Plan for your future with expert advice

Life is full of changes — from starting a new job, saving for a home, building wealth or planning for retirement. Getting advice along the way can help ensure you achieve your financial goals. TelstraSuper Financial Planning has a team of fully qualified and experienced Advisers who can provide financial advice over the phone, video and in-person, on a range of super and non-super topics.

TelstraSuper
Financial Planning

Simple advice available to all members

Sometimes, you just need some help in understanding your super options. That's why we offer access to general advice and simple personal advice about your TelstraSuper account at no additional cost. Our qualified Advisers can answer most of your questions over the phone. Call us on **1300 033 166** or visit **telstrasuper.com.au/advice**

Get help over the phone on the following topics:

Choose the right investment option(s)

Everyone has a different preference for risk and reward. We can help you make informed decisions about how your super is invested.

Grow your super

Small changes can make a big difference to your retirement savings. We can help work out which contributions you should make and how they will affect your tax position and take-home pay.

Protect your loved ones

You never know what life's going to throw at you. What you can do is make sure you have the right insurance cover in place.

General Advice

We can also provide you with general advice about rollovers, transitioning to retirement, managing a redundancy, and commencing an income stream.

+30,000

members advised since launching TelstraSuper Financial Planning in 2002

Comprehensive advice on a range of topics

Comprehensive advice tailored to your individual objectives, financial situation and needs is available on a broad range of super and non-super topics. It can be on a one-off basis or as part of an ongoing advice service. An advice fee is payable for comprehensive advice.

Complimentary first meeting

The first meeting with an Adviser to discuss your needs is complimentary and will give you the opportunity to decide if you'd like to proceed with advice.

The cost of preparing a financial plan will be clear and, if you proceed, you'll receive advice that's tailored to your individual objectives, financial situation and needs.

Transparent fees

The advice fee you pay will depend on the nature and complexity of the advice you need. We charge fixed dollar amounts and always let you know what they are before your financial plan is prepared so you can decide if you want to proceed.

TelstraSuper Financial Planning operates on a fee for service model. Our experienced and fully qualified Advisers don't receive any commissions or other payments that may influence the advice you receive.

Get comprehensive advice on the following topics:

Protect your family and your finances

Get the right insurance in place. We have agreements in place with the issuers of life insurance products outside of TelstraSuper, of which no commission is charged.

Build long-term wealth through super

Put plans in place now to help you meet your long-term retirement savings needs and goals.

Build wealth outside of super

Help you understand your options for investing outside super such as through managed funds or investment bonds.

Budget cash flow and tax

Tailor your wealth and investment strategies to cater for your budget, cash flow needs and personal tax implications.

Own your own home sooner

Help you implement strategies so you can own your own home sooner, through careful budgeting and cash flow management.

Get ready for retirement

Learn how to maximise your super savings as you approach retirement, and tax-effective ways to draw an income from your super once you retire.

Estate planning

Ensure your assets are distributed according to your wishes so that they go to the right people and in the most tax-effective way.

Plan and manage your retirement income

Ensure your money works hard for you, with tailored investment options and optimising your social security benefits.

Advice Fees

Simple advice		
Simple personal advice about your TelstraSuper account is available over the phone at no additional cost, as part of your membership of TelstraSuper.		
Simple personal advice	• Choose the right investment option(s) for you, grow your super, protect your loved ones or receive general advice.	No fee
Comprehensive advice (one-off)		
One-off advice tailored to your individual objectives, financial situation and needs. Available over video chat or in-person with your adviser.		
First meeting	• Discuss your needs, and the associated costs, to determine if you'd like to proceed with obtaining our advice	No fee
One-off advice	• One-off personal advice on super and non-super topics tailored to your individual objectives, financial situation and needs	Ranges from **$1,000 to $2,750 plus GST** (where applicable), depending on the nature and complexity of advice required.
Comprehensive advice (ongoing)		
It's important to ensure your financial plan remains appropriate over time as your life changes. Our ongoing advice service allows you to pay an annual fee and receive an annual review of your plan to ensure it remains on track. We offer two levels of ongoing advice services. Available over video chat or in-person with your adviser.		
TelstraSuper Financial Planning Super on Track	• Topics related to your TelstraSuper account • Annual review of your circumstances and financial plan • Pro-active contact from your Adviser (particularly if there are changes to legislation that would impact your advice strategy) • Additional advice on a broader range of topics where advice has not previously been provided, at a 50% discount to the standard member advice fees • Your Adviser and their support team are available during normal business hours	**$1,600 p.a. plus GST** (where applicable)
TelstraSuper Financial Planning Life on Track	• Topics inside and outside super, including other investments • Annual review of your circumstances and financial plan • Pro-active contact from your Adviser (particularly if there are changes to legislation that would impact your advice strategy) • Additional advice on a broader range of topics where advice has not previously been provided, at a 50% discount to the standard member advice fees • Your Adviser and their support team are available during normal business hours	**$2,100 p.a. plus GST** (where applicable)

About Us

Telstra Super Financial Planning Pty Ltd, ABN 74 097 777 725, AFSL No. 218705, is wholly owned by Telstra Super Pty Ltd in its capacity as Trustee of TelstraSuper and since 2002 has been helping clients to reach their financial goals. TelstraSuper Financial Planning is a registered tax (financial) adviser under the Tax Agents Services Act 2009 (Cth) and can provide advice on the tax implications of personal advice recommendations.

Call us
1300 033 166

Visit the website
telstrasuper.com.au/advice

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