

TODAY'S TOPIC

Lifestyle investments

Thank you for joining us.
We will commence shortly.



Meet the speakers



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**ENHANCEMENTS
TO RETIREACCESS
INVESTMENTS**



**HOW TO MAKE AN
INVESTMENT CHANGE
ONLINE**



NEXT STEPS



**HOW TELSTRASUPER
CAN ASSIST**



QUESTIONS



ENHANCEMENTS TO RETIREACCESS INVESTMENTS



Lifestyle investment options

From 8 November 2021, some of the RetireAccess investment options have changed.

We understand that investing in retirement may require different strategies to those used while still in the workforce. That's why we have made some changes to the investment options available to retirement income stream members.

The enhancements to the RetireAccess investment options provide the following key benefits for members:

- Manage retirement-specific risk such as drawing on superannuation when a market is volatile
- Reduce investment volatility slightly while maintaining the objectives for each option
- Provide sustainable income throughout retirement
- Provide for higher investment income and improved after-tax efficiencies; and
- Introduce a Cash Allocation feature

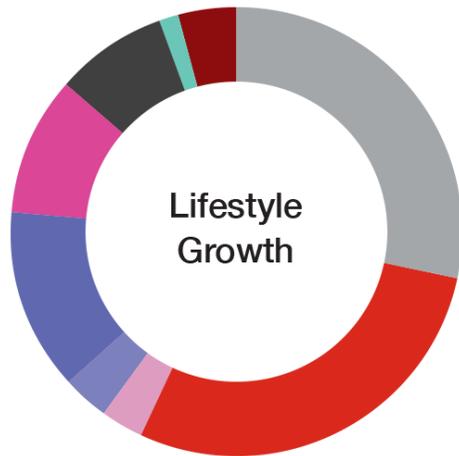
It is important to note there is no immediate action required from you.



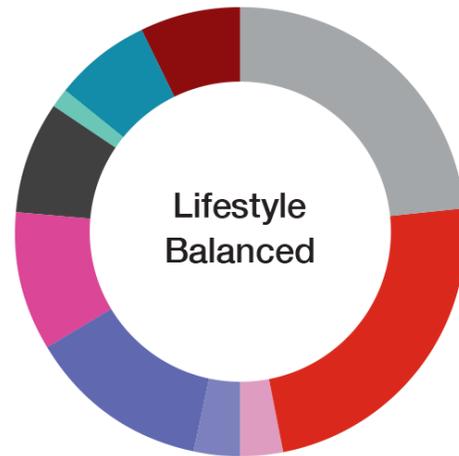


A name refresh

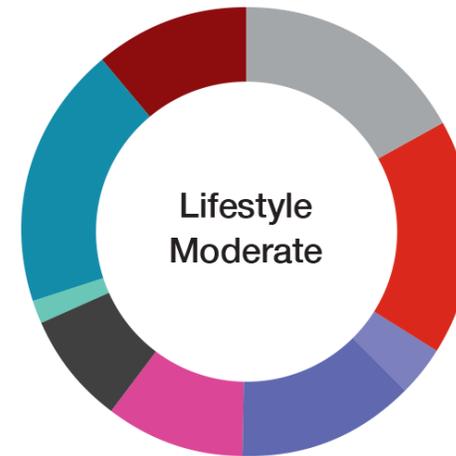
The names of the following RetireAccess investment options have changed to reflect a new strategy, new functionality and to help distinguish them from the options available to members who are still working.



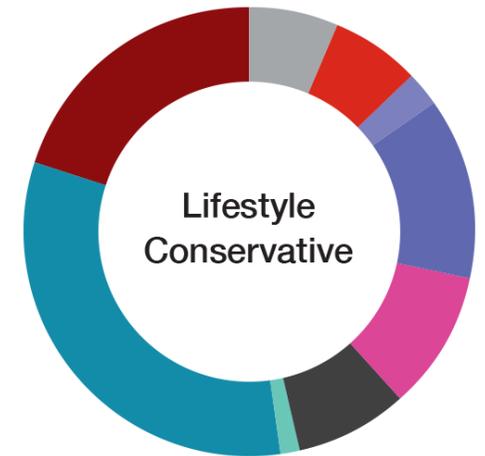
(formerly Growth)



(formerly Balanced)



(formerly Diversified Income)



(formerly Conservative)



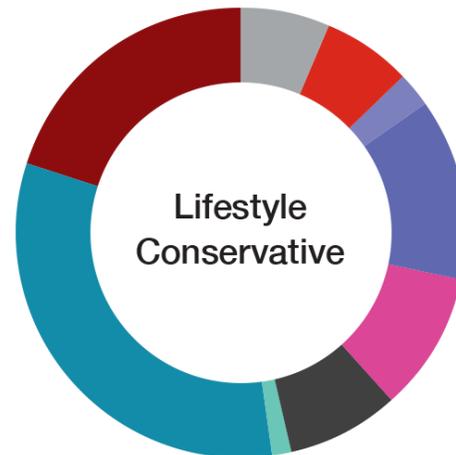
Lifestyle Conservative



The asset allocation for Lifestyle investment options will be adjusted to reduce market volatility and Risk over the longer term, while achieving a similar total return. The updated asset allocations cater to retiree needs by investing in a revised growth/defensive asset mix, assets with less volatility and assets that provide more stable and higher income yields.

