

Financial advice when you need it most



Better decisions mean a better retirement

For most people, the money you have when you retire is the most you'll ever have. And it needs to last the distance.

Therefore, it needs to be carefully managed and nurtured as you head into, and through, retirement. The superannuation landscape is complex and constantly changing (think tax, Centrelink entitlements, legislation, etc.). Unless you're a financial expert it's easy to get lost. And poor decisions mean you may not maximise your finances due to paying unnecessary tax, or not reducing your debt or optimising your cashflow or Centrelink entitlements.

Many people believe their financial circumstances are too limited for it to be worth getting financial advice. But in our experience, it's everyday Australians who can benefit the most.



The right financial planner can give you peace of mind knowing you've made good choices when it comes to your future and your family.

Professional financial advice can make life easier

Getting the right advice, at the right time, can have a significant impact on your retirement. Research¹ shows people who get professional financial advice (when compared with those who don't):

- ✓ **Know when they can afford to retire and how much they need in retirement.**
- ✓ **Feel more confident about what they can spend today and in the future.**
- ✓ **Have a better standard of living in retirement.**
- ✓ **Are more comfortable with how their money is being invested.**

¹ Summary of findings from the Australian Retirement Vision Survey, Rice Warner, August 2015.



Introducing our financial advice team

A financial planner can remove the complexity and uncertainty around your financial position and help you make better decisions, so you feel in control of your finances leading up to, and in retirement.

We can help you:

- Get the most out of your super
- Understand rules and regulations
- Enhance your defined benefit entitlement
- Plan Centrelink benefits such as aged pension
- Reduce tax
- Navigate through redundancy
- Choose the right investment strategy
- Work out how much you need to be able to retire
- Make sure your money is going to last once you retire
- Get your budget and cashflow sorted
- Explore insurance options
- Identify estate planning issues
- Understand and plan for aged care

At Aware Super, we're experts in helping everyday Australians make better decisions for a better retirement.

- ✓ We have your best interests at heart because we are member, not shareholder owned and our profits go back to members.
- ✓ Our planners are financial experts and the majority are members of the Financial Planning Association.
- ✓ You can access financial advice when and where you need it at over 150 Australia-wide appointment locations, as well as over the phone or via video conference

The types of advice we offer

1

Advice about your super at no additional cost

For eligible Aware Super and STC members who have questions around:

- Super rules and legislation
- Investment allocation
- Maximising your contributions and salary sacrifice arrangements
- Insurance in super
- Scheme rules and entitlements

2

Once-off advice for once-off situations

Perfect if you've got a question about what to do in a specific situation, such as receiving an inheritance, redundancy payment or setting up a retirement income plan. Costs for once-off advice are based on how complex your advice needs are, and are paid once.

3

Your own financial planner

Ongoing advice provides you with extra support and peace of mind that comes from having an expert annually reviewing your plan, and keeping you on track. And they are only a phone call away if you have a question. Costs for ongoing advice will be agreed between you and your financial planner.



What type of advice is right for you?

We'll help you work out which type of advice is best for you. Your first appointment is at no cost or obligation so that we can get to know you and help you get clear on what you need based on your circumstances and personal profile.

We'll discuss your advice options and fees during your first appointment. For us, the most important thing is to do what's right for you.

Specialists in Public Sector Superannuation



The rules can be more complex for public sector workers, especially those with a defined benefit scheme, so it's wise to have specialist guidance.

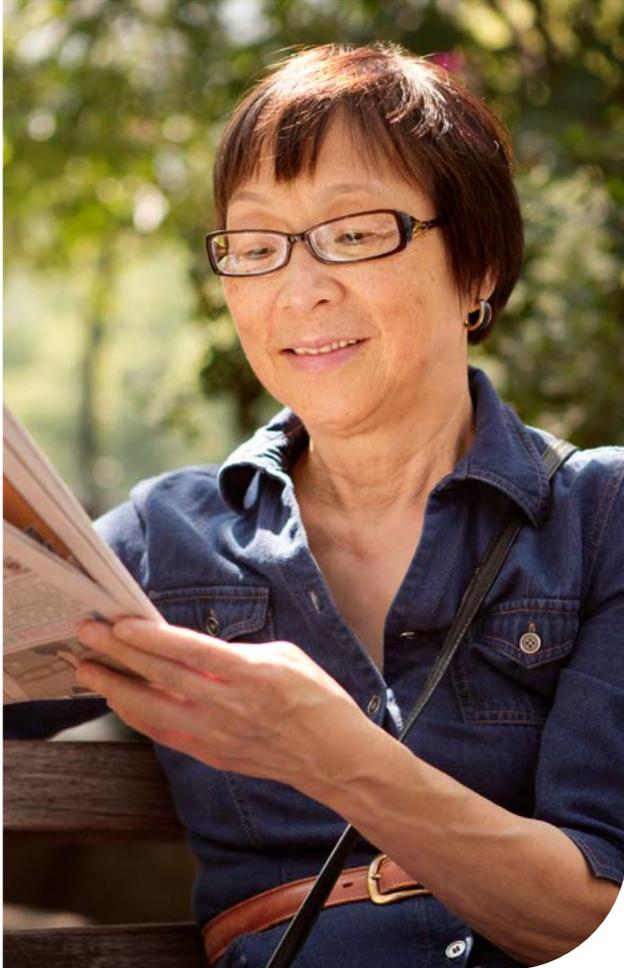
With over 25 years' experience in the public sector, we can help you enhance your benefit and figure out what's best for you and your family.

The Public Sector Schemes we can help you with:

- State Authorities Superannuation Scheme (SASS)
- State Superannuation Scheme (SSS)
- Police Super Scheme (PSS)
- APSS Australia Post Superannuation Scheme
- Commonwealth Superannuation Scheme (CSS)
- Public Sector Superannuation Scheme - Accumulation Plan (APSSap)
- Public Sector Superannuation Scheme (PSS)
- Gold State Super (GSS)
- West State Super (WSS)
- GESB Super

How financial advice works

Our aim is to remove complexity and focus on getting you the outcomes you need, when you need them, so that you can feel confident and in control of your future.



1. You'll connect with an Aware Super financial planner¹
for a complimentary, obligation free consultation.



2. We'll present a proposal
including what we will deliver, timings and costings.



3. We'll develop your tailored financial plan
including details and projections where relevant.



4. We'll meet with you and present our recommendations,
clearly showing your projections for retirement and answering any questions.



5. Once you're happy with your plan we'll put it into action
and can support you on an ongoing basis, if you require.

We're here to help

Whether you need advice or information – or you just have questions – we're here to help you get the right support. Call us on 1800 620 305 to speak with a member of the Aware Super team, or visit www.aware.com.au/advice for further information.

Get advice



Phone: 1800 620 305
8.15am to 8.15 (AEST)
Monday to Friday
Web: aware.com.au/advice
Email: clientservicecentre@aware.com.au

Locate us



Visit over 40 offices around Australia for help with your super account, including setting up your account online.
aware.com.au/locations



aware.com.au

¹ Financial planning services are provided by our financial planning business, Aware Financial Services Australia Limited, ABN 86 003 742 756 AFSL No. 238430.

This is general information only and does not take into account your specific objectives, financial situation or needs. Seek professional financial advice, consider your own circumstances and read our product disclosure statement before making a decision about Aware Super. Call us or visit our website for a copy.

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