

**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

**Why meeting a
financial adviser
could be the best
thing you do.**



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 WE DO WHAT
WE DO...

3

NEXT STEPS

2

OUR ADVICE OFFER
TO YOU

4

QUESTIONS



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 document issued

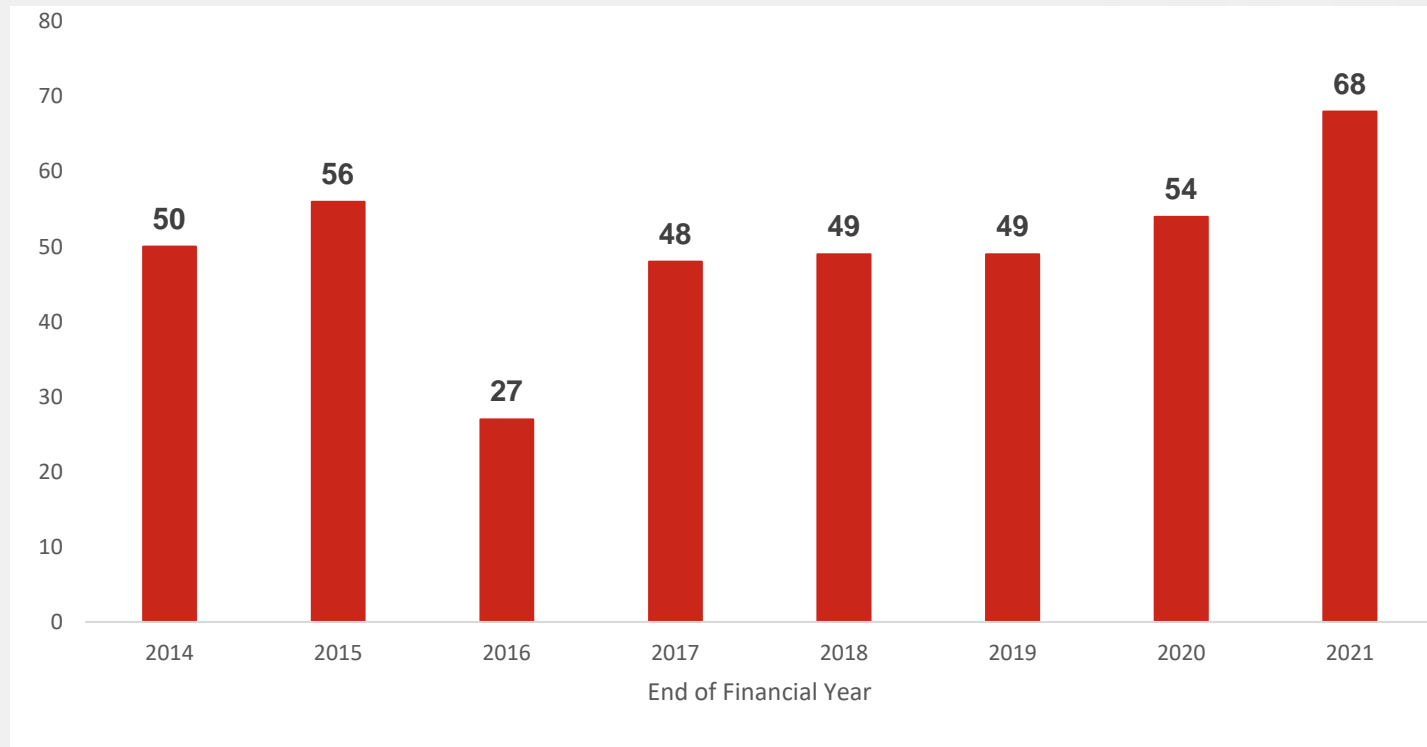
Maintaining our Commitment to Advice

- ✓ 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



“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.”



