



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: At no additional cost

Limited Advice

During a 30-minute meeting, our financial advisers can cover up to four specific superannuation topics. They will take the time to understand your individual needs and goals to provide personalised recommendations in a document called a Statement of Advice. These meetings can be held over the phone or via a video conference.

Cost:

- Insurance, investment and contributions to your account: At no additional cost
- Advice on using a Transition to Retirement (TTR) pension strategy: \$295



Comprehensive Advice

This holistic advice service will help create more complex strategies to achieve your personal financial goals at various stages in your life. They can consider your non super finances and that of your partner's if required. Your first meeting is at no additional cost to you and if we can add value to your situation then we will provide you with a quote. If agreed to then a Statement of Advice will be completed, presented and implemented. All fees are clearly outlined. These meetings can be held in person, on the phone or via video conferencing.

Cost:

- First meeting to consider your situation: At no additional cost
- Cost of a simple plan range: \$300 to \$1,200
- A more comprehensive plan may cost more depending upon your circumstances



General Advice

- Account enquiry/balance
- Accessing account online
- 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



Limited Advice

- **Everything in General Advice PLUS**
- Building your super using salary sacrifice and personal contributions
- Which superannuation investment option may be right for your individual situation
- Reviewing insurance requirements provided through Australian Catholic Superannuation
- TTR in limited situations. (+\$295)



Comprehensive Advice

- **Everything in General + Limited Advice PLUS**
- Retirement planning (inc. super income streams and Centrelink)
- Consider how long your money will last in retirement
- Accessing your super early using a transition to retirement pension
- Strategies to build your superannuation balance
- Understanding and selecting appropriate investment options (both super and non-super)
- Achieving your financial goals
- Cashflow management - reducing debt or building savings
- Identifying your insurance needs (both super and non-super)
- Managing your tax liability
- Aged care
- Investment bonds or annuities
- Estate planning
- Wealth creation
- SMSF investments
- Redundancy
- Defined benefit solutions

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**