

TELSTRA GRADUATE NETWORK

Jump start your financial future

Thank you for joining us.
We will commence shortly.



Meet the speakers



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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. You should consider whether it is appropriate having regard to your personal circumstances before making any financial decisions.

If you are considering acquiring a financial product you should obtain the relevant product disclosure statement before making any decision.

The taxation information in the presentation is factual information only. If you require taxation advice you should consult your accountant or tax adviser.



**THE BUILDING
BLOCKS OF
FINANCIAL FUTURE**



**HOW TELSTRASUPER
CAN ASSIST**



**SAVING FOR YOUR
FIRST HOME**



QUESTIONS



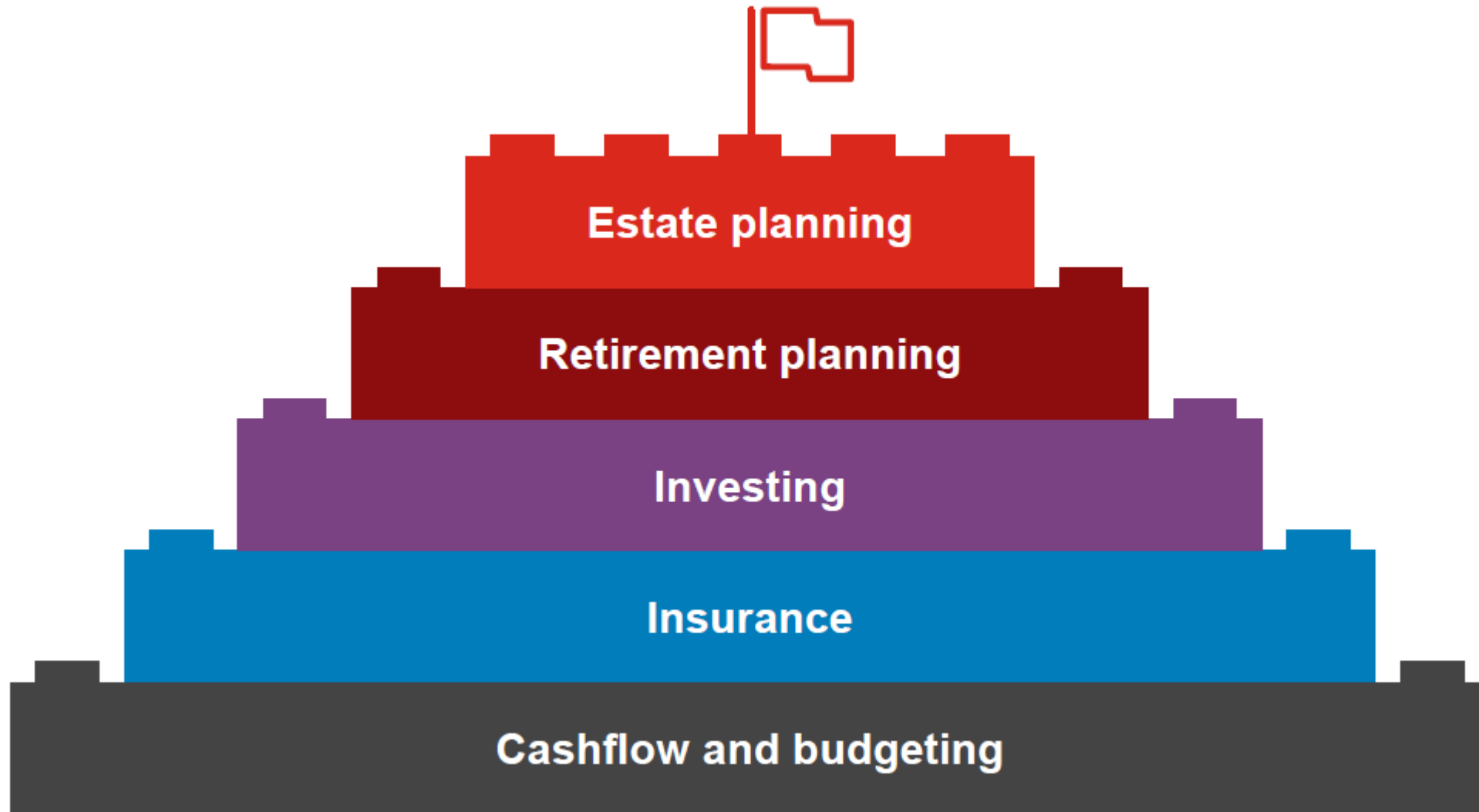
PRACTICAL ACTIONS



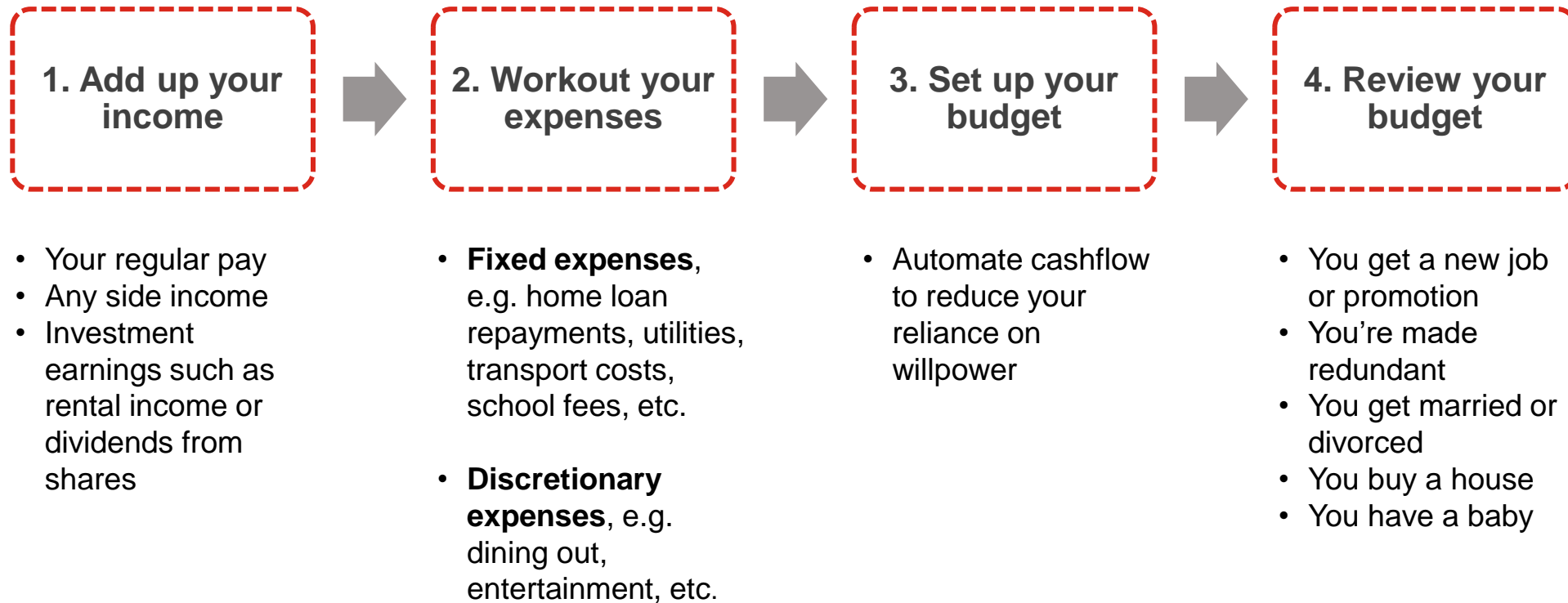
**THE BUILDING BLOCKS
FINANCIAL FUTURE**



