

TODAY'S TOPIC

Tips and tricks to help you start investing

Thank you for joining us.
We will commence shortly



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.

If you are not a TelstraSuper member, we cannot offer, request or invite you to purchase a financial product after this session, without your prior consent. We can, however, provide you with factual information about the benefits and features of the different superannuation products that TelstraSuper has available. If you are considering acquiring a financial product, you should obtain the relevant product disclosure statement before making a decision. 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's products, please contact us by email at contact@telstrasuper.com.au or use the Contact Form on the website to make a request about a specific product, and we will arrange for a Member Contact Centre Consultant to call you to discuss that product. Alternatively, you can call our Member Contact Centre Consultants on 1300 033 166 to ask for further information about our products.



**WHAT TYPE OF
INVESTOR ARE YOU?**



**TELSTRASUPER'S
INVESTMENT OPTIONS**



**INVESTMENT
CONSIDERATIONS**



**TELSTRASUPER'S
FINANCIAL ADVICE
OFFERING**



**HOW TELSTRASUPER
CAN ASSIST**



QUESTIONS



WHAT TYPE OF INVESTOR ARE YOU?



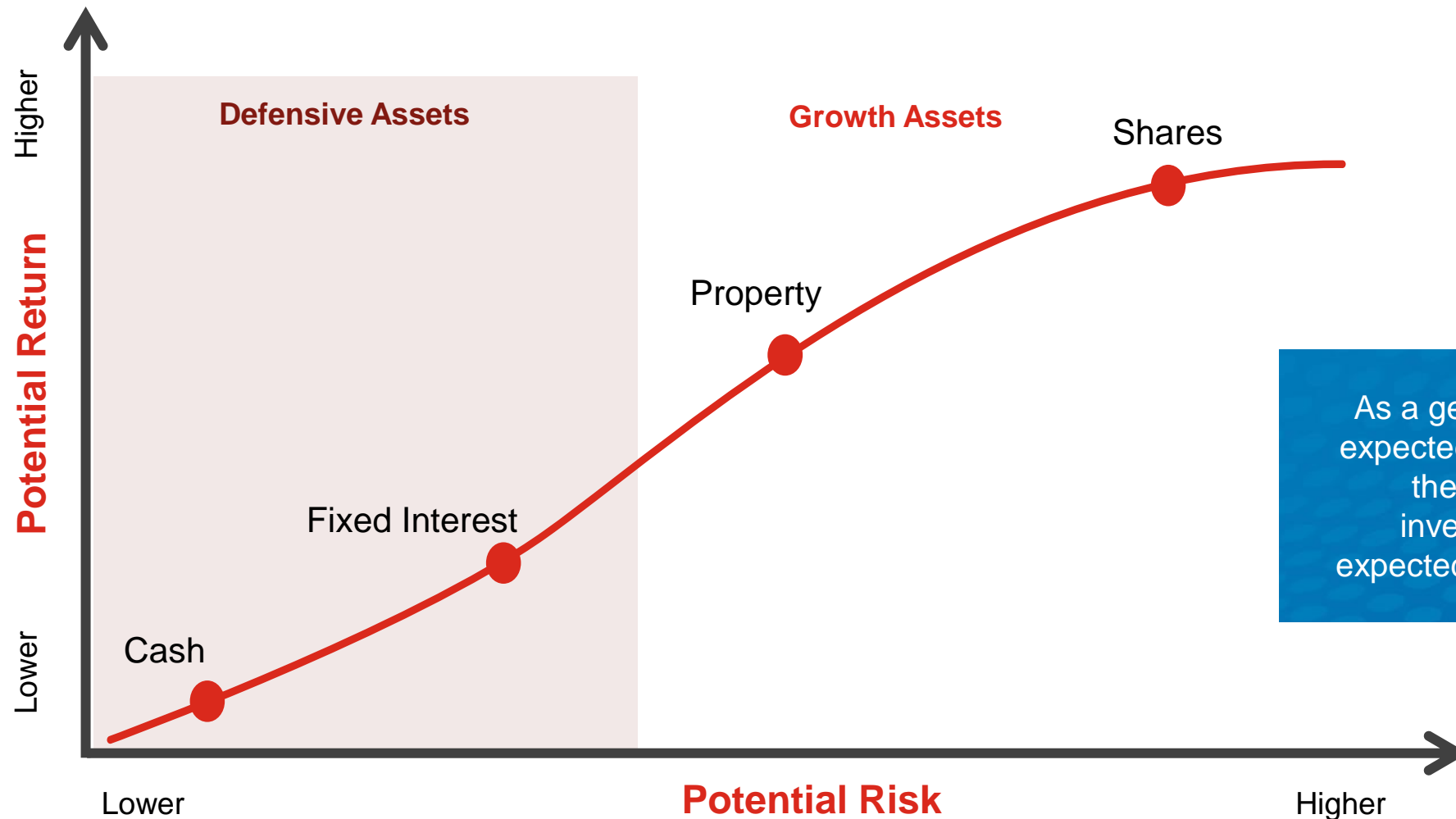
WHAT TYPE OF INVESTOR ARE YOU?