Lifestyle Conservative

		Range
● Australian Equities	6.5%	0-30%
● International Equities	6.5%	0-30%
● Private Markets	-	0-10%
● Listed Property	2.5%	0-10%
● Unlisted Property	13.0%	0-25%
● Infrastructure	10.0%	0-20%
● Alternative Debt	8.0%	0-25%
● Hedge Funds	-	0-5%
● Opportunities	1.5%	0-10%
● Diversified Fixed Interest	32.0%	5-60%
● Cash	20.0%	10-40%



ASSET ALLOCATION

Lifestyle Conservative

15.5% growth assets
 32.5% mixed growth defensive assets
 52% defensive assets

MySuper & Choice Conservative

21% growth assets
 24% mixed growth defensive assets
 55% defensive assets

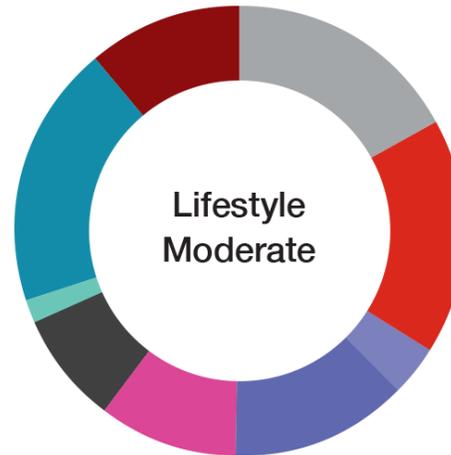


Lifestyle Moderate



Lifestyle Moderate

		Range
● Australian Equities	17.0%	0-35%
● International Equities	17.0%	0-35%
● Private Markets	-	0-10%
● Listed Property	3.5%	0-10%
● Unlisted Property	13.0%	0-25%
● Infrastructure	10.0%	0-20%
● Alternative Debt	8.0%	0-25%
● Hedge Funds	-	0-5%
● Opportunities	1.5%	0-10%
● Diversified Fixed Interest	19.0%	0-50%
● Cash	11.0%	0-20%



ASSET ALLOCATION

Lifestyle Moderate

37.5% growth assets
 32.5% mixed growth defensive assets
 30% defensive assets

MySuper & Choice Defensive Income

37.5% growth assets
 32.5% mixed growth defensive assets
 30% defensive assets

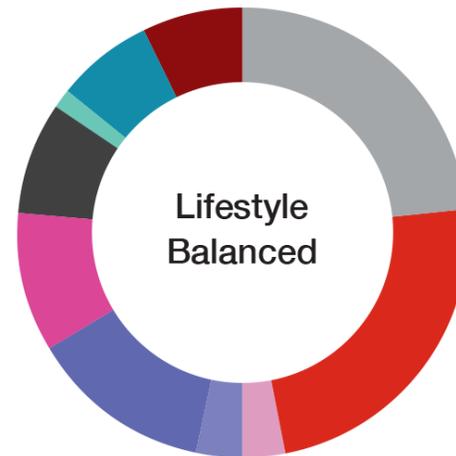


Lifestyle Balanced



Lifestyle Balanced

		Range
● Australian Equities	23.5%	0-40%
● International Equities	23.5%	0-40%
● Private Markets	3.0%	0-10%
● Listed Property	3.5%	0-10%
● Unlisted Property	13.0%	0-25%
● Infrastructure	10.0%	0-20%
● Alternative Debt	8.0%	0-25%
● Hedge Funds	-	0-5%
● Opportunities	1.5%	0-10%
● Diversified Fixed Interest	7.0%	0-40%
● Cash	7.0%	0-20%



ASSET ALLOCATION

Lifestyle Balanced

53.5% growth assets
32.5% mixed growth defensive assets
14% defensive assets

MySuper & Choice Balanced

57% growth assets
24% mixed growth defensive assets
19% defensive assets

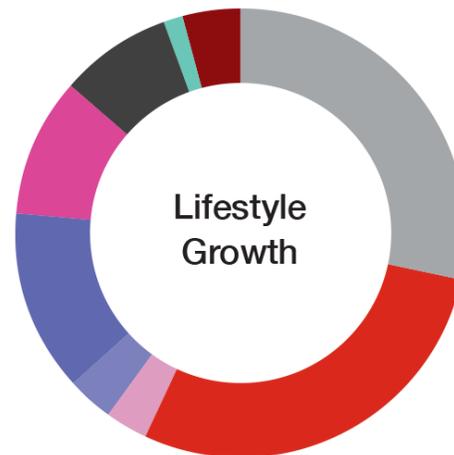


Lifestyle Growth



Lifestyle Growth

		Range
● Australian Equities	28.5%	10-50%
● International Equities	28.5%	10-50%
● Private Markets	3.0%	0-10%
● Listed Property	3.5%	0-10%
● Unlisted Property	13.0%	0-25%
● Infrastructure	10.0%	0-20%
● Alternative Debt	8.0%	0-25%
● Hedge Funds	-	0-5%
● Opportunities	1.5%	0-10%
● Diversified Fixed Interest	-	0-20%
● Cash	4.0%	0-20%



ASSET ALLOCATION

Lifestyle Growth

63.5% growth assets
 32.5% mixed growth defensive assets
 4% defensive assets

MySuper & Choice Defensive Income

71% growth assets
 24% mixed growth defensive assets
 5% defensive assets



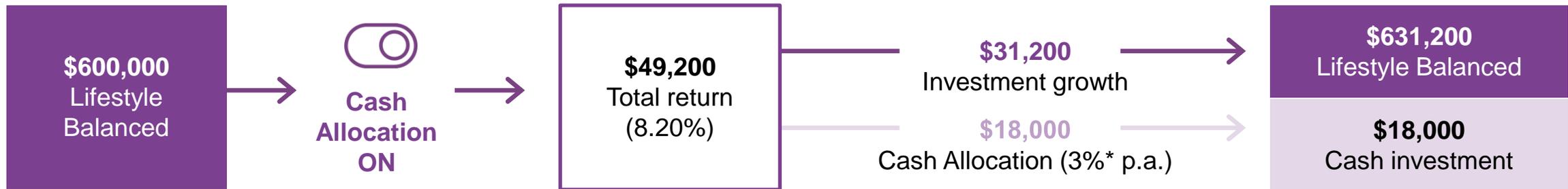
An automatic Cash Allocation feature

To provide greater investment flexibility, retired members will be able to automatically allocate some of their investment to the Cash investment option each month. This feature is currently available in the Diversified Income option, is now extended to all Lifestyle investment options.