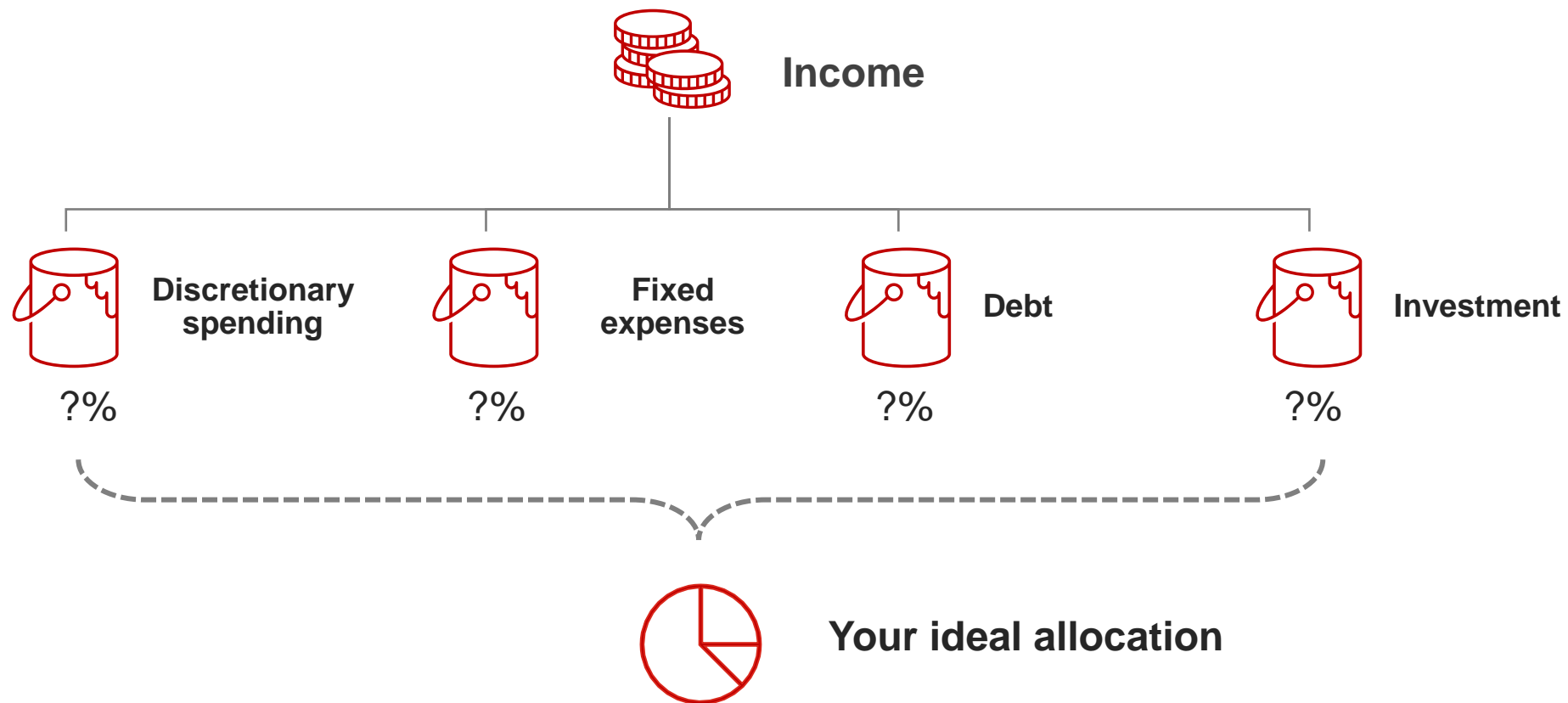
The building blocks of your financial future