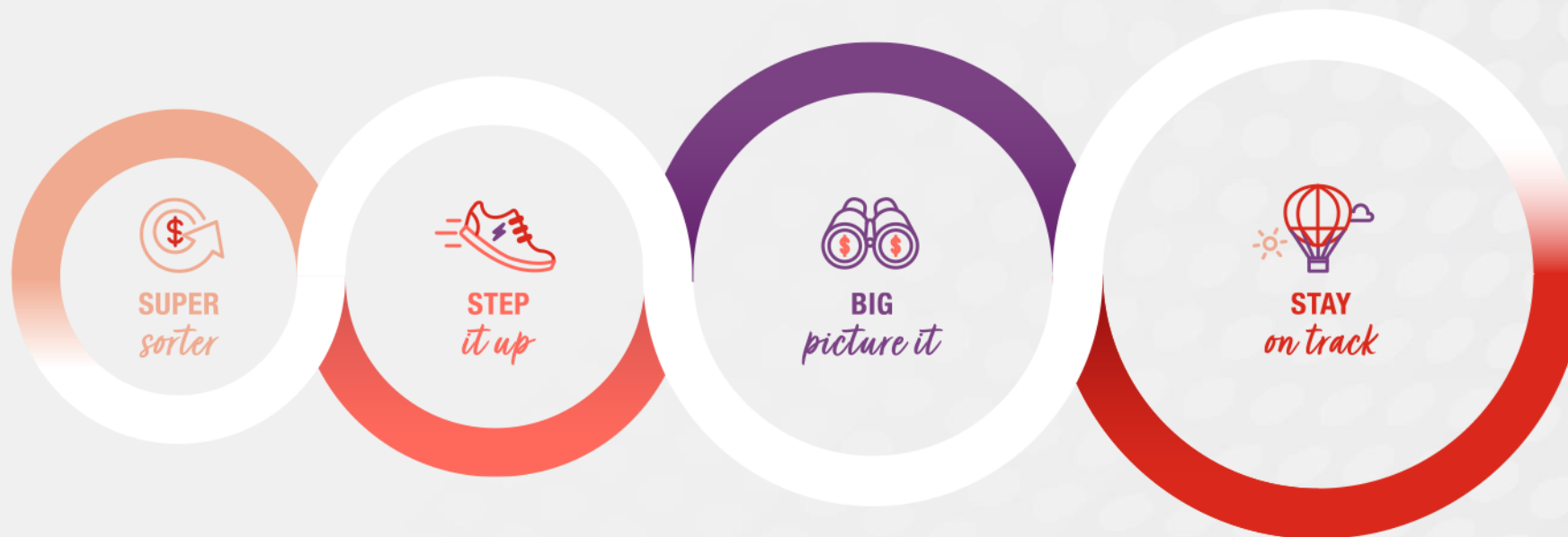
“Jamie actually listened to what I wanted out of Super and didn't try and force anything I didn't want on to me.”



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
Range \$1,800 - \$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
Super on Track \$1,600
Life on Track \$2,100
(+GST where applicable)

'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

OUR ADVICE OFFER TO YOU

'Big Picture it' Meeting preparation



About this Financial Services Guide

This Financial Services Guide (FSG) is an important document that provides information to help you to decide whether to use the financial services provided by Telstra Super Financial Planning Pty Ltd (TSFP) Australian Financial Services Licence (AFS) No. 218705. In this FSG, TSFP is referred to as "we", "our" or "us".

Member Planning Profile

Member number

	Client 1	Client 2
Member number/AGS		
Date:		

Important notice

To enable TelstraSuper Financial Planning (TSFP) to provide you with financial advice that is appropriate and in your best interests it is important that we understand your goals, objectives and financial situation.

The Member Planning Profile is designed to prompt you to think about the reasons why you are seeking financial advice and the goals and objectives you would like to achieve. Your answers will enable us to have a more productive and valuable discussion with you at our upcoming meeting.

How to complete this form

Please complete all questions as fully and comprehensively as you can.