Choose the right investment



1. What do you want to achieve?
2. How long do you want to invest for?
3. How do you react to volatility?
4. What other investments do you have?
5. Do you need help with your investments?

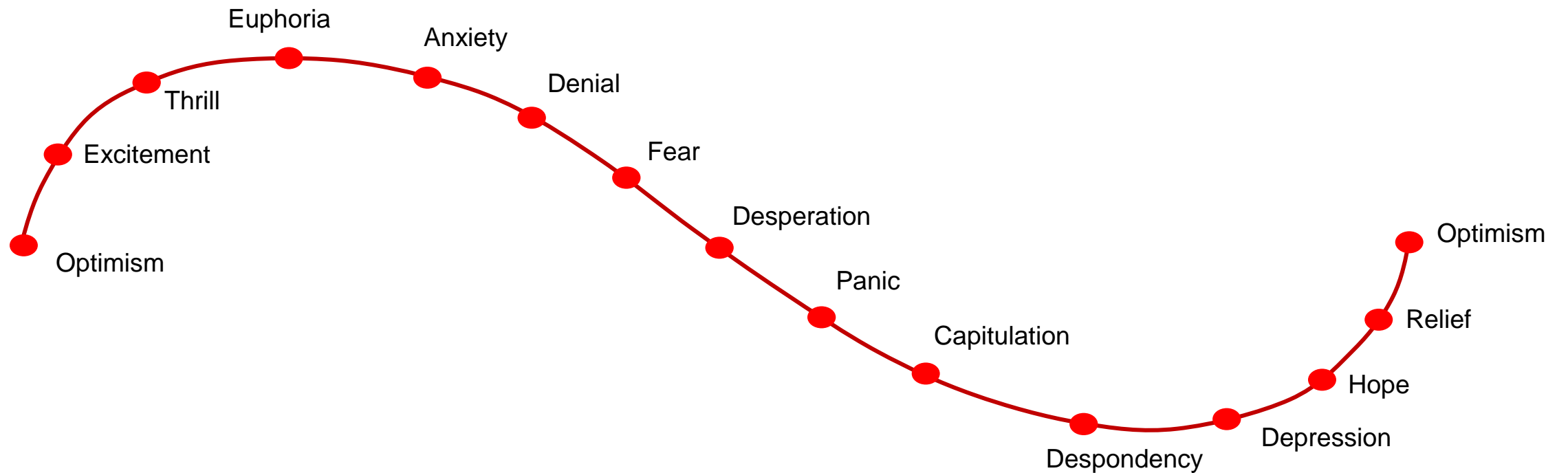
Understanding risk and return



As a general rule, the higher the expected return on an investment, the higher the risk of the investment. The lower the expected return, the lower the risk.

WHAT TYPE OF INVESTOR ARE YOU?