Creating a budget that works



Automate your cashflow – the bucket method



A few words on investing

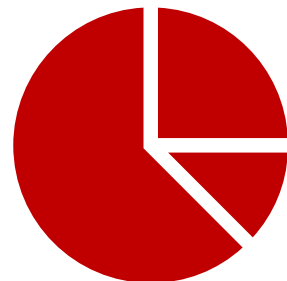
Save before you invest



It has a long-term nature



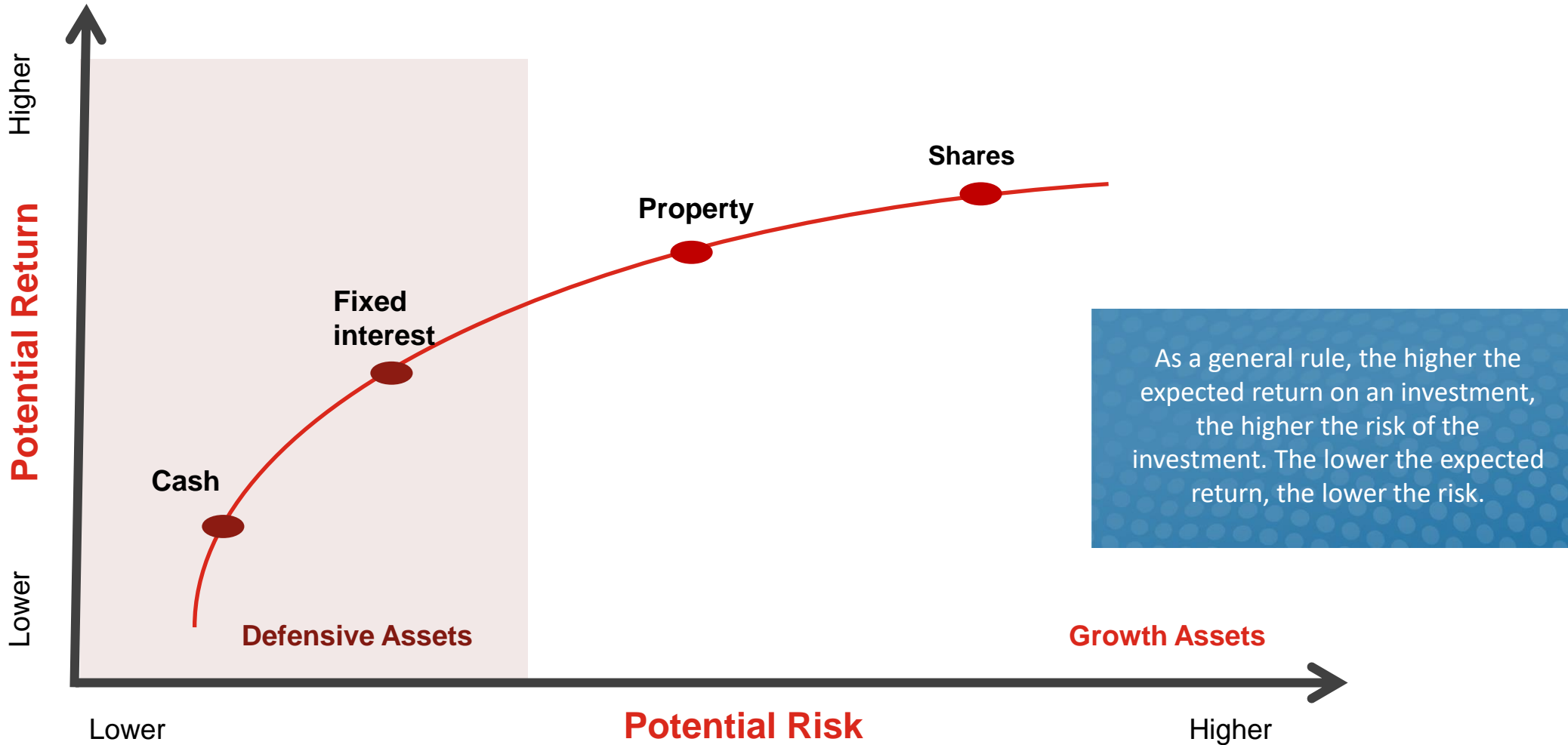
Diversification is key



Tax matters



Risk vs. return





LIFE

Super

Personal



INCOME PROTECTION

Super

Personal



TPD

Super

Personal



TRAUMA

Personal

Small amounts can make a big difference



Making your coffee
at work each day
could add *
\$56,742
to your future



Cooking an extra meal
at home each month **
could add
\$17,170
to your super egg



Just adding
\$10 a week
to your super



could boost your
super wealth by
\$21,332#

*Calculation made using [superguru.com.au](https://www.superguru.com.au) calculator and based on a 30-year-old person putting an additional \$116 each month into their super account, assuming 4.8%pa growth over 37 years.

