

TELSTRA WOMEN IN THE FIELD

Create the financial future you want

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 YOUR
FINANCIAL FUTURE**



**REDUNDANCY
CONSIDERATIONS**



BUDGETING



SUPERANNUATION



**PERSONAL
INSURANCE**



**HOW TELSTRASUPER
CAN ASSIST**



INVESTMENT



QUESTIONS

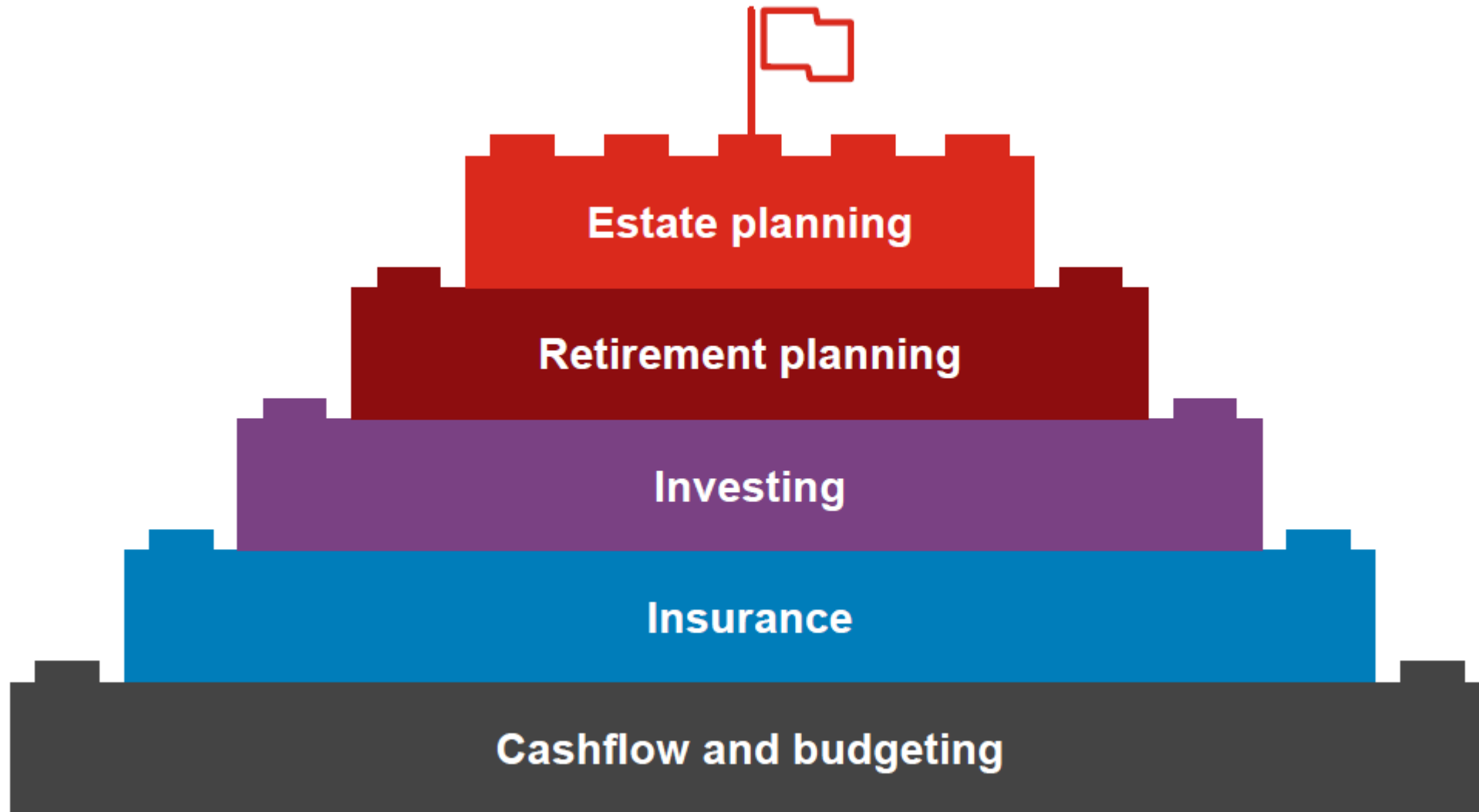
WOMEN AND SUPER
The facts



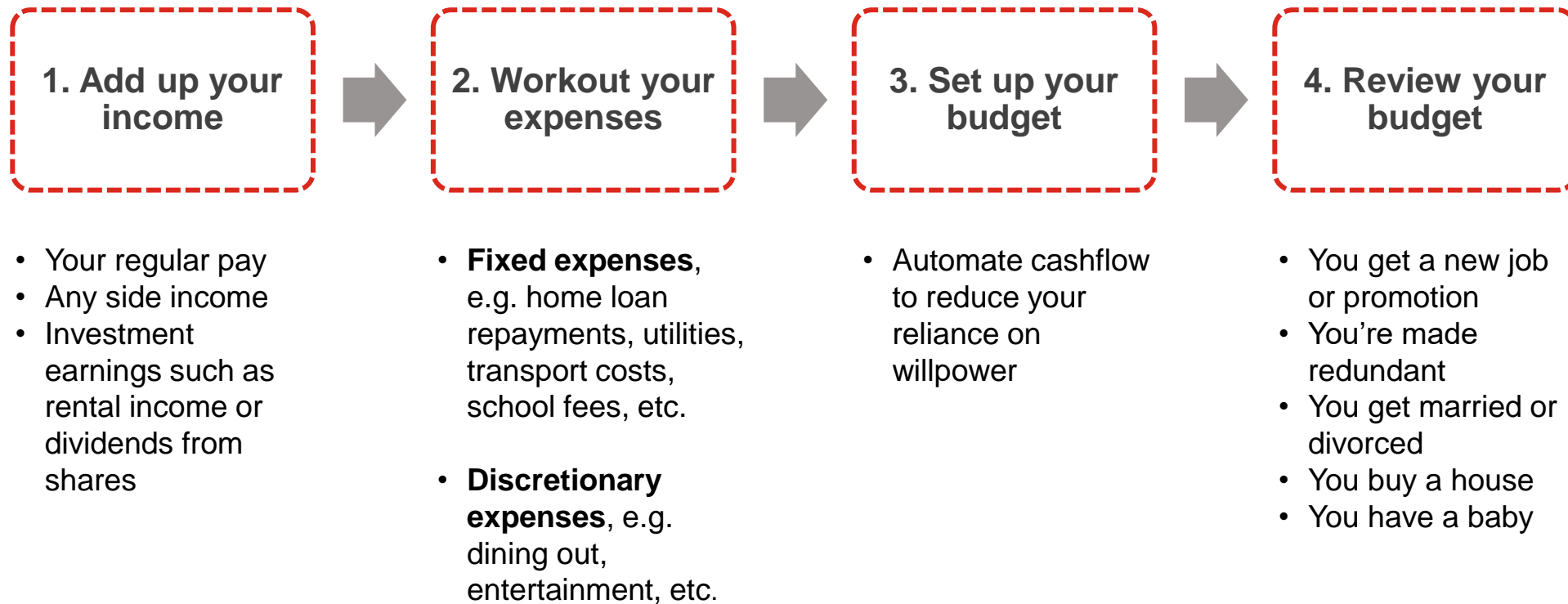
- ✓ 43% of women work part time
- ✓ The average female salary is \$44,000 (including part time workers)
- ✓ An estimated 220,000 women miss out on \$125 million in super contributions as they do not meet the minimum income amount of \$450 per month requirement from one employer (as many women work more than one part time job)
- ✓ On average, woman on average take 5 years out of the workforce to care for children or a family member
- ✓ On average, women live five years longer than men on average
- ✓ Women currently retire with 47% less super than men on average
- ✓ 40% of older single retired women live in poverty and experience economic insecurity in retirement