Cycle of investor emotions



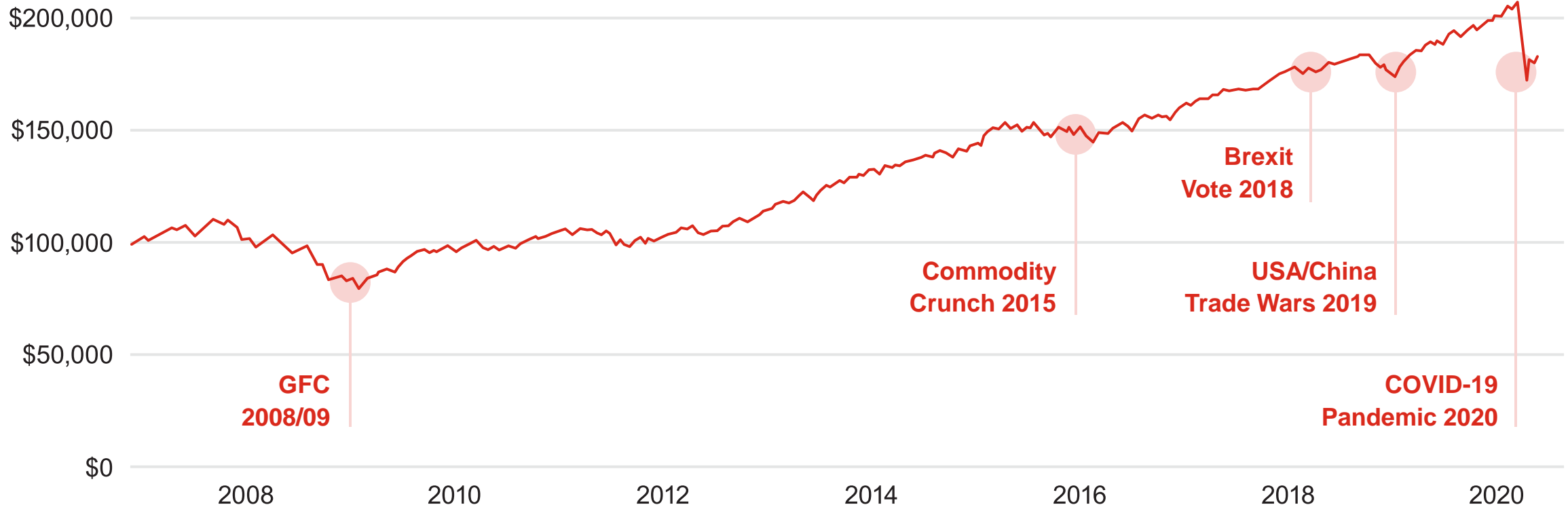
Source: www.linkedin.com/pulse/market-cycle-emotions-paul-richardson

Current as at 1 July 2022. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.

Lessons from the past



TelstraSuper Balanced Investment Option — \$100,000 investment



Performance figure for the TelstraSuper Balanced Investment Option as at 30/4/2020. The figure is based on unit price data. Unit prices include investment fees, percentage-based administration fees and makes an allowance for tax, however do not take into account insurance premiums or contributions. Past performance is not a reliable indicator of future performance. Source: Telstra Super Pty Ltd

Current as at 1 July 2022. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.

WHAT TYPE OF INVESTOR ARE YOU?

Switching investment options



- Could you lose out in the long run?
- How much longer will your super be invested for?
- Is the option you're invested in right for you?
- Are you switching with the herd?
- Have you sought advice?



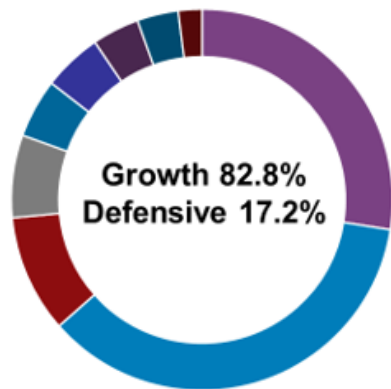
Need help with your investments?