- Please complete all relevant rows or sections that are shaded blue.
- Rows or sections shaded yellow may be completed if you are able to provide this information before our meeting.
- Rows or sections shaded pink will be completed with you during our meeting.

Throughout this document we will also provide prompts to attach documents such as recent pay slips, your income tax return for the last financial year, the most recent benefit statement from your other super funds, bank statements, credit card and loan statements, personal insurance statements and any other relevant documents.

Risk Profiler

About this form

Thank you for discussing your investment options with TelstraSuper Financial Planning. To ensure that we can provide you with appropriate financial advice, we need you to provide details about your investment objectives.

Please complete this Risk Profiler prior to your meeting with your Adviser who will then discuss this information with you.

How to complete this form

Please complete all questions as fully and comprehensively as you can.

Please complete all relevant rows or sections that are highlighted in blue.

Rows or sections highlighted in pink will be completed with you during our meeting.

Risk profile

Adviser Name: _____

Client 1 Name: _____

Client 2 Name: _____

Question 1

What does risk mean to you?

Question 2

What does return mean to you?

Client Consent form

A Your details

Client 1

Title Mr Mrs Miss Ms Other _____

Surname _____ Member number _____

Given name(s) _____

Client 2 (if applicable)

Title Mr Mrs Miss Ms Other _____

Surname _____ Member number _____

Given name(s) _____

B Your consent

(We consent to Telstra Super Financial Planning Pty Ltd (TSFP):

- collecting my/our personal information for the purpose of providing me/us with personal financial advice, and
- disclosing my/our relevant personal information and information about my/our affairs to third parties for the purpose of providing me/us with financial advice services e.g. referral to an estate planning specialist, insurers for pre-assessment purposes, TSFP's software providers, where applicable.

C Your disclosure document delivery method

I/we consent to TSFP sending disclosure documents* to me/us by email to the nominated email address below or to my/our TelstraSuper Superannuation account.

* This includes financial services guides, statements of advice, records of advice, fee disclosure statements and other documents/information from TSFP.

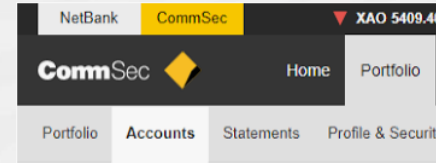
D Your signature(s)

Name - Client 1: _____ Name - Client 2 (if applicable): _____

Signature _____ Signature _____

X _____ X _____







Date _____ Date _____



'Big Picture it' the initial meeting expectations

Initial discovery meeting - 90 minutes

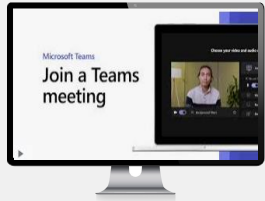


	About your	Now	To do	Goals: 10 years	
Your life	 Family				
	 Work				
	 Lifestyle				
	 Home				
Your finances	 Investment Knowledge				
	 Completo Financial Fact Find				
				Client Name: <input type="text"/>	
				Adviser Name: <input type="text"/>	
				Date: <input type="text"/>	

Have an open discussion about:

- Your expectations
- Where you are now
- What's important to you in the future
- Identify, quantify & discuss your goals & objectives
- Highlight solutions to meet those...
- What concerns or worries do you have
- How we can help!


'Big Picture it' the initial meeting expectations



Initial discovery meeting - 90 minutes

	About your	Now	To do	Goals: 10 years
Your life	Family			
	Work			
	Lifestyle			
	Home			
Your finances	Investment Knowledge			
	Complete Financial Fact Find			

Client Name: _____
 Adviser Name: _____
 Date: _____




Discuss the appropriate advice fee



Agree to proceed, or not!

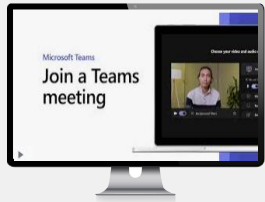


Explain and discuss some of the key strategies



Discuss what happens from here...