The Cash Allocation feature is optional and if you turn it on, a declared* rate of return will be determined monthly. This rate is used to convert some of the growth on your Lifestyle investment option into the Cash investment option on a monthly basis over a 12 month period.

Example

John has a total balance of \$600,000 invested in the Lifestyle Balanced investment option. He decides to turn on the Cash Allocation feature. In the first year, Lifestyle Balanced generates a total return of 8.20% (or \$49,200). From this, the equivalent of 3%* p.a. (or \$18,000 p.a.) is allocated to the Cash investment option on a monthly basis over a 12 month period.



*Each month, the fund will declare a distribution rate of return allocated to the Cash investment option. The distribution rate is determined by the Trustee, who considers the expected yield on the underlying assets. This example is conceptual only – investment returns, and cash allocation amounts will change year to year and are not guaranteed.



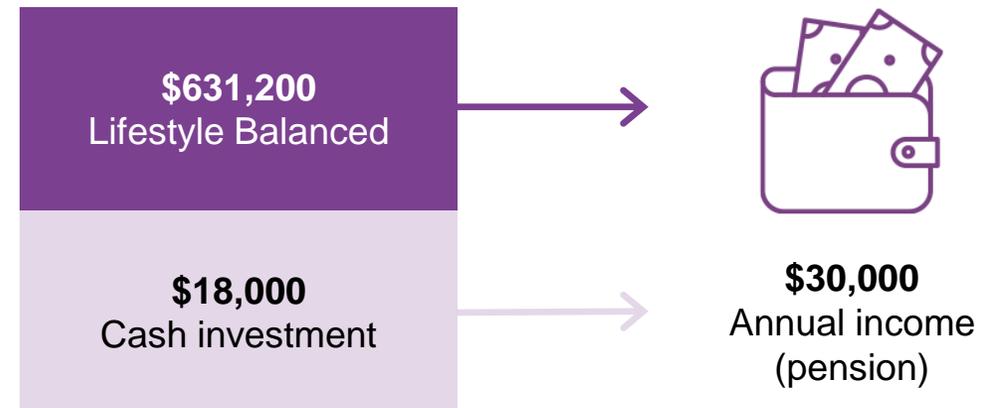
The benefits



The automatic cash allocation feature helps manage market volatility in retirement by allowing you to draw an income from a cash investment option. Cash can typically be less risky and the rate of return more stable, so this can mean there is less need to drawdown on your growth assets during a market downturn to meet your income needs. It helps you control volatility by continually transferring small portions of your growth assets into your cash option. Moving smaller amounts more often reduces the risk associated with drawing down in bigger proportions during market downturns.

Example

To continue with the previous example, John draws an income amount of 5% per year, which is around \$30,000 (or \$2,500 per month). John's income comes from both the Lifestyle Balanced option and the Cash investment option each month. By having the Cash Allocation feature turned on, he keeps his Cash investment option topped up on a regular basis to draw his income from, regardless of how the markets are performing. In the long-term, this will assist John with managing the impact of market volatility on his savings while maintaining his income needs.





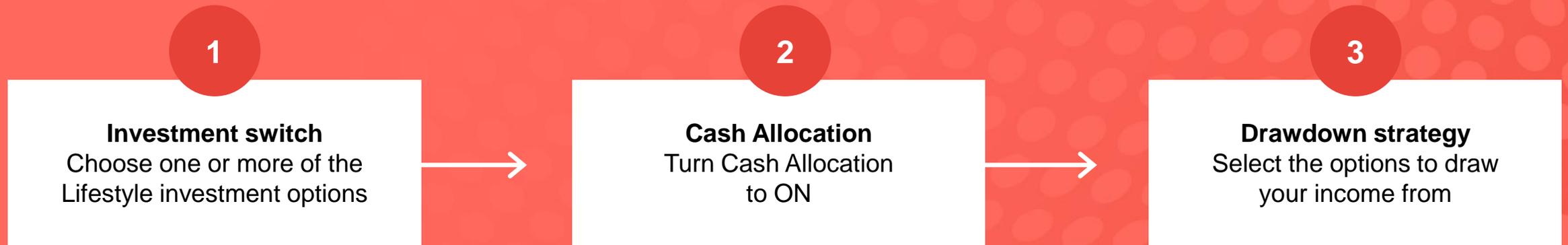
HOW TO MAKE AN INVESTMENT CHANGE ONLINE



How to make an investment switch online



To make an investment switch, turn on the Cash Allocation feature and choose which investment options you want to draw your income from in your SuperOnline account. Simply complete these three steps:



Important

Choosing your drawdown strategy is a new online feature. It's important to note that if you don't have enough money to pay your income from your chosen drawdown option(s), your income will be taken proportionally from all the options you are invested in. Refer to the TelstraSuper RetireAccess Product Disclosure Statement dated 10 November, 2021 for more information.

Investment switch

Investment details

The table below shows how your balance is currently invested. If you are invested across more than one investment option, depending on investment performance, the amount allocated to each option may have changed since your last investment instruction.