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 advice to help you work out what investment options may be suitable for you. If you'd like to discuss your investment options or if you have any other financial advice queries contact us on 1300 033 166 or fill in our online contact form

Understanding MySuper

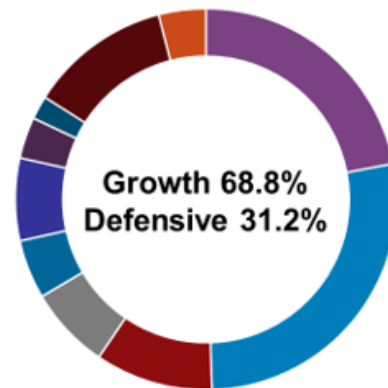


MySuper Growth (under 45)



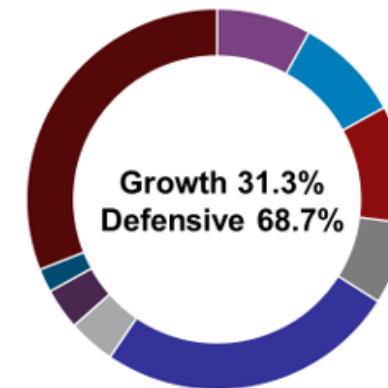
- Australian shares 27.5%
- International Shares 36%
- Unlisted Property 10%
- Infrastructure 7%
- Private Markets 5%
- Cash 5%
- Alternative Debt 4%
- Opportunities 3.5%
- Listed Property Trusts 2%

MySuper Balanced (45 to under 65)



- Australian shares 22%
- International Shares 27.5%
- Unlisted Property 10%
- Infrastructure 7%
- Private Markets 5%
- Cash 7%
- Opportunities 3.5%
- Listed Property Trusts 2%
- Diversified Fixed Interest 12%
- Alternative Debt 4%

MySuper Conservative (65 and over)



- Australian Shares 8%
- International Shares 9%
- Unlisted Property 10%
- Infrastructure 7%
- Cash 25.5%
- Alternative Debt 4%
- Opportunities 3.5%
- Listed Property Trusts 2%
- Diversified Fixed Interest 31%

WHAT TYPE OF INVESTOR ARE YOU?

Investment options



Investment option	Growth / Defensive assets	Investment objective CPI	Risk of negative return	Suggested investment timeframe
Growth	82.8% / 17.2%	+3.5% pa	4–6 years in 20	7–10 years
Balanced	68.8% / 31.2%	+3% pa	4–6 years in 20	5–10 years
Diversified Income	53.8% / 46.2%	+2%pa	3–4 years in 20	4–8 years
Defensive Growth	53.3% / 46.7%	+2% pa	3–4 years in 20	4–8 years
Conservative	31.3% / 68.7%	+1% pa	1–2 years in 20	3–10 years
International Shares	100 / 0%	+3.5% pa	6 or more years in 20	8–10 years
Australian Shares	100 / 0%	+3.5% pa	6 or more years in 20	8–10 years
Property	57.5% / 42.5%	+3% pa	4–6 years in 20	5–7 years
Fixed interest	0 / 100%	Refer footnote#	2–3 years in 20	4–8 years
Cash	0 / 100%	Refer footnote*	Less than 0.5 years in 20	0–2 years

The above information relates to TelstraSuper's accumulation account.

#The fixed interest return objective as per the investment guide is to outperform the Bloomberg AusBond Bank Bill Index, adjusted for tax +0.5% pa.

*The Cash option return objective as per the investment guide is to outperform the Bloomberg AusBond Bank Bill Index, adjusted for tax.

The Bloomberg AusBond Bank Bill Index is a commonly used benchmark for cash-like investments. It measures the return earned on a diversified portfolio of different types of short-term cash investments.

Cash investments are generally taxed at 15% in the superannuation accumulation phase.

Source: TelstraSuper investment guide dated 1 July 2022

Current as at 1 July 2022. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.

Direct Access option

Term Deposits

- Fixed rate of return
- Select from multiple banks and returns

**Minimum investment timeframe –
1 year or less**

Listed Securities

- Pick from companies in the ASX300
- Exchange Traded Funds (ETF's) approved by TelstraSuper
- Buy and sell whenever you choose

**Minimum investment timeframe –
8-10 years**

Direct Access is available for Corporate Plus and Personal Plus members. TelstraSuper Financial Planning can provide comprehensive personal advice on Term Deposit and ETF options available. An advice fee applies.

Refer to TelstraSuper Direct Access product guide 1 July 2022 for further information. Telstra Super Financial Planning Pty Ltd (TSFP) AFSL 218705 wholly owned by Telstra Super Pty Ltd as trustee for the Telstra Superannuation Scheme (TelstraSuper).

