

**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

WHAT FINANCIAL ADVICE CAN DO FOR YOU



Meet the speakers



Kingsley Wright
Regional Manager - South
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.

1 WHY SEEKING ADVICE
IS IMPORTANT

4 NEXT STEPS

2 WHY WE DO WHAT
WE DO

5 QUESTIONS

3 OUR ADVICE OFFER
TO YOU



**WHY SEEKING ADVICE
IS IMPORTANT**

Financial advice

Some background...



The survey's valid survey responses consisted of:

- 594 retirees and 1,634 non-retirees.
- 502 currently advised individuals, 570 previously advised individuals and 1,156 unadvised individuals.

Currently advised individuals are defined as those who currently receive financial advice or who receive it as and when they need.

Previously advised individuals are defined as those who have received financial advice in the past but do not receive it now.

Unadvised individuals are defined as those who have never received financial advice.

Financial advice

Some background...

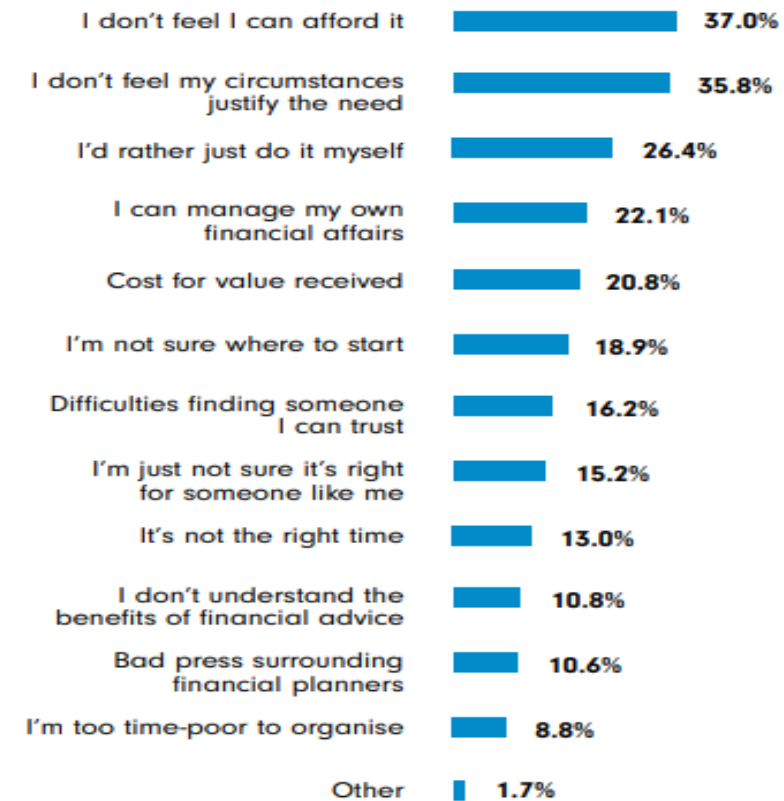
65.7% of Australians say they worry about money at least monthly.

23.5% of Australians say they worry about money daily.

37.4% of Australians say financial issues have affected their physical health.

52.8% of Australians say financial issues have affected their mental health.

What are the key reasons you have never received financial advice from a financial planner?



*Multiple answers allowed

n = 1,156; respondents who have never received financial advice

Financial advice

Some background...

88.5% of Australians receiving advice believe it has given them greater peace of mind financially.