**Calculation made using [superguru.com.au](https://www.superguru.com.au) calculator and based on a 30-year-old person putting an additional \$35 each month into their super account, assuming 4.8%pa growth over 37 years.

#Calculation made using [superguru.com.au](https://www.superguru.com.au) calculator and based on a 30-year-old person putting an additional \$10 each week (\$43 per month) into their super account, assuming 4.8%pa growth over 37 years. Calculations are in today's dollars.



**SAVING FOR YOUR
FIRST HOME**



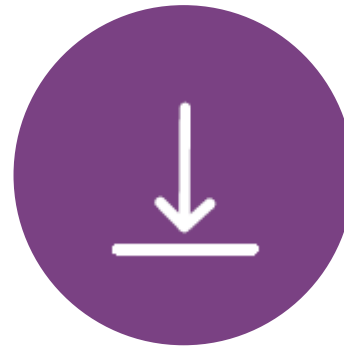
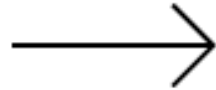
First home super saver scheme

The First Home Super Saver Scheme (FHSSS) allows eligible first home buyers to withdraw their voluntary super contributions – along with deemed earnings – to put towards a home deposit.



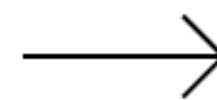
You

Make extra contributions to your super for a deposit, up to \$30,000



Withdraw

Apply to the Australian Taxation Office (ATO) to release your super



Buy your home

Get a home loan and buy your home within 12 months of your application

You can only withdraw contributions under the Scheme once and you can't withdraw the super that your employer is obliged to pay – only the extra voluntary contributions you've made after 1 July 2017.

First Home Loan Deposit Scheme (FHLDS)



Overview

Eligible first home buyers can purchase or build a new home with a deposit of as little as 5 per cent (lenders criteria apply)



Eligible Properties

A new home, including:

- Newly-constructed dwellings
- Off-the-plan dwellings
- House and land packages
- Land and a separate contract to build a new home.

An existing home, including:
A property which is

- An established dwelling
- A new-build dwelling that is purchased under a house and land package, a land and separate contract to build a home or an 'off-the-plan' arrangement that is financed under an Eligible Loan from a participating lender.



Eligibility

- ✓ An income test
- ✓ A prior property ownership test
- ✓ A minimum age test
- ✓ a deposit requirement
- ✓ An owner-occupier requirement



