

# Our Advice Services

## Understand our advice services and what they cost



### General Advice

Want factual information on super, insurance, investments and pensions? Our general advice service may be the right option. While this service does not take your personal circumstances into account we can organise a session if you require.

Cost: Complimentary

### Over-the-Phone Personal Advice

During a 30-minute phone call, our financial adviser can cover four specific topics and will take the time to understand your individual needs and goals, and provide a personalised recommendation both over the phone as well as in a written Statement of Advice.

Cost:

- Insurance, investment and contributions to the account: Complimentary
- Advice on non-super investments through Fund Portfolio Services (IFS Invest): \$220
- Advice on using a Transition to Retirement (TTR) pension strategy: \$275



### Face-to-Face Personal Advice

Our tailored personal advice service can help create a more complex strategy to achieve your personal financial goals at many different stages of your life. Your first meeting is a no-cost, no-obligation look at your situation. If we can help we will provide a quote. If agreed, a Statement of Advice will be completed, presented and implemented. All fees are clearly outlined.

Cost:

- First meeting to consider your situation: Complimentary
- Cost of a simple plan will range from \$300: \$1,200
- A more comprehensive plan may cost more

*All costs will be clearly outlined before choosing whether to proceed*



## General Advice

- Account enquiry/balance
- Accessing account online
- Adding to super/contributions
- Changing jobs/employers
- Consolidating your super
- Employer contributions
- Insurance general information
- Investments general information
- Joining/membership enquiry
- Lost super search
- Seminars and events
- Withdrawals and payments
- Workplace visits



## Over-the-Phone Personal Advice

- **Everything in General Advice PLUS**
- Building your super using salary sacrifice and personal contributions
- Which investment options may be right for your individual situation
- Reviewing insurance requirements provided through Australian Catholic Super
- Non-super investments through Fund Portfolio Services (+\$220)
- TTR in limited situations. (+\$275)



## Face-to-Face Personal Advice

- **Everything in General Advice & Over-the-Phone PLUS**
- Retirement planning (inc. super income streams and Centrelink)
- Accessing your super early using a transition to retirement pension
- Strategies to build your superannuation balance (inc. salary sacrifice)
- Understanding and selecting appropriate investment options (super and non-super)
- Achieving your financial goals
- Reducing debt, cashflow management, and saving for your children's education
- Identifying your insurance needs (super and non-super)
- Managing your tax liability
- Aged care
- Estate planning
- Wealth creation
- SMSF investments
- Redundancy
- Consider how long your money will last in retirement

## Book financial advice with our trusted team today!

Arrange a meeting with a financial adviser to discuss your goals and options. Call us on **1300 658 776** or fill out our booking form online at **[catholicsuper.com.au](http://catholicsuper.com.au)**

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Any advice contained in this document is of a general nature only and does not take into account your personal objectives, financial situation or needs. Prior to acting on any information in this document, you need to take into account your own financial circumstances, consider the Product Disclosure Statement for any product you are considering, and seek financial advice if you are unsure of what action to take. Financial advice is available to members through an arrangement with Industry Fund Services Pty Ltd (AFSL 232514). Call us on 1300 658 776.