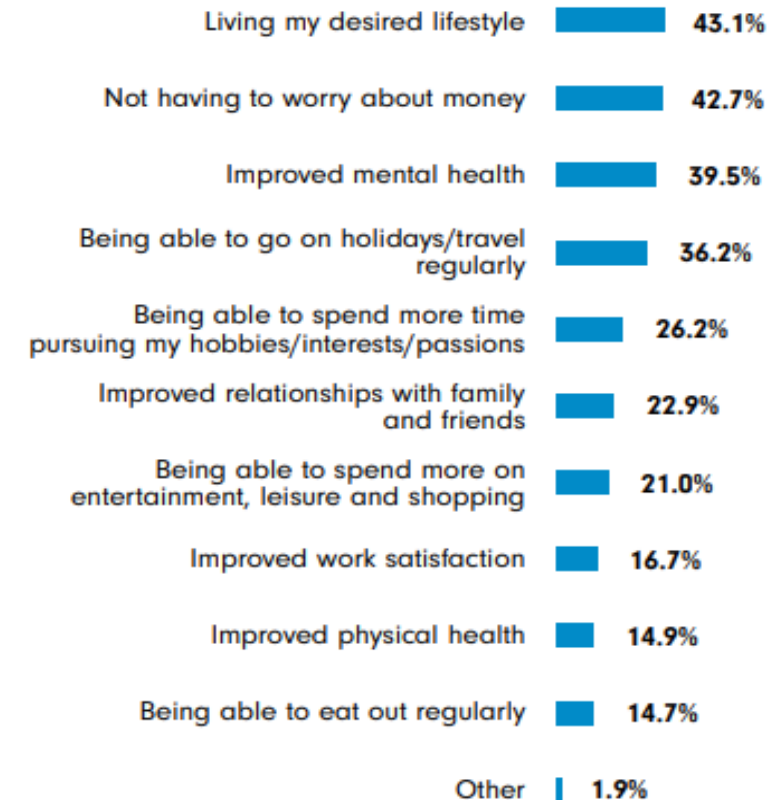
86.2% of Australians receiving advice believe it has given them greater control over their financial situation.

49.9% of Australians receiving financial advice say their mental health has benefited.

37.8% of Australians receiving financial advice say their family life has improved as a result.

18.1% of Australians receiving financial advice say their health has improved as a result.

What personal goals has receiving financial advice helped you achieve?



*Multiple answers allowed

n = 379; respondents who have received financial advice that helped them reach their personal goals



