



VicSuper Financial Planning Service

Quality advice – just for you

Helping you make positive change for a better financial future

We're here to help

At VicSuper, we're committed to helping our members make positive change. We understand that everyone requires different solutions depending on their own circumstances and life stage. Our VicSuper Financial Planning Service provides experienced advice solutions on a wide range of investments and financial circumstances.

We also know that people want advice they can trust and that's cost effective. As a profit to member fund, we make it our mission to deliver quality, value for money advice that can make a real difference to people's lives.

When should you consider the VicSuper Financial Planning Service?

We all have different needs when it comes to financial advice. By taking control of your overall financial situation, it can be a huge relief knowing that you are moving closer to your goals.

If your circumstances have changed, if you feel you could be doing better and want a plan to help you take control or would just like a professional opinion, book in for a no obligation conversation with one of our experienced financial planners today.

VicSuper Financial Planning Service

Our new **VicSuper Financial Planning Service** provides advice solutions covering super and non-super issues and investments. This is in addition to the superannuation advice we have long provided to our members.

This service covers a wide range of financial circumstances – particularly if you're looking to:

- Build your wealth or plan for retirement;
- Consider working part-time and transitioning to retirement;
- Protect your family and/or your assets if you can't work, are disabled or die;
- Change careers or jobs;
- Start a family or buying a home;
- Consider your options if you've received an inheritance;
- Plan your estate;
- Better manage your budget, tax planning and cash flow;
- Ensure your redundancy package is invested wisely.

How does the VicSuper Financial Planning Service work?

We have created a range of easy to understand advice solutions which cover a range of financial circumstances across three different levels.

Simple Advice

Single topic advice on:

- Superannuation contributions
- Basic Centrelink calculation/advice
- Review and readjustment of superannuation contributions or asset allocation.

Standard Advice

Advice on more involved financial topics such as:

- Non-superannuation and tax effective investment strategies with product recommendations.
- Assessment of existing superannuation providers and determining appropriate retirement savings vehicle, with limited superannuation strategies.
- Strategic non-product based financial advice such as cash flow, relocation, redundancy and review of previous financial advice recommendations.

Complex Advice

Advice that looks at your financial position as a whole, via a tailored and interrelated set of recommendations such as:

- Saving for retirement including SMSF's
- Growing and protecting your wealth through your lifecycle
- Insurance analysis and product recommendations
- Tax structures and asset ownership
- Meeting your retirement objectives
- Moving into Aged Care
- Estate Planning

VicSuper Financial Planning Service - Process

- Step 1 Information Pack**
 You'll receive an information pack to help you better understand and prepare for your first meeting.
- Step 2 No Obligation Conversation**
 You'll then meet with a planner to determine the sort of advice you need. We'll also let you know the fee for the advice you require.
- Step 3 Additional Information**
 Once you accept the fee we'll then gather additional information to help us prepare written recommendations.
- Step 4 Advice**
 We'll then meet with you to present the advice for you to take away and consider. Our planners are always available to answer any queries you have in the meantime. The fee will need to be paid once the advice is presented.
- Step 5 Implementation**
 Should you accept the advice you'll then meet with your Financial Planner to implement the advice. To help make it easier, we'll take you through the paperwork step by step.
- Step 6 Review**
 To help you see how you're progressing towards your goals or if your circumstances change, further advice can be provided at an additional charge.

Payment Method

We have made payment as easy as possible by offering the payment methods outlined below.

The **VicSuper Financial Planning Service** cannot be paid from your VicSuper account and must be paid separately.

- EFTPOS • Credit card

We cannot accept American Express Cards, Cash or Cheques.

Why VicSuper?

VicSuper has a long history of providing personal super advice. We've now expanded this service to provide personal financial advice on a range of non-super issues and investments.



Technical and competent professional advice – All our planners have extensive experience in the industry and are CERTIFIED FINANCIAL PLANNER® professionals. Our planners are committed to finding the right solution for you based on what is in your best interests. Think of them as your personal financial coach, helping guide you to make the best possible decisions and help make positive change to your future lifestyle.



Competitive price – We know our members expect value for money – that's why our advice fee is competitively priced on a fee for service basis.



No commissions – Our planners receive a salary and are not paid commissions for providing advice on products and services. You can rest assured that our planners will provide you with advice that's in your best interests.



No jargon – We provide simple and easy to understand financial advice.



No hidden costs – We are upfront about what we charge.

Get in touch – we're here to help

Call our Member Centre

1300 366 216 and speak to a VicSuper superannuation consultant

Advice centres

Bendigo | Blackburn | Geelong | Melbourne | Traralgon
Monday to Friday 8.30am to 5pm

To make an appointment to see a VicSuper financial planner call 1300 366 216 or vicsuper.com.au/advice

Write to us

VicSuper GPO Box 89, Melbourne VIC 3001

VicSuper provides the VicSuper Financial Planning Service under Guideway Financial Services AFSL 420367, by Financial Planners who are employees of VicSuper. The types of issues that can be covered and the products that can be recommended under this license include; Financial Planning, Wealth creation, Investment advice, Superannuation, Retirement planning and Centrelink, Remuneration packaging and redundancy, Basic deposit products such as bank accounts, Non-basic deposit products including term deposits with greater than 2 years, Government debentures, stocks & bonds, Life risk insurance products such as term life insurance, income protection and total and permanent disability, Life insurance with investment components such as insurance bonds, Managed investment schemes including Directed Portfolio Services (Including various wrap, master trust products and administration services), Retirement savings accounts, Superannuation investments (including those offered through retail, limited issues involving self-managed superannuation funds or industry Superannuation Funds), Securities such as direct shares.

VicSuper Pty Ltd ABN 69 087 619 412 is the Trustee of VicSuper Fund ABN 85 977 964 496, Guideway Financial Services Pty Ltd ABN 46 156 498 538 is the holder of an AFSL: 420367.

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