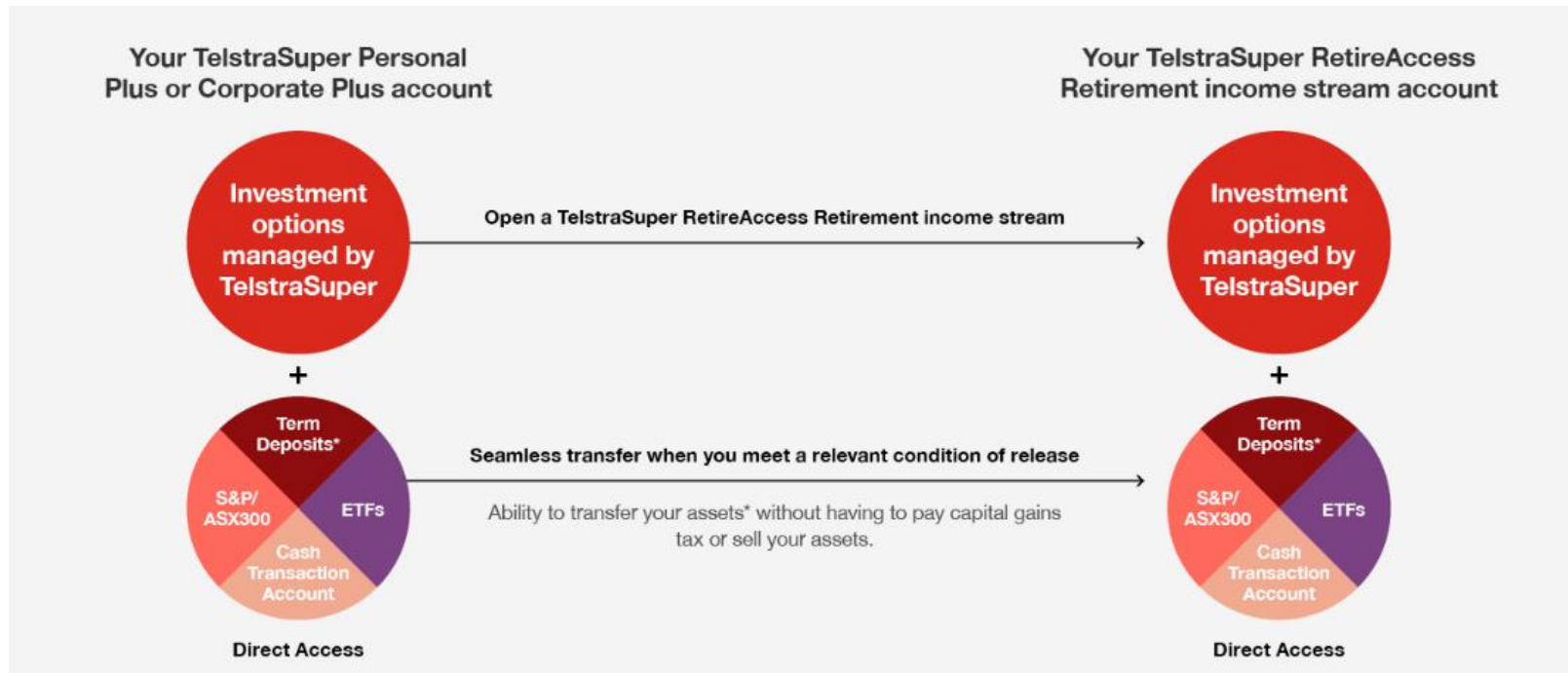
Transfer at least \$10,000 into Direct Access (which includes ensuring a minimum balance of \$200 in a Cash Transaction Account) and meet other eligibility criteria. You will receive a mailbox item confirming the funds have been transferred.  
You can now trade.



**RETAINING DIRECT  
ACCESS IN YOUR  
RETIRE ACCESS**

# Direct Access for Retirement Income Stream

From 1 September 2023, members can remain invested in the Direct Access investment option when they reach retirement by transferring the Direct Access investments held\* to a new retirement income stream account<sup>^</sup>. Your entire Direct Access investment balance must be transferred across. Partial Direct Access transfers are not possible.



\* A term deposit that has not yet matured at the time the member wishes to transfer to a new retirement income stream account cannot be transferred unless it is prematurely broken. Fees and costs may apply.

<sup>^</sup>Excludes Transition to retirement income stream accounts and Term allocated pensions. Also excludes Retirement income stream accounts with a reversionary beneficiary nomination. Other eligibility criteria and terms and conditions apply. Refer to the [Direct Access Guide](#) and [RetireAccess PDS](#) for further information.