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 documents issued

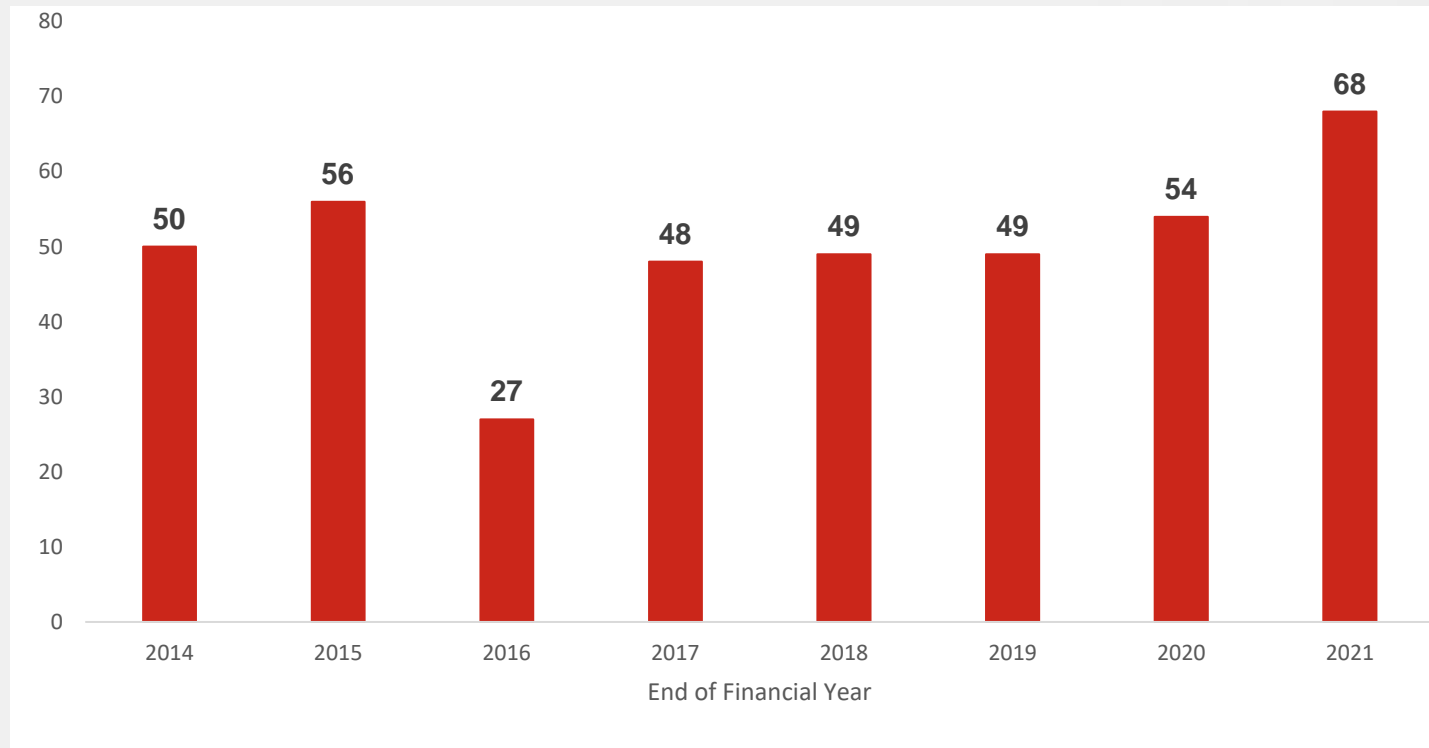
Maintaining our Commitment to Advice

- ✓ 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...”



“Great support and understanding of my position and requirements. Excellent and professional advice and service.”



“The willingness for Catherine to listen to my requirements and understand my situation for outstanding.”



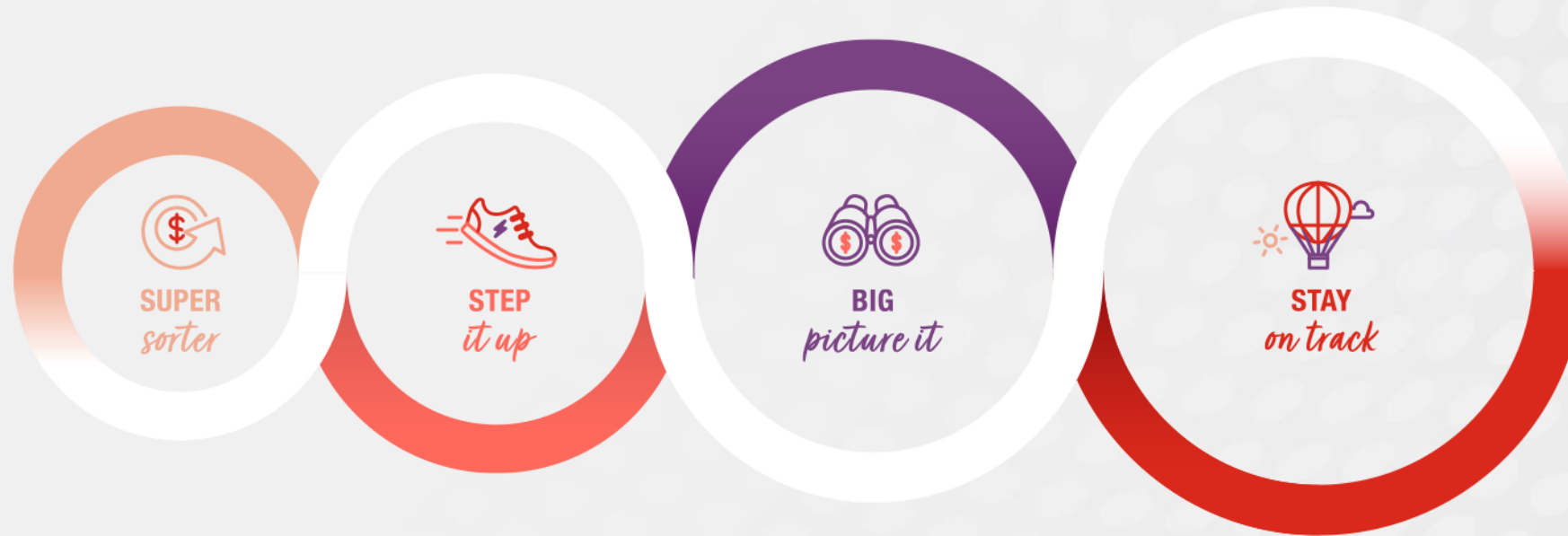
“Jamie actually listened to what I wanted out of Super and didn't try and force anything I didn't want on to me.”



