

**Life's complicated.
Get financial advice
that's simple.**

**Financial
Planning Week
4 – 9 October**



Thank you for joining us.
We will commence shortly

FINANCIAL PLANNING WEEK
TELSTRASUPER FINANCIAL PLANNING

TODAY'S TOPIC

START YOUR JOURNEY WITH FINANCIAL ADVICE



Meet the speakers



Anousone Keomany

Advice Proposition
Support Lead

Telstra Super Financial
Planning Pty Ltd
AFSL 218705



Anthea Kos

Member Education
Consultant

TelstraSuper Pty Ltd
AFSL 236709

IMPORTANT NOTICE

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) before making any decision. You may wish to consult an Advisor before you make any decisions relating to your financial affairs. To speak with an Advisor 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.

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WHY WE DO WHAT
WE DO...

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NEXT STEPS

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OUR ADVICE OFFER
TO YOU

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QUESTIONS



WHY WE DO WHAT WE DO...

Our trusted team

- TelstraSuper Financial Planning has been providing advice to TelstraSuper members for 19 years. Since launching we've helped over 30,000 members get personalised help with their financial future.
- Financial advice not only can help you manage your wealth but also can make you feel more confident and in control before and after retirement. The right kind of financial advice can really make a big difference to your future.

Grew our Intra-Fund advice service

- ✓ 19,400 member engagements
- ✓ 3,844 Intra-Fund advice appointments
- ✓ 99% of members surveyed rated our Advisers as **very good** or **excellent**

Strong Comprehensive advice offer

- ✓ 3,500 total client meetings
- ✓ 2,100 ongoing service packages
- ✓ 2,400+ advice document issued

