



call 1300 360 149
visit caresuper.com.au

Your step-by-step guide to comprehensive financial planning

1 Prepare

Think about your financial goals and come prepared with your financial documents, including a budget of your current expenditure. This will help you get the most out of your visit.

2 Free first appointment

The initial appointment is free of charge and obligation. Your planner will work through your financial goals, and will determine the type of advice appropriate for you.

3 Review and accept quote

At the first appointment, you will receive a quote on what the advice will cost you. You can then decide if you wish to proceed with a financial plan.

4 Preparation of plan

Once your planner has a complete picture of your circumstances, they will develop a detailed personalised financial plan (Statement of Advice).

5 Second appointment

Your planner will arrange a time to present your financial plan to you.

6 Implementation of recommendations

Once you are satisfied with the plan, your planner can help you put it into practice.

7 Review

You can make an appointment after an agreed period of time (e.g. 12 months) or if your circumstances change, to ensure things stay on track. This service may incur a fee.

The choice is yours

For advice on some areas of superannuation, you can receive free advice over the phone.

For more complex financial matters, you can make an appointment to meet with a financial planner.

Not sure which level of advice is right for you?

Call the CareSuperLine on 1300 360 149.

Need more information?

Simply visit iffp.com.au, caresuper.com.au or call the CareSuperLine on 1300 360 149.

The information provided in this booklet is of a general nature only. It has been prepared by CareSuper in conjunction with Industry Fund Financial Planning (IFFP), without taking into account your personal objectives, financial situation or needs. You should assess your own financial situation, read the relevant product disclosure statements, and consider obtaining quality financial advice before making any investment decisions based on this information.

IFFP is a division of Industry Fund Services Pty Ltd (ABN 54 007 016 195, AFSL 232 514).

CARE Super Pty Ltd, ABN 91 006 670 060, AFSL 235226, RSE L0000956, RSE R1004120



Financial Planning with CareSuper

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CARE Super Pty Ltd (Trustee) ABN 91 006 670 060 AFSL 235226
CARE Super (Fund) ABN 98 172 275 725

INDUSTRY FUND FINANCIAL PLANNING

A division of Industry Fund Services Pty Ltd
ABN 54 007 016 195 AFS Licence No: 232514



Providing commission-free personal financial planning ensures your money works for you and no-one else...

Planning for your financial future

- ▶ **CareSuper members have access to dedicated financial planning services through our Melbourne, Sydney and Brisbane offices.**

The highly qualified and experienced financial planners are available through our relationship with Industry Fund Financial Planning (IFFP), to provide personal financial advice to CareSuper members.

IFFP was established to provide commission-free financial planning for members of industry superannuation funds. Like your CareSuper membership, IFFP ensures that your money works for you and no-one else!

Quality, affordable advice

- ▶ **As a CareSuper member, you can access the following benefits by visiting a licensed IFFP financial planner:**

- The planners do not receive or charge commissions.^
- There are no hidden costs.
- The planners are only interested in giving you appropriate advice, as they do not accept commissions for recommending a certain product.
- The financial plans (known as Statements of Advice) are comprehensive yet easy to understand.
- The planners are experienced and keep their skills up-to-date by attending regular training courses.
- Your first appointment with a financial planner is free of charge and obligation. This initial appointment is for the purpose of determining your financial planning needs – not to develop a personal plan.
- For superannuation related advice only, you can deduct your financial planning fee from your CareSuper account. You can deduct up to \$1,500 per year if your account balance is a minimum of \$3,000.

^Any commissions received by IFFP are rebated to your account. If this can't be done, they are donated to charity.



Different levels of advice for different needs

A range of financial advice is available, and will depend on your financial needs and goals.

▶ **Limited (telephone) level advice***

You can speak to a licensed financial planner over the phone and receive limited advice and information relating to the following areas of superannuation:

- Investment choice
- Insurance
- Contributions
- Consolidation
- Fund comparison.

This service is **free of charge** to CareSuper members, and can be accessed by calling the CareSuperLine on 1300 360 149.

▶ **Low to mid level advice***

This advice usually covers a few specific areas, including:

- Super health check
- Transition and retirement planning
- Re-contribution strategies
- Redundancy
- Social security.

▶ **Comprehensive, complex advice***

This service covers areas which may be in addition to low to mid level advice, such as:

- Financial health check (budgeting and debt consolidation)
- Estate planning
- Assets outside of super
- Inheritance.

To book your free first appointment with an IFFP financial planner in one of CareSuper's offices, call the CareSuperLine on 1300 360 149.

* Fees may apply

Tailored financial advice

Financial planning can help you plan, control and achieve during your working life and beyond. Your financial planner will help you:

- **Plan to achieve major objectives**, such as travel, buying property, saving for children's education and enjoying a 'comfortable' retirement.
- **Create wealth** – select the most appropriate investments for you.
- **Cope with the unexpected** – such as redundancy, divorce or receiving an inheritance.
- **Make informed decisions** on investments, insurance protection and estate planning.
- **Achieve your financial targets** – minimise tax payments, maximise government concessions.

financial advice can be tailored to your needs and goals...