'Big Picture it' the initial meeting expectations




Initial discovery meeting - 90 minutes

	About you	Now	To do	Goals: 10 years
Your life	Family			
	Work			
	Lifestyle			
	Home			
Your finances	Investment Knowledge			
	Complete Financial Fact Find			

Client Name:

Adviser Name:

Date:





Member Planning Profile

Member number

Member number: Client 1: Client 2:

Date:

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Throughout this document we will also provide prompts to attach documents such as recent paystubs, bank statements, credit card and loan statements, personal financial statements and any other relevant documents.

One-off Advice Fee: Consent & deduction from TelstraSuper account

Complete and sign this form to provide your consent and authorize Telstra Super Pty Ltd (ABN 66 007 422 522, ASIC 2241769), the trustee of TelstraSuper, to deduct some or all of the payment of the advice fee as detailed below from your TelstraSuper account to pay TelstraSuper Financial Planning (TSFP) for the payment of one or more ongoing personal advice to you. As part of your personal advice you will be provided with a Statement of Advice (SOA) which covers advice on your superannuation arrangements.

If you have any questions please contact your Financial Planner.

Important information:

- TelstraSuper is required by law to obtain your written consent before the fee for financial advice can be deducted from your super account. If you do not tick 'happy with the amount of the services described, we do not have to sign this consent.
- TelstraSuper will deduct the amount from your super account on the day of the issue of the SOA, or shortly after.
- If you have more than one TelstraSuper account you can nominate the account from which the advice fee is to be deducted.
- If there are insufficient funds in your nominated TelstraSuper account we will contact you to make arrangements for the payment of the advice fee.
- The advice fee will be deducted proportionately from the investment options in which your super account is invested (including the Direct Access option).
- Your consent expires once the amount is deducted from your TelstraSuper account. To deduct fees from your super account for further advice from TelstraSuper Financial Planning, we will need to obtain your consent again.
- You can withdraw your consent to the deduction of fees from your super account by emailing TelstraSuper at contact@telstrasuper.com.au or by calling us on 1300 633 666. However, your withdrawal of this consent must occur before TelstraSuper has deducted the amount from your super account.

A Your information (Single person or Spouse 1)

Title Mr Mrs Miss Ms Other

Surname Member number (if applicable)

Given names Date of birth

Residential address (PO Box not acceptable)

Suburb State Postcode

Mobility Home phone no. Business phone no.

Email address

B Advice fee

If you sign this consent, the one-off advice fee that will be deducted from your nominated super account will be:

1

C TelstraSuper account from which advice fee is to be deducted

Account

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Risk profile

Adviser Name

Client 1 Name

Client 2 Name

Question 1

What does risk mean to you?

Question 2

What does return mean to you?

Advice Fee: payment by invoice

Complete and sign this form to consent to paying the advice fee for personal advice from TelstraSuper Financial Planning by invoice.

A Your information (Single person or Spouse 1)

Title Mr Mrs Miss Ms Other

Surname Member number (if applicable)

Given names Date of birth

Residential address (PO Box not acceptable)

Suburb State Postcode

Mobility Home phone no. Business phone no.

Email address

Your information (Spouse 2 where applicable)

Title Mr Mrs Miss Ms Other

Surname Member number (if applicable)

Given names Date of birth

Residential address (PO Box not acceptable)

Suburb State Postcode

Mobility Home phone no. Business phone no.