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, 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
\$1,000 - \$2,750
(+GST where applicable)



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
\$1,600 Super on Track
\$2,100 Life on Track
(+GST where applicable)

OUR ADVICE OFFER TO YOU

'Super Sorter' simple advice incl. in your fees



Simple Investment



**Insurance Advice
within TelstraSuper**



Simple Contributions



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

'Big Picture it' Comprehensive advice for a fee



Identifying, discussing and prioritising your personal Financial and Lifestyle Goals and Objectives

Comprehensive Personal Insurance

Structuring your investments inside of Super

Defined Benefit

Getting ready for Retirement

Complex Income Stream set up

Budget, cashflow & tax

Building wealth outside of Super

Transition to Retirement

Centrelink Entitlements

Estate Planning

Stay on Track Ongoing Advice

Proactive management and review of your advice strategy, keeping you on track to achieve your long-term goals and objectives

TelstraSuper Super on Track

\$1,600pa (+GST where applicable)

Receive advice specific to your TelstraSuper account

TelstraSuper Life on Track

\$2,100pa (+GST where applicable)

Receive advice specific to your TelstraSuper account, external super and/or investments



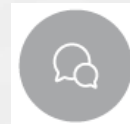
Annual Review of your circumstances and financial plan, with a written summary of the outcome



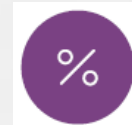
Proactive contact, during the year, from your Planner



Contact from your Planner to discuss the impact of any legislative changes that may affect your advice



Your Planner and their support team are available to you any time during normal business hours



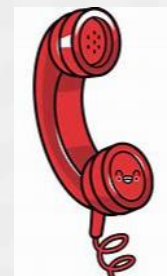
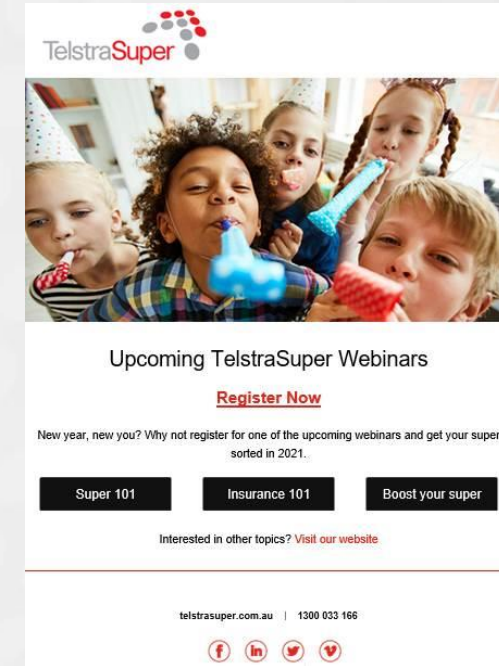
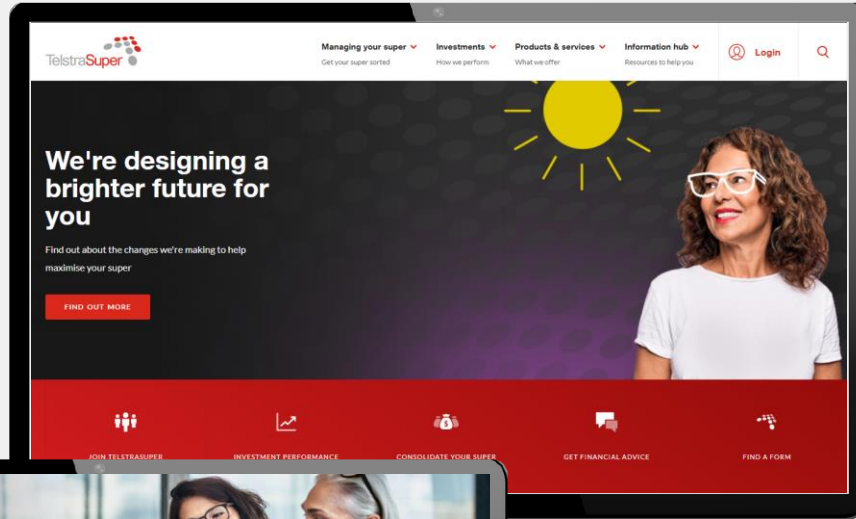
Additional advice on a broader range of topics provided at a 50% discount to the standard fees



NEXT STEPS

NEXT STEPS

How do I access advice



1300 033 166



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 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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