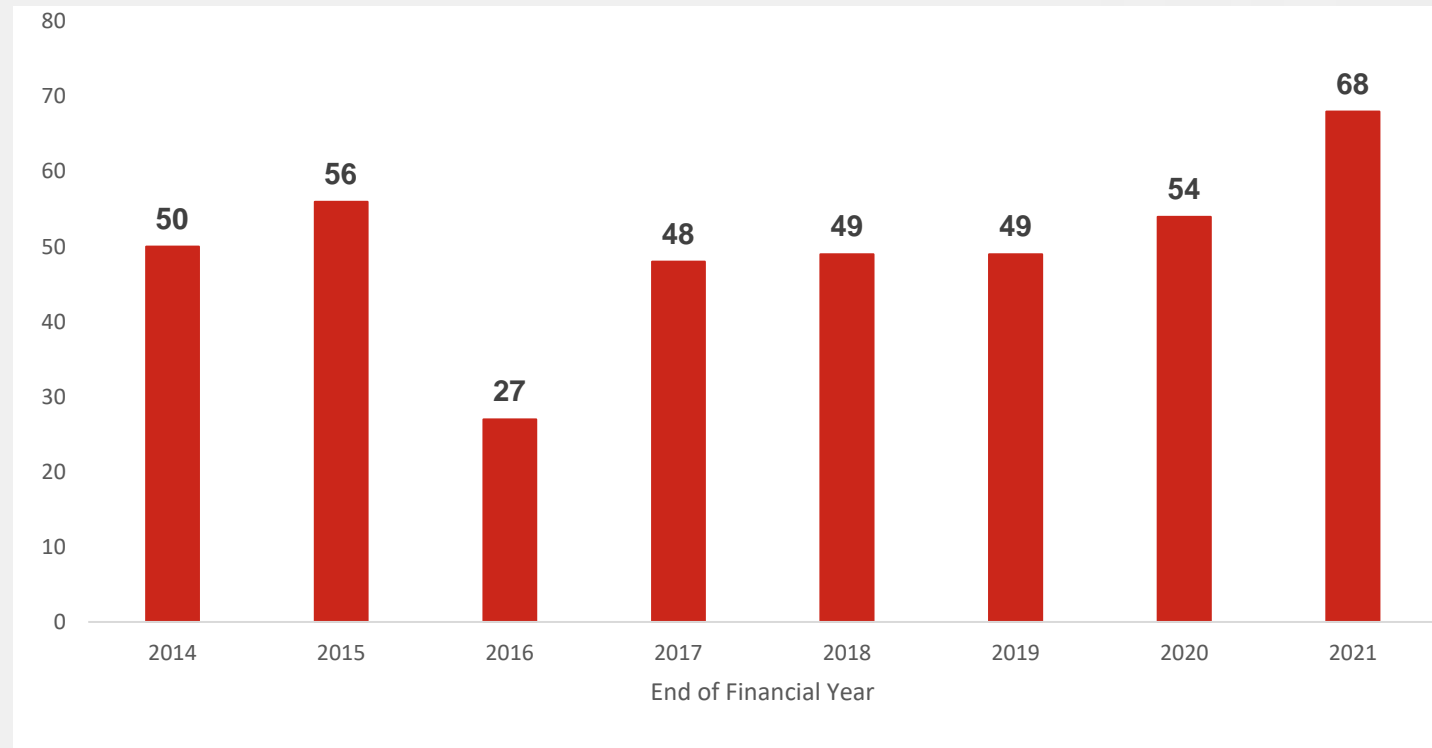
Maintaining our Commitment to Advice

- ✓ Retaining our Comprehensive and OGS offer
- ✓ Broadening advice to include more external options
- ✓ A new investment platform for our clients
- ✓ Investing in resources to support growth
- ✓ Key to maintain our 95% retention rate

All TelstraSuper advisers have passed the FASEA exam

The member experience speaks for itself

NPS among those who have had an interaction with a TSFP in the last 2 years



“He... was just AMAZING. He understood all the questions I had and looked at my Super situation from my perspective - and totally understood me. He was informative, polite, patient, trustworthy & most importantly, did not push me to make any decisions...”



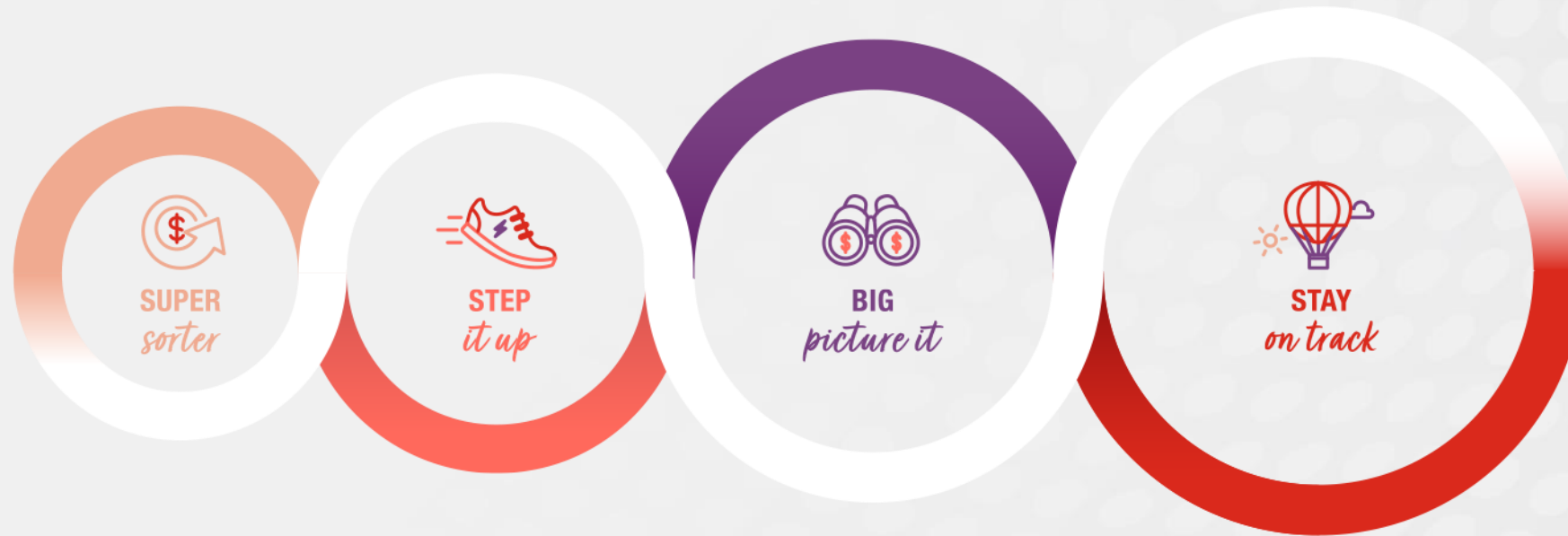
“Just a brief note to say how refreshingly positive and satisfying my recent dealings with your telephone team have been... It’s rare to find 100% customer satisfaction anymore, but you have delivered just that.”