Email address

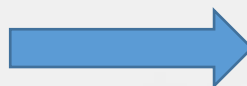
B Advice fee

1 (plus GST)

'Big Picture it' the next steps



‘Big Picture it’ the next steps



Statement of Advice

We help our clients build a secure future

1 April 2021

Mr M and Mrs Test Case

This Statement of Advice (SoA) sets out:

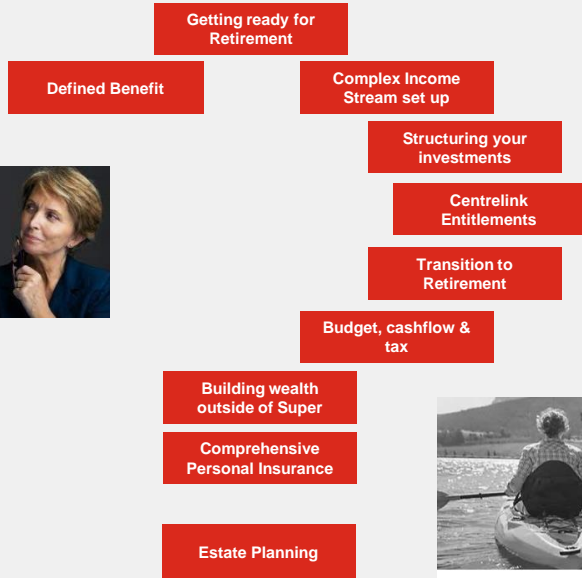
-  **Your goals**
-  **Our advice**
-  **How to implement our recommendations**

Telstra Super Financial Planning Pty Ltd
ABN 74 097 777 725
AFS Licence No. 218705
Head Office: Level 10, 130 Lonsdale Street, Melbourne
VIC 3000

Web: www.telstrasuper.com.au

Prepared by: Financial Planner
Adviser
Comprehensive Advice Team
Telstra Super Financial Planning Pty Ltd
Call: (xx) 3333 3333
Email: financial.planner@telstrasuper.com.au

'Big Picture it' the next steps



Statement of Advice

We help our clients build a secure future

1 April 2021

Mr M and Mrs Test Case

This Statement of Advice (SoA) sets out:

- Your goals**
- Our advice**
- How to implement our recommendations**

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 AFS Licence No. 218705
 Head Office: Level 10, 130 Lonsdale Street, Melbourne
 VIC 3000
 Web: www.telstrasuper.com.au

Prepared by: Financial Planner
 Adviser
 Comprehensive Advice Team
 Telstra Super Financial Planning Pty Ltd
 Call: (03) 3222 2000
 Email: financial.planner@telstrasuper.com.au

Plan Presentation meeting - 60 minutes



TelstraSuper Personal Plus Application Please complete this application form to open a TelstraSuper Personal Plus account. RED SECTIONS FOR YOUR INFORMATION GREY SECTIONS TO FILL OUT	Income Stream Application TelstraSuper RetireAccess® Complete this form to commence a TelstraSuper RetireAccess income stream. RED SECTIONS FOR YOUR INFORMATION GREY SECTIONS TO FILL OUT Save time! Complete in SuperOnline
Investment Choice Complete this form to change your investment option. RED SECTIONS FOR YOUR INFORMATION GREY SECTIONS TO FILL OUT Save time! Complete in SuperOnline	Authority to Release Information Complete this form to authorise the release of information about your TelstraSuper account to another person. RED SECTIONS FOR YOUR INFORMATION GREY SECTIONS TO FILL OUT
Downsizer contribution into super Complete this form to make a downsizer contribution by cheque following the sale of your home. RED SECTIONS FOR YOUR INFORMATION GREY SECTIONS TO FILL OUT	Nomination of beneficiaries Please complete this form to make, change or revoke a binding or non-binding nomination. RED SECTIONS FOR YOUR INFORMATION GREY SECTIONS TO FILL OUT



Advice Implementation & Confirmation

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)

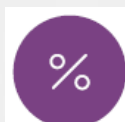
Receive advice specific to your TelstraSuper account



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



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

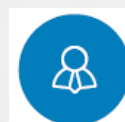


Additional advice on a broader range of topics provided at a 50% discount to the standard fees