How to Apply

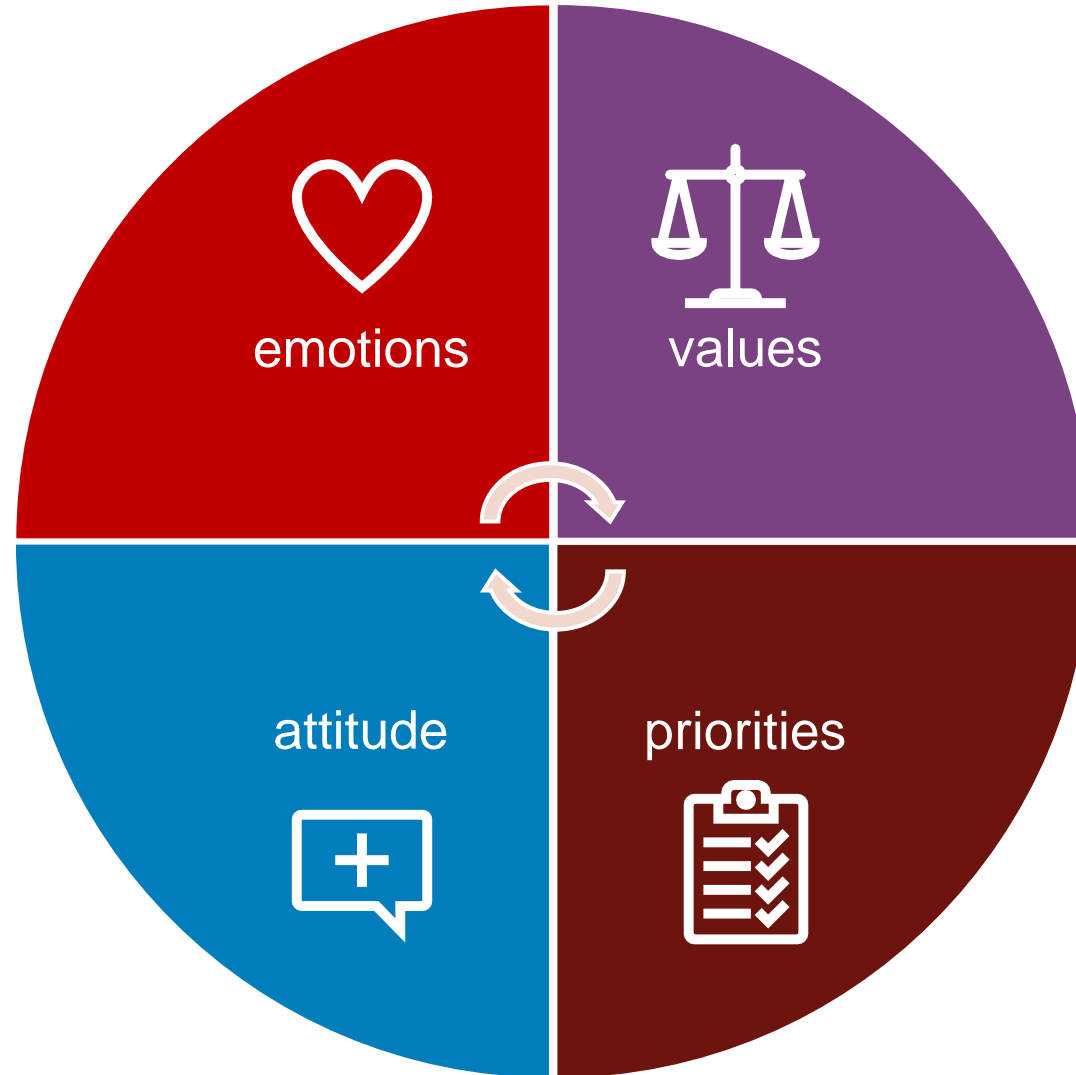
Directly with one of the Scheme's participating lenders (or their authorised representatives, i.e. a mortgage broker)



PRACTICAL ACTIONS



Discover your money attitude



Exercise – questions to ask yourself

Who taught you about money?



What do you spend money on?

Was it your family, school, a partner, friends? Or maybe no one?



What would you never spend money on?

Was that experience positive and uplifting or not?



