UniSuper

Building your future

WITH UNISUPER ADVICE

More than great super

As a UniSuper member, you have access to more than great super.

Your membership gives you access to a range of products and services designed to help you achieve the retirement lifestyle you're seeking, and accomplish your broader financial goals.

One of these services is UniSuper Advice.

Why choose UniSuper Advice?

UniSuper Advice is a team of experienced, highly qualified financial advisers with expertise in both superannuation and broader financial matters. We can help you design a personal plan for achieving the pre or post-retirement lifestyle you're seeking, and advise you on investments, insurance and cash flow management. If you're after more general advice, we can help you there too.

You work hard for your money. We can help it work harder. And because UniSuper Advice doesn't pay commissions, and our advisers don't receive commissions, you can be sure we're acting only in your best interests.

We can help you navigate a broad range of financial topics, including:

- super and retirement income planning
- general debt management
- wealth creation (investing and regular savings plans)
- protecting assets and income through the right level of life insurance
- remuneration planning
- estate planning and wealth distribution
- cash flow planning, and
- aged care advice.

We see members who are keen to establish a plan for achieving their goals, or to review their current arrangements to ensure they're on track. We can work with you to pinpoint ways of maximising your financial situation.

Your advice options

From questions about your super to complex financial matters, our qualified advice team is here to help.

We offer four levels of financial advice:

GENERAL ADVICE

This may be the right choice for you if you are looking for general information about your super or a UniSuper product or service.

Your super consultant is a super specialist who provides general advice in person, via video or over the phone.

Go to **unisuper.com.au/superbookings** to make an appointment.

SELECT ADVICE

This is a better option if you need personal, tailored advice on specific issues about your super that takes into account your unique circumstances. We can help in a range of areas including choosing a super investment strategy, super contributions and insurance. We can discuss your needs by appointment either over the phone or via video.

COMPREHENSIVE ADVICE

This is the best option if you need advice on multiple issues. Your adviser will take the time to get to know you and understand what's important to you. They'll create a tailored financial strategy and prepare a detailed personal financial plan to help you reach your goals.

DIGITAL ADVICE

Digital advice may be better suited to you if you're looking for personal financial advice online. Answer a few questions about yourself and your goals, and our Digital Financial Adviser will guide you through the same steps our advisers follow to provide you a clear, personal recommendation. Eligible members can access the Digital Financial Adviser from your online account.

Our clients come from all walks of life and have many different needs. Here are some case studies about members we commonly meet.

Debra has just turned 50

She hasn't paid off her home, and doesn't have enough super to finance the lifestyle she wants to enjoy in retirement.

Debra gets in contact after hearing about UniSuper Advice from a colleague. Our adviser helps her work out a tailored plan for paying off debt sooner and building her retirement savings.

Debra's plan will mean a few changes to how she saves and spends, but she's now confident she'll have things under control when she retires.

Robert is in his early 60s

He is keen to continue his research work for as long as possible, but is looking to scale back his hours in the lead-up to retirement.

Robert's financial adviser helps him explore his options for reducing his work hours by a day or two – while still maintaining his current level of income by drawing down part of his super.

She also helps him explore the most tax-effective ways of using his income and super going forward, including a contribution splitting strategy to help build his wife's super.

Find out more

For more information on the services UniSuper Advice offers, please refer to our Financial Services Guides, available at **unisuper.com.au/financial-advice**. Note that UniSuper Advice only advises on and deals in products that it has researched and approved.

General advice staff, including super consultants are trained to assist you with general information about your UniSuper account.

About UniSuper Advice

UniSuper Advice was created after examining the needs of UniSuper members.

We saw an opportunity to provide high quality, competitively priced advice – without the commissions and trailing fees that reduce members' benefits.

Our team

Our team operates Australia-wide. We have experienced advisers servicing all capital cities and major regional centres, and can provide video and phone consultations.

Details of our AFSL and how our advisers are remunerated are provided in our Financial Services Guides, available at **unisuper.com.au/financial-advice**.

Next steps

If you think advice could be right for you, call us on **1800 823 842** and we'll discuss your advice needs.

Together, we'll decide which advice option is best for you, and we'll make an appointment for you to see a suitable adviser.

Fees

General, Select and Digital advice is included as part of your UniSuper membership, so there's no extra cost.

Comprehensive advice is provided at an hourly rate. Your adviser will give you a no-obligation fixed quote at your initial meeting. You can learn more about our fees in our Financial Services Guides.

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UniSuper Advice's Financial Services Guide is available at **unisuper.com.au/financial-advice** and it provides important information about the financial services that can be provided and fees payable for advice.

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