Account

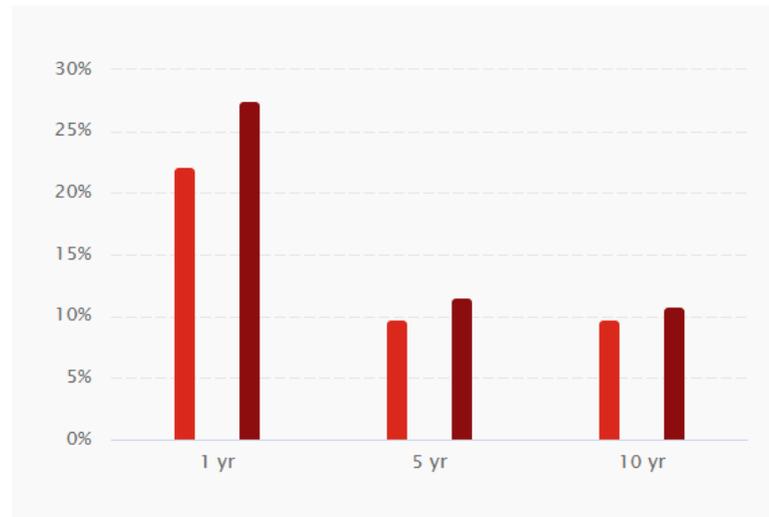
TelstraSuper RetireAccess Retirement Income Stream-003957

Investment allocation

Option	Value (SAUD)	Units held	Unit price	Weight
● Lifestyle Balanced Cash Allocation: ON MODIFY	873,611.60	75,786.120	11.52733	50.26%
● Lifestyle Growth Cash Allocation: OFF MODIFY	864,505.37	67,912.184	12.72975	49.74%
● Cash	0.00	n/a	n/a	0.00%

i Investment changes: We are making changes to our Retirement income stream options, effective 8 November 2021. [Click here for more information](#)

Investment returns to 30/06/2021



[UPDATE MY INVESTMENTS >](#)

From your SuperOnline dashboard, scroll down to view the **Investment details** section.

Select **update my investments** to make an investment switch

Investment switch



Select account *

TelstraSuper RetireAccess Retirement Income Stream - 003957 ▼

VIEW INVESTMENTS

Your current investment options and drawdown allocations

YOUR SUPER ACCOUNT BALANCE AS AT 08 NOVEMBER 2021

\$1,738,116.97

INVESTMENT OPTIONS	CURRENT ALLOCATION	CURRENT DRAWDOWN
LIFESTYLE GROWTH CASH ALLOCATION: OFF MODIFY	\$864,505.37	90.00% %
LIFESTYLE BALANCED CASH ALLOCATION: ON MODIFY	\$873,611.60	10.00% %
CASH	\$0.00	0.00% %
TOTAL	\$1,738,116.97	100.00%

UPDATE INVESTMENTS **UPDATE INCOME DRAWDOWN**

Select the relevant account from the drop down box and select [view investments](#)

You will then see your current investment allocation, cash allocation feature and drawdown strategy.

Select [update investments](#) to make an investment switch

Investment switch



Investment choice update type

You can update your investment option(s) for your current balance. Select one option below. *

Update investment allocation for my current balance

Update your investment option(s) for your account balance using either percentage allocation or dollar amount. Select one option below. *

Update my current investments using percentage allocation

Update my current investments using dollar amounts

I have read and understood the following:

- A [buy-sell spread](#) may apply as a result of any changes I make to my investment choice.
- Changing my investment option will affect how investment returns are allocated to my account.
- If I invest across more than one investment option, the initial percentage split may change over time due to investment market movements and transactions on my account.
- I can make one investment switch a day.
- My account will be invested in my new investment selections the next business day if my request is submitted before 5:30pm (Melbourne time). Requests received on or after 5:30pm (Melbourne time) on a business day, or on weekends or public holidays, will take an extra day.
- Investment option switches will be processed at the sell unit price (out of current investment options) and the buy unit price (into the selected investment options) applicable to the day the change took place.
- I understand that if I have an automatic investment re-weight instruction in place I cannot update this online and that the processing of this investment switch will cancel my instruction. I also understand that I will need to download and complete an investment choice form to reinstate my automatic investment re-weight instruction and make my investment switch.

NEXT

[CANCEL](#)

Select whether you would like your investment switch to be based on percentage or dollar amounts. The checkbox will default to the percentage option.

Once you have made a selection, tick 'I have read and understood the following' which confirms you understand the terms and conditions.

Select Next to continue

Investment switch

Update current balance investment allocation

Select your new investment options and allocations below. The total must equal 100%.

You will be asked to confirm your investment choice before you submit this request.

INVESTMENT OPTIONS	CURRENT ALLOCATION	NEW ALLOCATION
LIFESTYLE GROWTH	49.74%	<input type="text" value="0.00"/> %
LIFESTYLE BALANCED	50.26%	<input type="text" value="0.00"/> %
LIFESTYLE MODERATE	0.00%	<input type="text" value="0.00"/> %
DEFENSIVE GROWTH	0.00%	<input type="text" value="0.00"/> %
LIFESTYLE CONSERVATIVE	0.00%	<input type="text" value="0.00"/> %
INTERNATIONAL SHARES	0.00%	<input type="text" value="0.00"/> %
AUSTRALIAN SHARES	0.00%	<input type="text" value="0.00"/> %
PROPERTY	0.00%	<input type="text" value="0.00"/> %
FIXED INTEREST	0.00%	<input type="text" value="0.00"/> %
CASH	0.00%	<input type="text" value="0.00"/> %
DIRECT ACCESS *	0.00%	<input type="text" value="0.00"/> %
TOTAL	100.00%	0.00%

* Investment choice updates to your Direct Access account must be made using dollar amounts. Read the [Direct Access Product Guide](#) for more information.

NEXT PREVIOUS CANCEL

This example is a **percentage** based investment allocation.

Update your investment allocation and ensure it equals 100%

Then select **Next**.

