

supporting
your future



Financial Planning through 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 SERVICES

ABN 54 007 016 195 AFSL 232514



Quality, affordable advice

- Industry Fund Services (IFS) planners are only interested in giving you appropriate advice
- There are no hidden costs
- The financial plans (known as Statements of Advice) are comprehensive yet easy to understand
- IFS planners are experienced and keep their skills up-to-date through structured continuous professional development
- Your first appointment with a financial planner is obligation free and provided at no extra cost. This initial appointment is for the purpose of determining your financial planning needs
- For personal advice on superannuation, the financial planning fee can be deducted from your CareSuper account. You must have at least \$3500 in your super account, and can deduct up to \$1500 in fees per year.

Personal advice based on your needs

If you would like more comprehensive advice, you can meet with an IFS financial planner to focus on areas specific to your needs including:

- A financial health check
- Consolidation of accounts
- Transition and retirement planning
- Maximising Centrelink entitlements
- Estate planning
- Assets outside of super.

During your first appointment your planner will help you determine your needs and objectives. No personal advice is provided and this appointment is provided at no extra cost. If you decide to continue with advice, your planner can outline the options and strategies best suited to your needs and will provide you with a quote for services going forward.

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did you know?

You can obtain super-related advice over the phone at no extra cost on a range of topics such as:

- **Investment choice**
You can find out if you're in the right investment option by answering a few simple questions
- **Insurance in super**
We can help you assess how much cover you might need to suit your personal circumstances
- **Contribution strategies**
Find out about how to grow your retirement savings in a tax-effective way
- **Basic fund comparisons**
We can help you make sure you're in the right fund by comparing CareSuper to other super funds.

What you can expect from your consultation

Below is a step-by-step guide of what you can expect when you meet with your IFS financial planner for more comprehensive advice:

1 Prepare

You will be asked to complete a **Needs Analysis Guide** and return it to your financial planner before your meeting. This guide covers your financial goals and current situation. Receiving this information prior to your meeting will help your planner prepare for your meeting so you can make the most of your time.

Your planner will also supply you with a list of important documents to bring to your meeting as well as a copy of the Industry Fund Services **Financial Services Guide**.

2 First appointment at no extra cost

Your initial appointment is obligation free and provided at no extra cost. Your planner will work through your financial goals, and will determine the type of advice appropriate for you. At the conclusion of this meeting, if you decide to continue with advice, your planner can outline the options and strategies best suited to your needs and will provide you with a quote for services going forward.

3 Preparation of plan

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

4 Second appointment

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

5 Implementation of recommendations

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

6 Review

You can make an appointment as and when you need it (e.g. 12 months), to ensure that things stay on track. There is a review fee for this service.



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Tailored financial advice

Financial planning can help you plan, control and achieve your financial and personal goals 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** – by selecting the most appropriate investments for you
- **Cope with the unexpected** – such as redundancy, divorce or receiving an inheritance
- **Make informed decisions** – on investments, insurance and estate planning
- **Achieve your financial targets** – minimise tax payments and maximise government concessions.

Planning for your financial future

CareSuper members can obtain financial advice at a time and place most convenient to them, including:

- **At one of our offices** – in Melbourne, Sydney, Canberra or Brisbane
- **Over the phone** – on a range of topics by calling **1300 360 149**
- **Online** – meet with a financial planner from the comfort of your own home or workplace using our web-based meetings.

The highly qualified and experienced financial planners are available through CareSuper's relationship with Industry Fund Services.*

Industry Fund Services was established to provide financial planning for members of industry superannuation funds and ensure that your money works for you and no one else!

For more information, refer to CareSuper's Product Disclosure Statements at caresuper.com.au.

call **1300 360 149**
visit **caresuper.com.au**

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