Current as at 1 July 2022. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.



WHAT TYPE OF INVESTOR ARE YOU?

Sustainable investment



Super is a long-term investment, so we believe it's appropriate to think about the long-term prospects of the investments we make on our members' behalf. As part of our commitment to sustainability, we ensure that Environmental, Social and Governance (ESG) factors play an important part in TelstraSuper's decision-making process.

In March 2021, we launched our Climate Change Action plan – including a range of measures to help us achieve net zero greenhouse gas emissions in our investment portfolios by 2050. Carefully considering factors like climate risk is an important input to helping us evaluate if we think something is a good investment that will perform well for members over the long term.

TelstraSuper released its inaugural Climate Change report in May 2022, highlighting the many ways the Fund is committed to the goals of the Paris Agreement. The Climate Change report summarises TelstraSuper's climate change-related activity and progress to the end of December 2021, and outlines plans for 2022 and beyond.

For further information on TelstraSuper's approach to responsible investment, please refer to the sustainable investment page on our website www.telstrasuper.com.au/investments/sustainable-investment and our **Climate Change report**

Current as at 1 July 2022. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.





INVESTMENT CONSIDERATIONS



What are growth assets ?



Growth Assets

Growth assets include Shares and Listed Property Trusts that earn income from dividends and rent and may increase in value from capital gains. Capital gain is the rise in an asset's value.

However, it is important to know that the total value of these assets can be volatile, that is, they can rise and fall, particularly in the short-term. They generally carry higher levels of risk in the short term, yet can deliver higher returns over the long term.

- **Shares**
- **Listed Property Trusts**
- **Private Markets**

Refer to TelstraSuper Investment guide for further information.

Telstra Super Financial Planning Pty Ltd (TSFP) AFSL 218705 wholly owned by Telstra Super Pty Ltd as trustee for the Telstra Superannuation Scheme (TelstraSuper).

Current as at 1 July 2022. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.



What are defensive assets ?



Defensive Assets

Defensive assets include Fixed Interest and Cash, which earn returns primarily from interest. This means that these types of assets usually provide lower risk due to fixed repayments, however, returns are also likely to be lower over the long-term. For example, when you put some money aside in a term deposit with a bank you may not be getting the highest interest rates available, but you can confidently expect that after a fixed period the bank will pay you the pre-determined interest rate and return your investment amount to you.

Defensive assets generally carry lower risks, but returns are also likely to be lower over the long term.

- **Cash**
- **Diversified Fixed Interest**

Refer to TelstraSuper Investment Guide for further information.

Telstra Super Financial Planning Pty Ltd (TSFP) AFSL 218705 wholly owned by Telstra Super Pty Ltd as trustee for the Telstra Superannuation Scheme (TelstraSuper).

Current as at 1 July 2022. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.



What are Fixed Interest investments?

In simple terms, the Fixed Interest option invests in loans that are made to governments and large companies. These loans are typically for a fixed period of time and pay an interest rate that is set at a fixed level.

Where do the returns come from?

The return on Fixed Interest investments comes from two main sources.

- The interest payments received. For example, if a \$100 loan is made at an interest rate of 2% per annum, then the return will be \$2 every year.
- The price change at which the loans can be bought or sold on global markets. These market value prices tend to fluctuate depending on the general market outlook as well as the specifics of each investment.

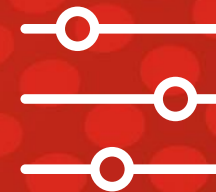
What causes the value of the investments to fluctuate?

There are two key factors that cause market values of Fixed Interest investments to fluctuate:

- Investors' sentiment, and particularly sentiment about the ability of the borrower to repay the loan. For example, if a company is experiencing financial difficulty, we would expect the value of its outstanding loans to fall, reflecting the greater risk that investors may not receive all of their interest payments and/or the risk that the loan may not be repaid in full or on time.
- The general level of interest rates in the economy. As interest rates fall, the market value of fixed interest investments goes up, and as interest rates rise, their market value goes down. This sounds a little counter-intuitive. But think of it this way: Let's assume that interest rates are 2% and I invest \$100 in a loan that will pay me \$2 every year for the next 5 years. If interest rates suddenly drop to 1%, then because my loan still pays me \$2 every year, it will become more valuable than the \$100 I paid for it because investors now need to invest more than \$100 to generate \$2 worth of income every year. On the other hand if interest rates suddenly increase to 3%, then my loan will be worth less - because no investor would be prepared to pay \$100 for an investment that only generates \$2 of income every year.