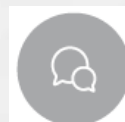
TelstraSuper Life on Track

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

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



Proactive contact, during the year, from your Planner



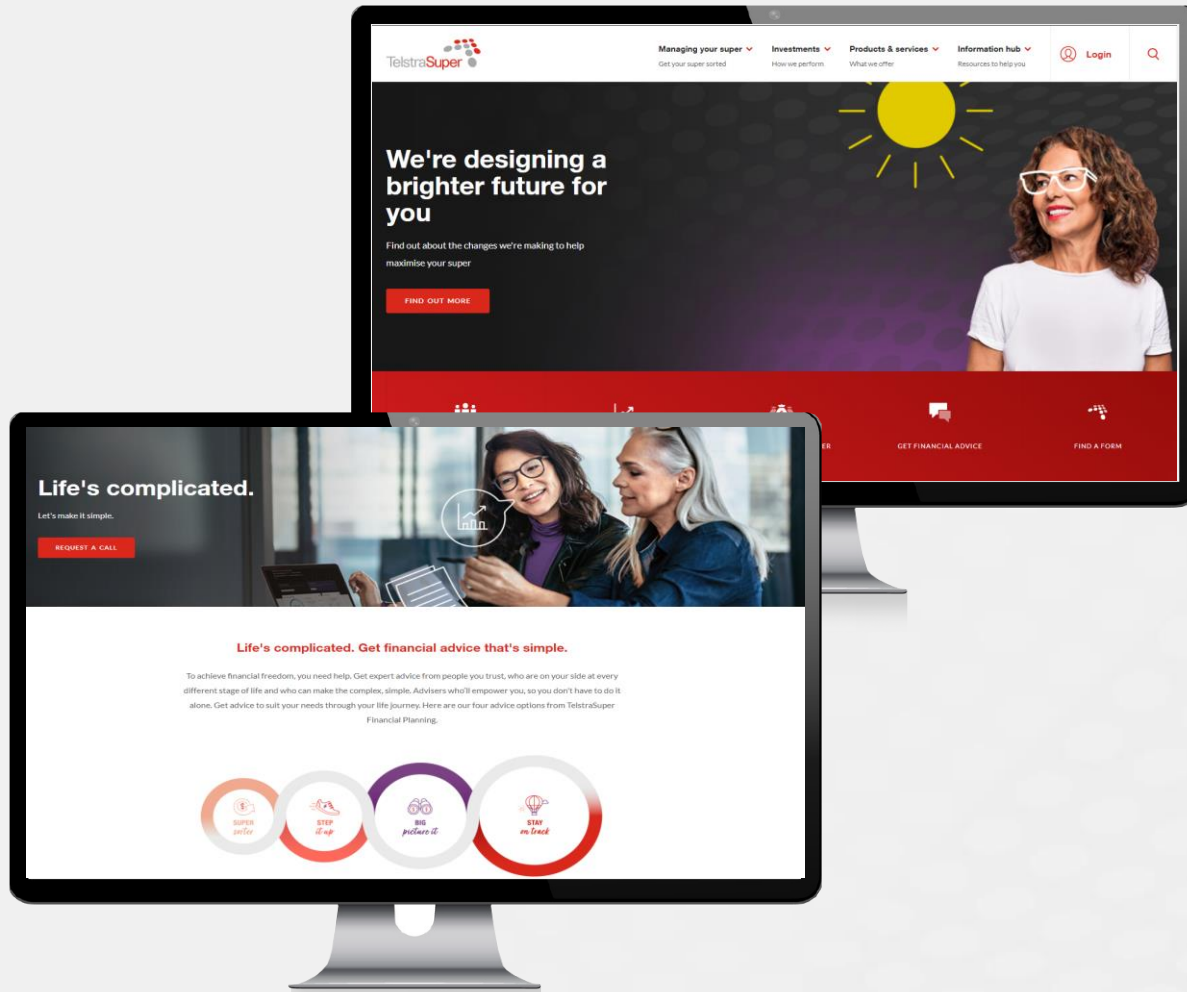
Your Planner and their support team are available to you any time during normal business hours



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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