CREATE THE FINANCIAL FUTURE YOU WANT

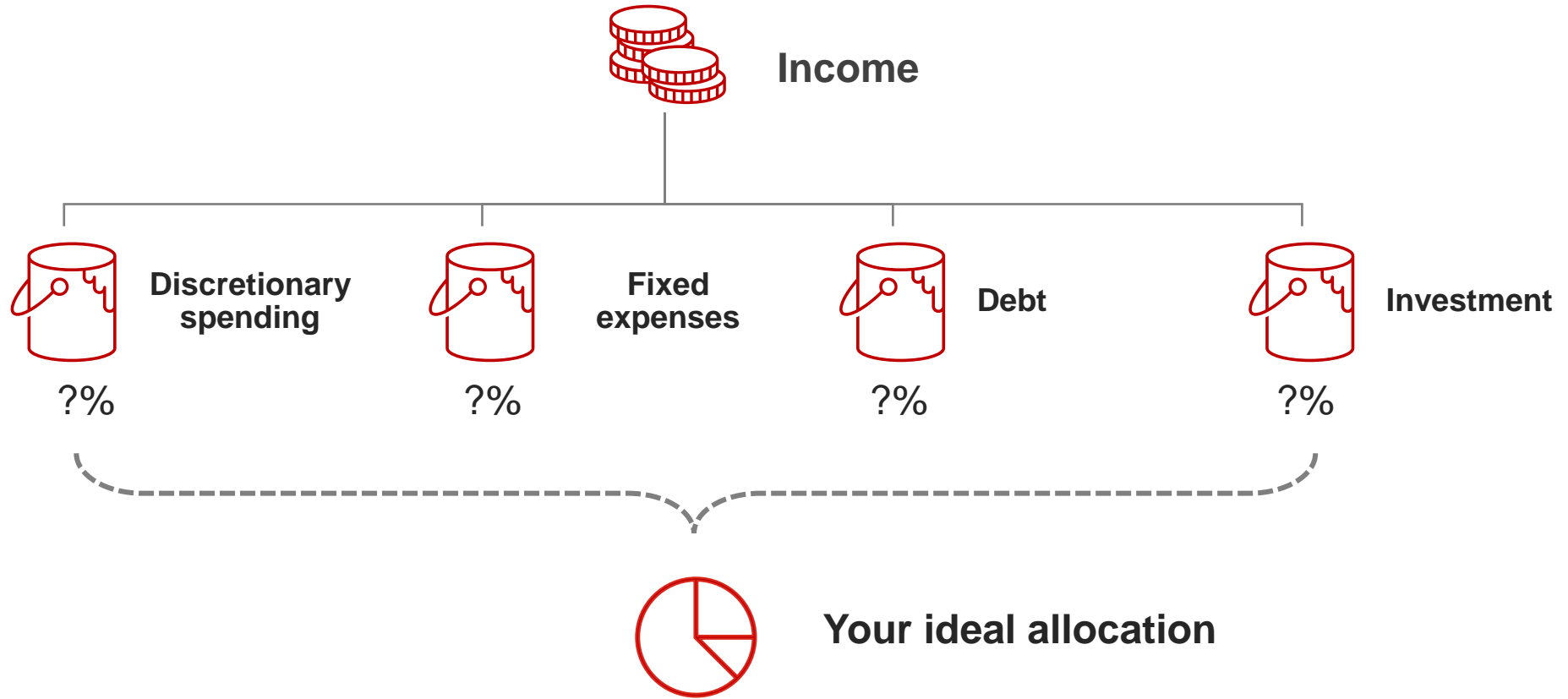
The building blocks of your financial future



Creating a budget that works



Automate your cashflow – the bucket method





LIFE

Super


Personal



INCOME PROTECTION

Super

Personal



TPD

Super

Personal



TRAUMA

Personal

A few words on investing

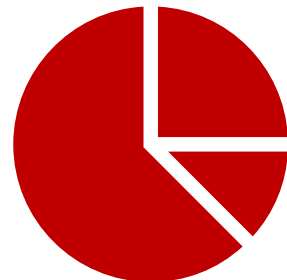
Save before you invest



It has a long-term nature



Diversification is key



Tax matters



Some options with your redundancy payments



Retain cash at the Bank

To meet cash flow needs and capital expenses



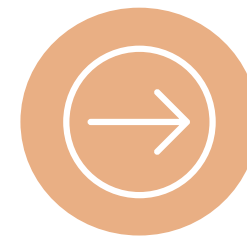
Debt Reduction/ Repayment

Partial or full repayment of debts such as home loans, line of credits, investment loans, personal loans and credit cards



Non-super investments

Regular and/ or lump sum investment into managed funds, shares, annuities and investment bond



Superannuation

To build retirement savings in a tax effective manner

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Top 6 things to do for your super

1

Review your insurance



4

Review your investments



2

Nominate your beneficiaries



5

Consider consolidating



3

Boost your super



6

Register for SuperOnline



Is your Will up to date?

- The right people benefit
- Avoid stress and financial expense for your family
- Choose your executors and trustees
- Appoint a guardian for children under 18
- Ensure beneficiaries receive inheritance at an appropriate time.



Enduring Power of Attorney

Allows you to appoint someone to take care of your matters if you become physically or mentally incapacitated.



Testamentary Trusts

- Provides a greater level of control over the distribution of assets to beneficiaries. There might also be tax advantages available through testamentary trusts.



Super Beneficiary Nomination

Nominating a beneficiary helps your super fund to determine who should receive your super benefit in the event of your death.

There are three options:

- Binding
- Non-binding
- Reversionary beneficiary





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.

Happy to answer your questions.



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



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