TELSTRASUPER'S FINANCIAL ADVICE OFFERING



What advice is available?



SUPER *sorter*

Simple phone advice and info to max your super.



STEP *it up*

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



BIG *picture it*

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



STAY *on track*

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

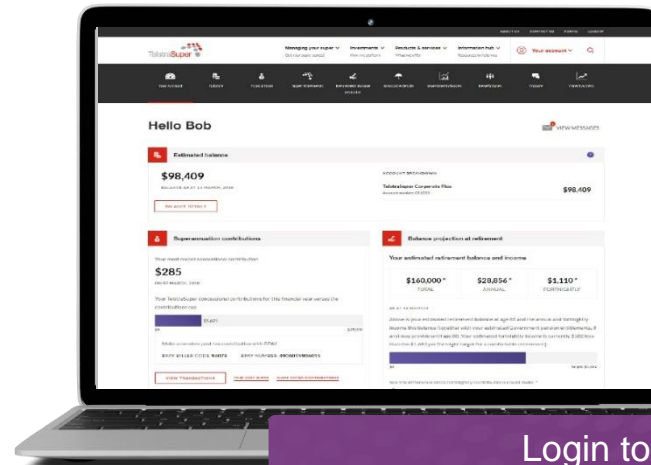


HOW TELSTRASUPER CAN ASSIST

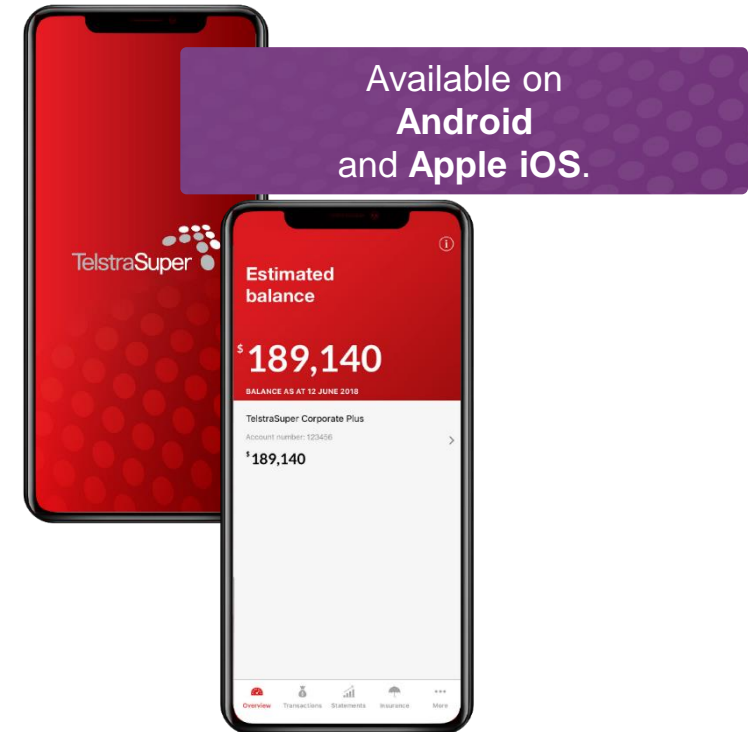


Keeping in touch with your super

- ✓ 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 contributions cap
- ✓ Review benefit statements
- ✓ View latest contributions and transactions



Login to SuperOnline at telstrasuper.com.au



HOW TELSTRASUPER CAN ASSIST

Retirement projector



Any advice contained in this Retirement Projector is of a general nature only and does not take into account the personal needs and circumstances of any particular individual. Prior to acting on any information contained in this projector, you need to take into account your own financial circumstances, consider the product disclosure statement for any product you are considering and seek professional advice from a Financial adviser.

Current as at 1 July 2022. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.



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 you 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 to 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.**

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 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 at 1 July 2022. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.