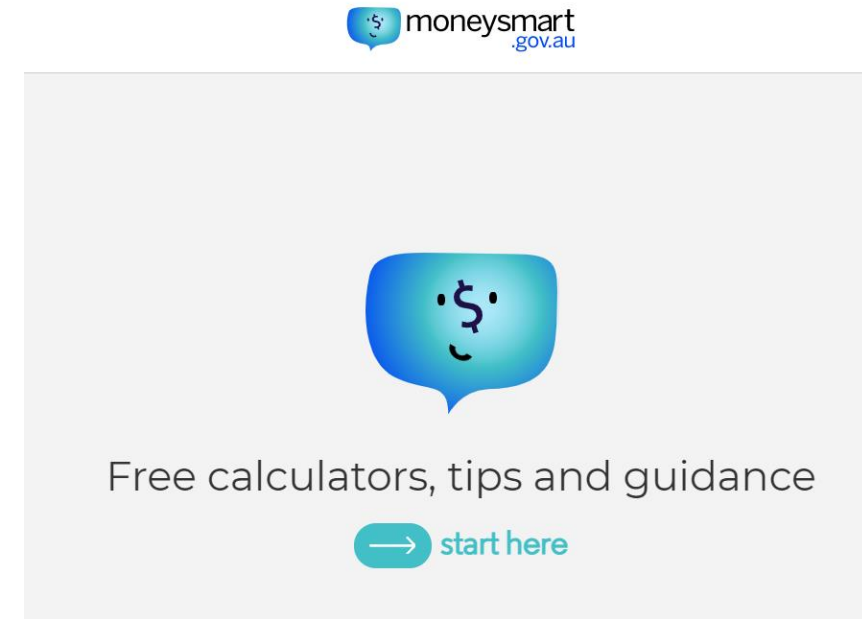
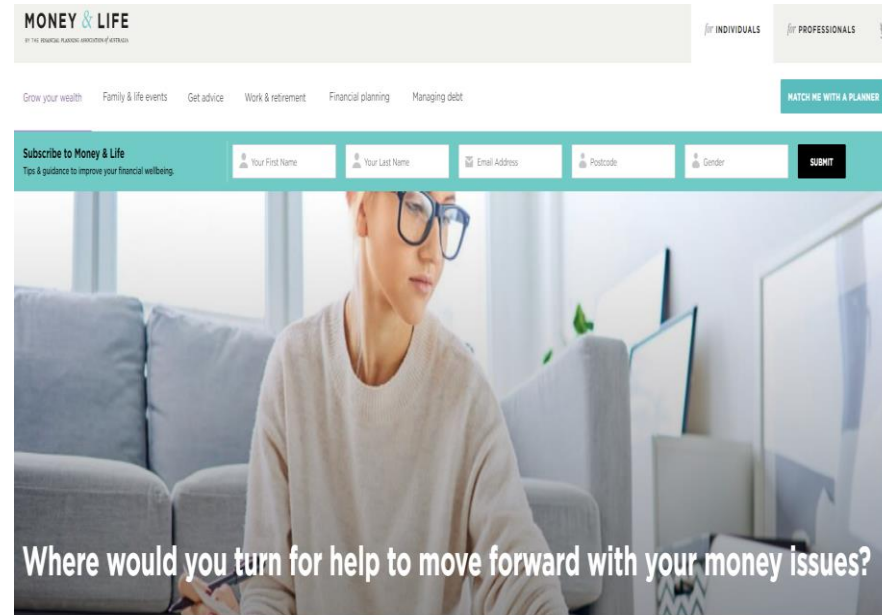
How have your early experiences with money influenced how you feel now?

Do you have role models for managing money?



When it comes to money, what are you in control of?

Leverage useful resources



Useful websites:

ASFA Retirement Standard www.superannuation.asn.au/resources/retirement-standard

Money and life | Individual www.moneyandlife.com.au

MoneySmart www.moneysmart.gov.au



HOW TELSTRASUPER CAN ASSIST



HOW TELSTRASUPER CAN ASSIST

Financial advice

General and simple advice

- ✓ General and simple personal advice over the phone about your TelstraSuper account including contributions, investment options and insurance cover through TelstraSuper
- ✓ Provided at no additional cost as part of your membership

Comprehensive financial advice

- ✓ Comprehensive personal advice available on a one-off or on-going basis. An advice fee applies
- ✓ Ongoing advice service is available at a competitive price

General advice, simple advice and comprehensive advice are provided by Telstra Super Financial Planning Pty Ltd (TSFP) AFSL 218705– which is wholly owned by Telstra Super Pty Ltd (TSPL). Refer to TSFP Financial Services Guide (FSG), dated 1 December 2020 for important information about the services.

Happy to answer your questions.



1300 033 166

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



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**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.**