**HOW TELSTRASUPER  
CAN ASSIST**

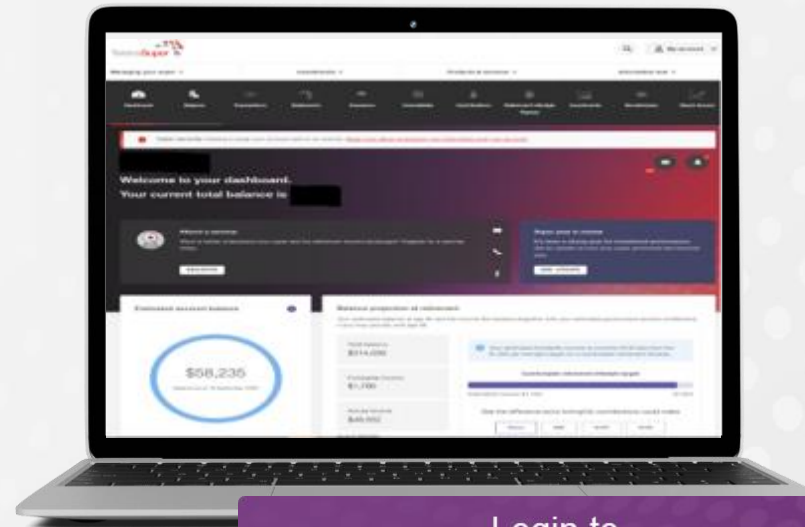


## HOW TELSTRASUPER CAN ASSIST

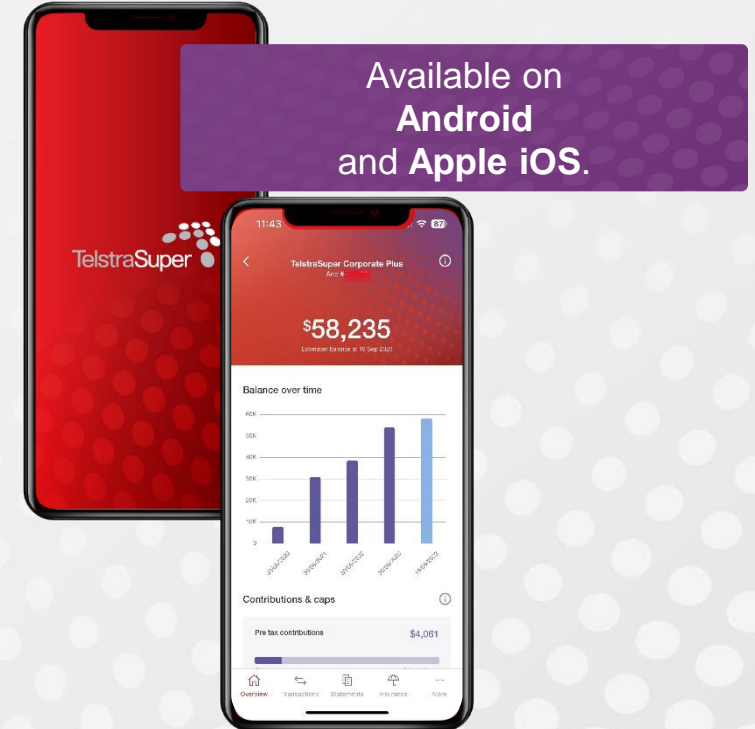
# Keeping in touch with your super



- ✔ Update your email address and personal details
- ✔ Check your account balance
- ✔ Review your insurance cover
- ✔ View your nominated beneficiaries and make a non-binding nomination
- ✔ Review your investment options and investment returns
- ✔ Keep track of pre-tax contributions against the concessional contribution caps
- ✔ Review benefit statements
- ✔ View latest contributions and transactions



Login to  
SuperOnline at  
[telstrasuper.com.au](https://telstrasuper.com.au)



# Need help with Direct Access



At TelstraSuper we're here to help you build a secure financial future.

TelstraSuper Financial Planning has a team of phone-based Advisers who can provide you with simple general advice about Direct Access. There's no additional charge for our phone-based service as this is included in your TelstraSuper membership.

If you require further personalised advice, we have comprehensive advisers who can assist you with portfolio construction of ETFs and term deposits with Direct Access. An advice fee applies.

To arrange an appointment with a TelstraSuper Financial Planning comprehensive adviser email [education@telstrasuper.com.au](mailto: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**

\$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.

Current as 1 July 2024. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.

# 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)

Telstra Super Financial Planning Pty Ltd ABN 74 097 777 725 AFSL 218705 is wholly owned by Telstra Super Pty Ltd ABN 86 007 422 522 in its capacity as trustee for the Telstra Superannuation Scheme ABN 85 502108 833, which is referred to as TelstraSuper. Fees may apply after the initial appointment.

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

Current as 1 July 2024. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.

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



We're open to all

[JOIN HERE](#)



Rated an ESG Leader for 2023 by Rainmaker

*Your leading profit-to-member fund*

This presentation contains factual information and general advice only. It has been prepared without taking into account your objectives, financial situation and needs. Before you act on any information or make any financial decision, you should consider whether it is appropriate having regard to your personal circumstances. If you are considering acquiring a financial product you should obtain the relevant product disclosure statement (PDS) and target market determination (TMD) before making any decision. You may wish to consult an Adviser before you make any decisions relating to your financial affairs. To speak with an Adviser from TelstraSuper Financial Planning, call 1300 033 166. The taxation information in the presentation is factual information only. If you require taxation advice you should consult your accountant or tax adviser.

Current as 1 July 2024. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.