Investment switch

Update your cash allocation choice

The Cash Allocation feature is only available in the Lifestyle investment options. You can turn the Cash Allocation feature on or off at anytime. If you turn it on you will be set up with a Cash investment option which will receive the monthly allocation. You need to turn the Cash Allocation on by the last calendar day of the month for the payment to be made within the next month.

INVESTMENT OPTIONS	CURRENT: CASH ALLOCATION	NEW: CASH ALLOCATION
LIFESTYLE GROWTH	OFF	<input type="radio"/> ON <input checked="" type="radio"/> OFF
LIFESTYLE BALANCED	ON	<input checked="" type="radio"/> ON <input type="radio"/> OFF
LIFESTYLE MODERATE	OFF	<input type="radio"/> ON <input checked="" type="radio"/> OFF

Review your income draw down instructions

If you are turning on the Cash Allocation feature for the first time, a [Cash investment option](#) will be opened. As a result you should review your income draw down instructions and confirm the investment options you would like to draw your income from, which can include the Cash investment option.

If you make an investment switch to one of the lifestyle options, you can elect to update your cash allocation feature.

Make your selection to either **ON/OFF**.

Select **Next** to continue

Investment switch



Confirm your investment change

Your investment changes are summarised below. If you confirm and proceed with this update it will only apply from the Effective Day.

Once you submit a request, it can't be cancelled.

Current balance

INVESTMENT OPTIONS	CURRENT ALLOCATION	NEW ALLOCATION
LIFESTYLE GROWTH	%	%
LIFESTYLE BALANCED	%	%
LIFESTYLE MODERATE	%	%
TOTAL	100.00%	%

Confirm Cash Allocation Choice updates

Please review your Cash Allocation selection below. By turning on the Cash Allocation feature, the Cash investment option will receive a monthly allocation.

INVESTMENT OPTIONS	CURRENT: CASH ALLOCATION	NEW: CASH ALLOCATION
LIFESTYLE GROWTH	OFF	OFF
LIFESTYLE BALANCED	ON	ON
LIFESTYLE MODERATE	OFF	OFF

I have read and understood the information in the relevant Product Disclosure Statement and Investment Guide and understand the risks and other implications of selecting and changing my investment options and/or applying the Cash Allocation feature.

When you have finalised the steps, review your investment change and confirm your cash allocation choice update.

If correct, select **Next**

Investment switch



Your income drawdown

Your income will be drawn from your current investment option:

Lifestyle Moderate

To nominate a drawdown percentage you need to have be invested in more than one investment option.

If you elect not to turn on the cash allocation feature, select **Submit** to finalise your investment switch.

You will then receive confirmation you have submitted changes to your investment details.

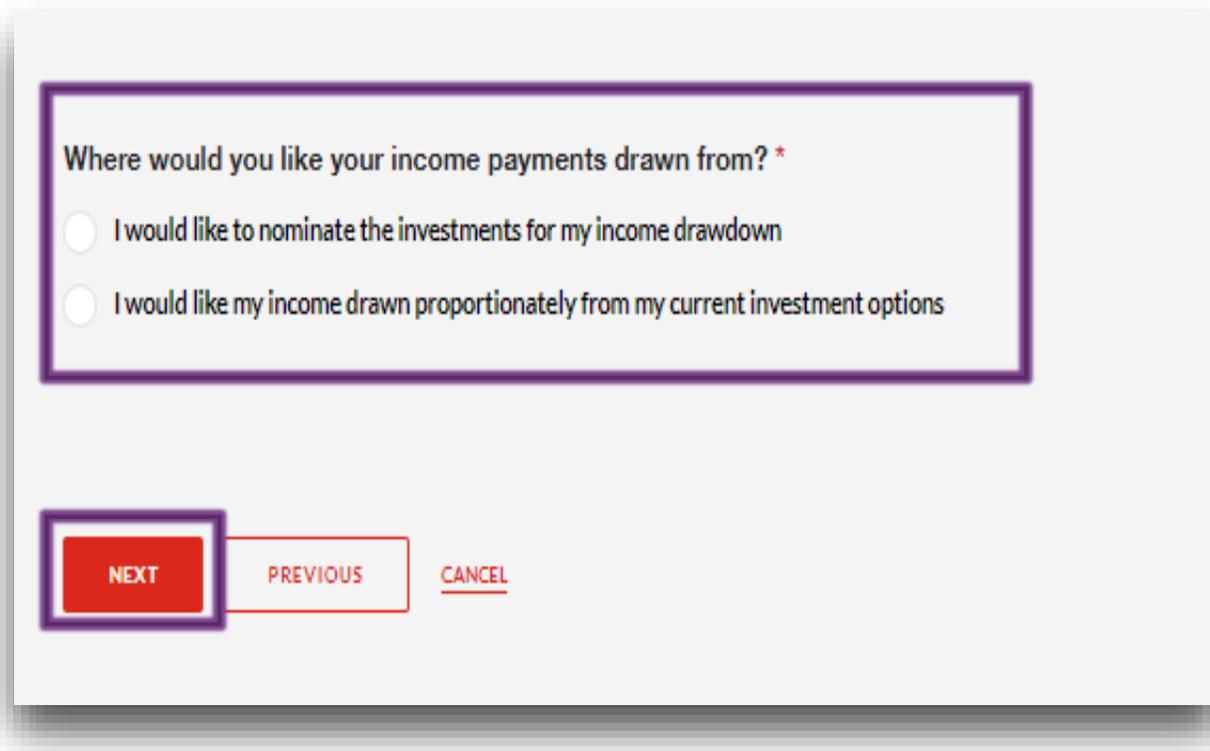
Your have submitted changes to your investment details

Thank you for confirming your updated selections.

You will receive confirmation in your SuperOnline mailbox.

Please note, no further changes can be made until after the effective day. This is the day your money will be switched into your new investment option. The unit price applicable for your new investment option will be applied the next Melbourne Business Day.