OUR ADVICE OFFER TO YOU

Life's complicated. Get financial advice that's simple.

Our new updated Advice model and branding, to broaden the offer to all members



Simple phone advice and info to max your super.

Want to take that next step with your super or finances? We'll find you a simple solution.

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

Ongoing expert coaching on super and wealth. We'll nudge and encourage you, keeping you on track as life changes.

Life's complicated. Get financial advice that's simple.

A full suite of advice options at any stage of life



Super Sorter

Investment Choice, contributions and insurance within the Fund.

No additional cost to members



Step It Up

Simple retirement, complex contributions, tailored investment choice, TTR, setting up an income stream and compare my super.

\$450 - \$1,000 per topic
(+GST where applicable)

NEW



Big Picture It

Retirement planning, wealth accumulation and comprehensive insurance.

Fee for Service



Stay On Track

Ongoing advice service to keep our clients on track to meet their goals and objectives as their life, and financial situation, changes.

2 options

OUR ADVICE OFFER TO YOU

'Super Sorter' simple advice included in your fees



At any stage of life...



Simple Investment

**Insurance Advice
within TelstraSuper**

Simple Contributions

'Super Sorter' making the right investment choice



- Jane is 50 years old and her TelstraSuper account balance is \$250,000.
- She is 15 years from retiring and concerned about her superannuation investment after noticeable drops in her account balance in March 2020
- Jane has never made an investment choice and would like assistance in selecting the correct investment choice in her TelstraSuper fund.

Super Sorter appointments provide:

- ✓ No additional cost for the appointment.
- ✓ General advice on investments within super covering
 - Education on growth, defensive and mixed asset classes within TelstraSuper
 - Investment options available within TelstraSuper
 - Key concept explanations on risk v's return, volatility, time in the market, paper loss and single portfolio v's bucket strategy
- ✓ Risk profile questionnaire completed with an adviser
- ✓ Indicative risk provide identified
- ✓ Personal advice on investment option recommended
- ✓ Statement of Advice document sent personalised based on member's situation

OUR ADVICE OFFER TO YOU

'Step it Up' access to advice for all Members



At any stage of life...for more tailored topics for a fee



Complex Contributions

Individual \$600
Couple \$900
(+GST if applicable)



Compare my Super / Should I Join?

Individual \$850
Couple \$1,500
(+GST if applicable)



Transition to Retirement

Individual \$750
Couple \$1,125
(+GST if applicable)



Tailored Investment Choice

Individual \$450
Couple \$675
(+GST if applicable)

Simple Income Stream*

Individual \$750
Couple \$1,125
(+GST if applicable)

