

Accessing advice through AustralianSuper

AustralianSuper is committed to helping you create the future you want. Having access to affordable, quality financial advice plays a key role in helping you get there.

What you get through advice*

When you're ready to put your financial future first, and want to meet with a professionally qualified financial adviser for more in-depth advice, here's what to expect.



1. Getting to know you

There's no charge for your first appointment – and it's all about you. Your personal and financial circumstances and what's important to you are discussed. Your adviser can then help determine the nature and complexity of advice you need and discuss any costs involved. No personal financial advice is provided in your first meeting.



2. Setting a plan

With the information from your first meeting, and with your agreement, your adviser researches solutions available and develops a personalised financial plan – a Statement of Advice (SOA). This outlines the best way forward to meet your personal and financial goals.



3. Presenting the plan

Your adviser outlines the recommendations in the SOA, and explains how the advice meets your goals and is in your best interests. They also answer any questions you may have about the advice and the next steps forward.



4. Taking action

Advice is only good advice if it's put into action. Once you're comfortable with the recommendations, your adviser puts the plan in place and keeps you informed at every step.

Putting you first

Financial advisers who work with AustralianSuper members put your best interests first.

In providing financial advice to you, your adviser is required to:

- act honestly, with integrity, and in your best interest at all times
- obey all relevant laws including the Financial Planner and Adviser Code of Ethics
- comply with industry standards and community expectations of professional practice and conduct
- maintain a program of ongoing professional development
- provide advice on a fee-for-service basis only after agreement with you
- help you make alternative arrangements if it's in your best interests to receive advice from another provider, or it's not in your best interests to keep your AustralianSuper account.

How advisers are paid

Qualified advisers are paid:

- by base salary and/or
- operate on a fee-for-service basis.†

You may be able to pay for advice by using savings drawn from your AustralianSuper account, as long as the advice is solely related to your AustralianSuper account.



* AustralianSuper has engaged Industry Fund Services Limited (IFS) ABN 54 007 016 195, AFSL 232514 to facilitate the provision of financial advice to members of AustralianSuper. Advice is provided by financial advisers who are Authorised Representatives of IFS. Fees may apply. Further information about advice services is in the relevant Financial Services Guide, available by calling **1300 138 848**. IFS is responsible for any advice given to you by its Authorised Representatives.

† In some circumstances, your adviser may recommend products outside of AustralianSuper where commission may be payable.

What to bring with you

To get the most out of your first face-to-face appointment, it's a good idea to bring the following information with you:

1. **Income** – details of salary, investment income, Centrelink and/or overseas pensions and rental income
2. **Assets** – details of any property, super, savings and investments
3. **Budget** – estimate of monthly spend, such as mortgage, rent, credit card debt and loans
4. **Insurance** – details of any life, disability or income protection insurance
5. **Any questions or concerns**

Book an appointment

When you're ready to meet with a financial adviser, you can:

Call **1300 300 273** and ask to speak with a member of the advice team (8am to 8pm AEST/AEDT weekdays)

Email australiansuper.com/email

Web australiansuper.com/find-an-adviser

Mail GPO Box 1901, MELBOURNE VIC 3001



This document has been prepared and issued in July 2022. This may include general financial advice which doesn't take into account your personal objectives, financial situation or needs. Before making a decision consider if the information is right for you and read the relevant Product Disclosure Statement, available at australiansuper.com/pds or by calling **1300 300 273**. A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMDs at australiansuper.com/tmd AustralianSuper Pty Ltd ABN 94 006 457 987, AFSL 233788, Trustee of AustralianSuper ABN 65 714 394 898.