Investment drawdown



Where would you like your income payments drawn from? *

- I would like to nominate the investments for my income drawdown
- I would like my income drawn proportionately from my current investment options

NEXT PREVIOUS CANCEL

If you have elected to turn the cash allocation feature on, as part of the switching process, you need to nominate how you would like to drawdown your income payments.

Select your preferred option and select **Next**

Investment drawdown

Where would you like your income payments drawn from? *

I would like to nominate the investments for my income drawdown

I would like my income drawn proportionately from my current investment options

INVESTMENT OPTIONS	CURRENT INCOME DRAWDOWN	NEW INCOME DRAWDOWN
LIFESTYLE GROWTH	90.00%	<input type="text" value="0"/> %
LIFESTYLE BALANCED	10.00%	<input type="text" value="0"/> %
CASH	0.00%	<input type="text" value="0"/> %
TOTAL	100.00%	0.00%

NEXT

PREVIOUS

CANCEL

For this example we are nominating the investments for the income drawdown.

Allocate your new drawdown percentage ensuring it equals 100%.

Then select **Next**

Investment drawdown

Confirm your income drawdown change

Be sure to review the details below before submitting your changes.

It is important to note that requests to update your income drawdown made less than three Melbourne business days prior to your next income payment, may not take effect until your following payment.

INVESTMENT OPTIONS	CURRENT INCOME DRAWDOWN	NEW INCOME DRAWDOWN
LIFESTYLE GROWTH	30.000%	50.000%
LIFESTYLE BALANCED	40.000%	50.000%
CASH	30.000%	0.000%
TOTAL	100.00%	100.00%

I acknowledge that my drawdown strategy will revert to proportionate for the full payment if there are insufficient funds in one or more of my selected investment options.

SUBMIT PREVIOUS CANCEL

Review your new drawdown strategy and tick the checkbox to accept the disclaimer.
Select **Submit** to confirm the changes.

Investment drawdown



Your have submitted changes to your investment details

Thank you for confirming your updated selections.

You will receive confirmation in your SuperOnline mailbox.

Please note, no further changes can be made until after the effective day. This is the day your money will be switched into your new investment option. The unit price applicable for your new investment option will be applied the next Melbourne Business Day.

You will then receive confirmation you have submitted changes to your investment details.

Investment drawdown



Investment details ?

The table below shows how your balance is currently invested. If you are invested across more than one investment option, depending on investment performance, the amount allocated to each option may have changed since your last investment instruction.

Account
TelstraSuper RetireAccess Retirement Income Stream-003957

Investment allocation Asset mix **Income drawdown**

This shows how much of your income is currently being drawn from each of your selected investment options. You can change this at any time to have your income drawn from any of your selected investment options or drawn proportionately from your full mix of investment options.

Your income drawdown shows your last nominated drawdown strategy. If you no longer have funds invested in this investment option(s), your income payments will be drawn proportionately across your investment options shown in the Investment allocation tab. We recommend you review and update your nominated investment drawdown strategy each time you alter your investment options.

[UPDATE MY INCOME DRAWDOWN](#)

Your current income drawdown 📊

Investment Options	Current income drawdown
Lifestyle Growth	%
Lifestyle Balanced	%
Cash	%
TOTAL	100.00%

[UPDATE MY INVESTMENTS](#) >

Investment changes: We are making changes to our Retirement income stream options, effective 8 November 2021. [Click here for more information](#)

You are also able to alter your drawdown strategy from your SuperOnline dashboard anytime.

From your dashboard, scroll down to view the **Investment details** section.

Select the correct account and view the **income drawdown** tab

Select **update my Income drawdown** to make a change.

Cash allocation feature



Investment details

The table below shows how your balance is currently invested. If you are invested across more than one investment option, depending on investment performance, the amount allocated to each option may have changed since your last investment instruction.

Account
TelstraSuper RetireAccess Retirement Income Stream-003957

Investment allocation | Asset mix | Income drawdown

Option	Value (SAUD)	Units held	Unit price	Weight
<input checked="" type="radio"/> Lifestyle Balanced	879,482.28	75,786.120	11.60479	50.40%
Cash Allocation: ON MODIFY				
<input checked="" type="radio"/> Lifestyle Growth	865,672.21	67,912.184	12.74694	49.60%
Cash Allocation: OFF MODIFY				
<input type="radio"/> Cash	0.00	n/a	n/a	0.00%

Investment returns to 30/06/2021

Period	Return (%)
1 yr	~22%
5 yr	~9%
10 yr	~10%

Investment changes: We are making changes to our Retirement income stream options, effective 8 November 2021. [Click here for more information](#)

[UPDATE MY INVESTMENTS](#) >

You can change your cash allocation feature nomination, from your SuperOnline dashboard anytime.

Scroll down to view the **Investment details** section.

Select the correct account and view your investment strategy and the status of the cash allocation feature.

Cash allocation feature

Investment details

The table below shows how your balance is currently invested. If you are invested across more than one investment option, depending on investment performance, the amount allocated to each option may have changed since your last investment instruction.