Super vs Debt**

Cashflow and Budgeting**

Non-Super Investments**

* Includes Tailored Member Investment Choice

** Phase 2 delivery

'Step it Up' living life to the full



- Terry is about to turn 64 and his partner Donna is 57 years old and considering retirement. They have been together for 31 years and with no financial dependants.
- Their assets and debts are:
 - Superannuation \$617,000 (ASFA recommends \$640,000* for a comfortable lifestyle for a couple)
 - Family home \$1.2M (mortgage \$15,600)
 - Australian and International shares \$4,000
 - Credit card debt \$6,400
- Terry estimates his cost of living is \$45,000pa and he will require an additional \$12,000 pa for the next 10 years for holidays and home renovations/maintenance.
- Terry would like assistance in setting up an Account Based Income Stream and the payment frequency

* Source: ASFA Retirement Standard June quarter 2021 - www.superannuation.asn.au/resources/retirement-standard

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 lump sums required for a comfortable retirement assume that the retiree/s will draw down all their capital and receive a part Age Pension.

'Step it Up' complex contributions



- Mary is 49 years old and has been with Telstra for over 20 years and has recently been made redundant and received a payment of \$126,000. Her prior income was \$85,000 pa
- She is married to Jonathan who is 45 and works full time at Coles as an e-commerce manager
- They have 2 children, Ava and Chloe who are 11 and 16
- Due to the pandemic, they have no immediate expenses in the near future
- Their assets and debts are:
 - Superannuation \$365,000 (ASFA recommends \$640,000)
 - Family home \$1.1M (mortgage \$124,000 with an offset account)
 - Credit card debt \$7,400 which they pay off every month
- Mary would like to set up a contribution strategy using her redundancy payment

OUR ADVICE OFFER TO YOU

'Step it Up' access to advice for all Members



Step It Up appointments provide:

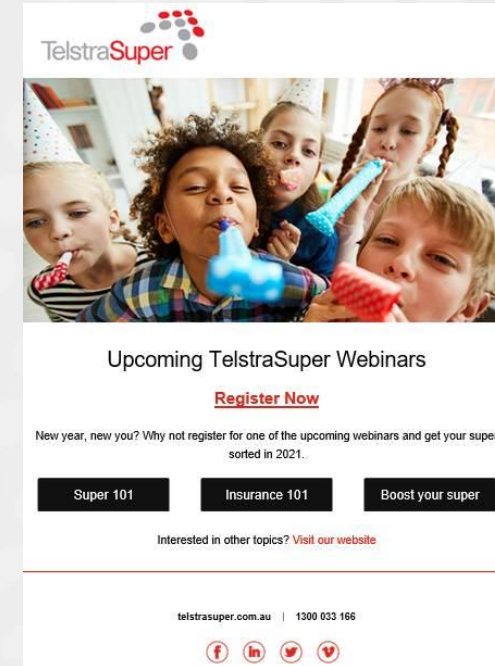
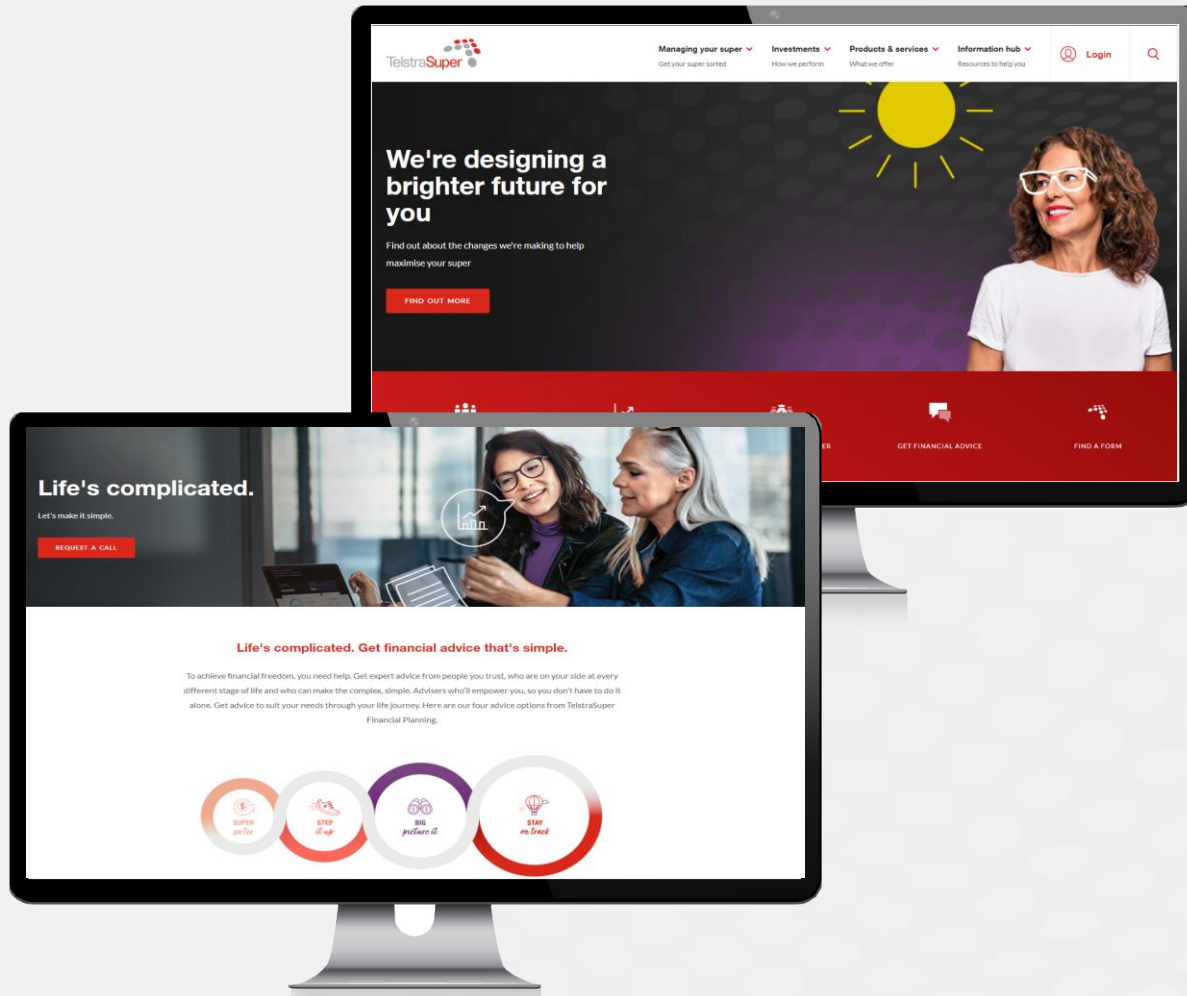
- ✓ 60 minute meet and greet appointment with an adviser. There is no cost for this initial appointment
- ✓ We'll uncover your goals and objectives to establish if we can put you in a better position
- ✓ Fee for the cost of advice will be positioned
- ✓ Statement of Advice document will be provided personalised on member's situation
- ✓ Plan presentation will be booked in with the member
- ✓ Advice will be provided in the Statement of Advice and the adviser will help with directions on how to implement advice



NEXT STEPS

NEXT STEPS

How do I access advice



1300 033 166

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 TSFP Financial Services Guide (FSG) on our website (www.telstrasuper.com.au), dated 6 September 2021 for important information about the services.

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**The fund you trust
with your super, is now
there for your friends.**

**Invite a friend.
We'll do the rest.**

telstrasuper.com.au/refer



**Competitive
fees**



**Profits back
to you**



**Strong long-term
performance**



**Simple advice
on your super**



**When we win,
you win!**



**Responsible
investors**

Happy to answer your questions.



1300 033 166

8:30am - 5:30pm (Melbourne time) Monday to Friday



talkingsense@telstrasuper.com.au



telstrasuper.com.au



**As a leading profit-to-member fund, TelstraSuper is committed helping our members build a financially secure future.
As a current TelstraSuper member, you are able to refer friends and family members to join TelstraSuper.**

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