Account

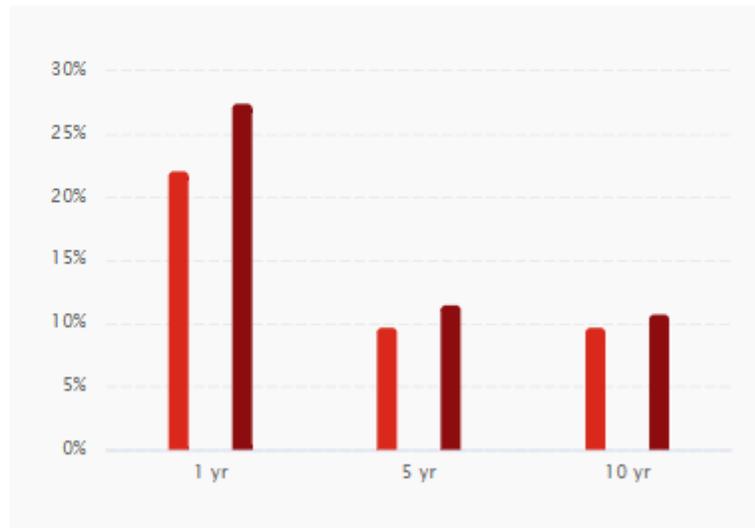
TelstraSuper RetireAccess Retirement Income Stream-003957

Investment allocation | Asset mix | Income drawdown

Option	Value (\$AUD)	Units held	Unit price	Weight
<input checked="" type="radio"/> Lifestyle Balanced	879,482.28	75,786.120	11.60479	50.40%
Cash Allocation: ON MODIFY				
<input checked="" type="radio"/> Lifestyle Growth	865,672.21	67,912.184	12.74694	49.60%
Cash Allocation: OFF MODIFY				
<input type="radio"/> Cash	0.00	n/a	n/a	0.00%

i Investment changes: We are making changes to our Retirement income stream options, effective 8 November 2021. [Click here for more information](#)

Investment returns to 30/06/2021



[UPDATE MY INVESTMENTS >](#)

If you are invested in one of the Lifestyle options, you can view if the cash allocation feature is **ON/OFF**.

If you would like to alter your nomination, select **Modify**.

Cash allocation feature

Update your cash allocation choice

The Cash Allocation feature is only available in the Lifestyle investment options. You can turn the Cash Allocation feature on or off at anytime. If you turn it on you will be set up with a Cash investment option which will receive the monthly allocation. You need to turn the Cash Allocation on by the last calendar day of the month for the payment to be made within the next month.

INVESTMENT OPTIONS	CURRENT: CASH ALLOCATION	NEW: CASH ALLOCATION
LIFESTYLE GROWTH	OFF	<input type="radio"/> ON <input checked="" type="radio"/> OFF
LIFESTYLE BALANCED	ON	<input checked="" type="radio"/> ON <input type="radio"/> OFF

Review your income draw down instructions

If you are turning on the Cash Allocation feature for the first time, a [Cash investment option](#) will be opened. As a result you should review your income draw down instructions and confirm the investment options you would like to draw your income from, which can include the Cash investment option.

[CANCEL](#)

Turn the cash allocation feature to either ON/OFF.
When you have finalised your selection, select Next.

Cash allocation feature



Review your cash allocation choice updates

Please review your Cash Allocation selection below. By turning on the Cash Allocation feature, the Cash investment option will receive a monthly allocation.

INVESTMENT OPTIONS	CURRENT: CASH ALLOCATION	NEW: CASH ALLOCATION
LIFESTYLE GROWTH	OFF	ON
LIFESTYLE BALANCED	ON	ON

I have read and understood the information:

In the relevant [RetireAccess Product Disclosure Statement](#) and understand the risks and other implications of selecting and changing my investment options and/or applying the Cash Allocation feature.

Review the changes and confirm you understand and have read the terms by ticking the checkbox.
Select **Submit** to continue.

Cash allocation feature



Your Cash Allocation nomination has been submitted

Successful updates will be confirmed via your SuperOnline mailbox.

You cannot make further changes to your investments while the change to your Cash Allocation is pending. Please check back on your account shortly and once confirmed you will be able to make changes to your investment choices and income drawdown should you chose to do so.

You will receive confirmation your cash allocation nomination has been submitted.



NEXT STEPS



Next steps

The enhancements to the RetireAccess investment options came into effect on 8 November 2021 and you have a few choices for what you can do.



Do nothing

If you are already invested in the investment options that changed, there's nothing you need to do. If you'd like to review and switch any of your chosen investment options anytime in the future, you can.



Turn on the automatic Cash Allocation feature

If you are already invested in the investment options that changed, you can choose to utilise the new Cash Allocation feature. This can be turned on by logging into your SuperOnline account at

telstrasuper.com.au/login



Make an investment switch into the Lifestyle investment options

If you are not currently invested in any of the options, but want to review and change your investment options, you can make changes by logging into your SuperOnline account at

telstrasuper.com.au/login

Remember, before making any investment changes you should always read the current TelstraSuper RetireAccess Product Disclosure Statement dated 10 November 2021 or consider obtaining personal advice from a licensed financial adviser. For more information, visit telstrasuper.com.au/lifestyleoptions.

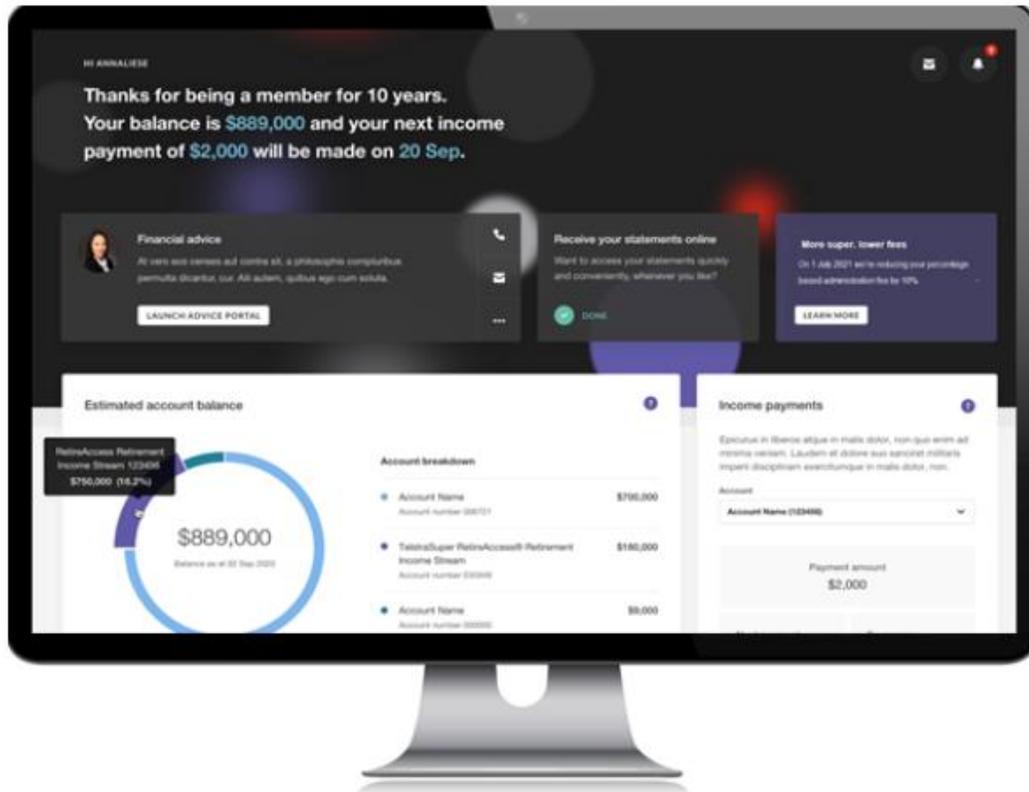


HOW TELSTRASUPER CAN ASSIST



Better super through innovation

From 1 July 2021, TelstraSuper members who are age 57 and older or have a RetireAccess product, have had access to our new innovative program.



Key features include:

- ✓ An uplifted dashboard experience with enhanced visuals.
- ✓ New personal welcome message that displays key member information such as total balance, latest contribution and income payment details.
- ✓ An improved investment module including a visual chart to display investment returns and investment mix break down.
- ✓ A new resource centre providing members with tailored articles, resources and tools.
- ✓ Introduction of digital forms enabling members to complete transactions electronically such as renewing binding nominations.
- ✓ A retirement balance projection for accumulation members calculating their projected fortnightly and annual income in retirement. Members can see how this compares against the ASFA retirement standards and the difference extra contributions can make.

Resource centre

Resource Centre

News and articles

[VIEW ALL >](#)

Manage my income

Lifestyle

Investments

Estate planning



ARTICLE

Living life to the full in retirement



ARTICLE

How Financial Planning helps you sleep at night



ARTICLE

Plan for a retirement not just an Age Pension transitioner

Tools and resources

AGED CARE

Check out our online education modules to help you with planning

LEARN MORE

Budget Planner

TOOL - Need help managing your money? Creating a budget is a great way to keep track of what you're spending and see where you may be able to save a little.



Spouse Contributions

CALCULATOR - Find out if you could receive a tax offset by contributing for your spouse



Centrelink

RESOURCE - Payments and services if you're retired, planning for retirement or looking to work past Age Pension age.



Retirement Bonus

RESOURCE - Start your retirement with a bonus. Find out if you're eligible for a Retirement Bonus



Four advice services to empower you



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.



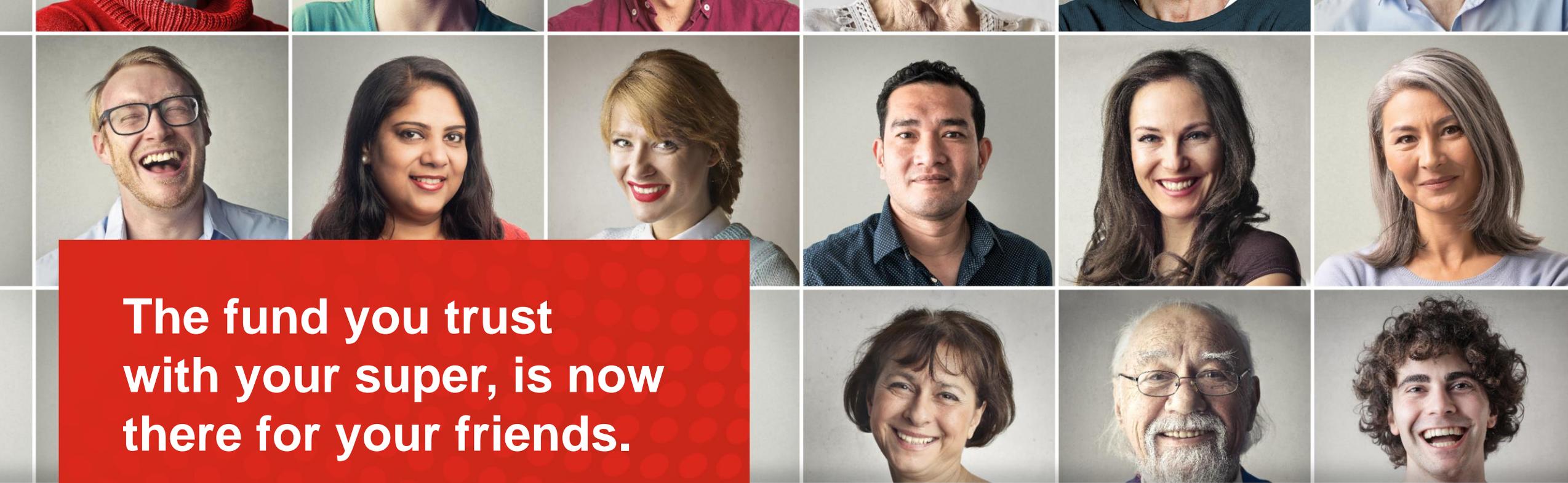
BIG *picture it*

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.



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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