



Find the best
version of you
with financial
advice.

For over 30 years, we've
been helping our members
set and achieve their
financial goals — **let's get
started on yours.**





Your goals are unique. Your advice should be too.

There's no one-size-fits-all approach to financial planning (nor should there be). But there are a huge range of things to consider: how to maximise your super savings, which debts to pay down first, how to make sure your family is taken care of, etc.

For this reason, seeking financial advice can give you the confidence the decisions you're making are the right ones, with recommendations based on your specific circumstances.

We'll start by discussing your goals, then determine the right advice to match your needs. It might be as simple as choosing the right investment options to maximise your super. Or help with tackling the bigger stuff (like planning for life after work).

While there's a wealth of information available, we filter through just the parts we know are relevant to you. Then we help you understand it.

[Let's explore your choices...](#)

Step 1

Consider what you want help with.

These are some of the common questions our members ask when assessing their financial goals.

You could start here too.

THE MONEY GATHERING PHASE

- Am I in the right investment option for me?
- Do I have the right level of insurance cover to meet my needs?
- What's the most tax-effective way for me to save for retirement?

Asking yourself these questions? You could benefit from **general phone advice** or **limited phone advice**, included at no additional cost to your membership.*



SPENDING YOUR MONEY – THE FUN PART

- What do I do with my assets when I stop work?
- How do I know if my money will last?
- What happens if my money runs out?
- When can I access my super?
- Can I gift money to my children without impacting my age pension entitlements?
- How can I maximise the age pension?

If these questions are on your mind, **limited phone advice**, included as part of your membership is a good place to start. And if your needs are more specialised, our limited advice team can put you in contact with one of our comprehensive planners.





WHO GETS WHAT WHEN YOU GO

- Who can I nominate as a beneficiary for my super?
- What's the difference between binding, non-binding and reversionary beneficiary nominations?
- Will my money be taxed when I pass away?
- Is super distributed through my Will?
- How will an inheritance impact my age pension?



It pays to start preparing now for what might happen in the future. If you think this is where you're at, consider speaking with one of our **limited planners**. They'll assess your individual needs and work out if the help of a comprehensive planner is needed.

THE NON-SUPER BITS

- How can I pay down my debts faster?
- Should I be contributing to super or paying down my mortgage? Can I do both?
- Should I consider downsizing the family home? What happens if I do?
- Can you help with my investments outside of super?



Naturally, you've got questions that go beyond your CareSuper account. We have specialised financial planning options suited to you.



Explore the advice options available on **pages 6-7**.





Industry super funds' financial planners are the most trusted[#]



Getting advice through super is super smart

If you're interested in taking control of your finances, seeking advice through your super fund is a great option.

We've developed a range of advice services specifically tailored to the unique needs of our members.

Whether you'd like an explanation of some basic super concepts from the comfort of your home at no additional charge to you, or you want us to assess your whole financial situation in person, we've got it covered.

While financial advice might be new to you, rest assured it's not to us. Whatever question you have, we can help find the answer.

[Let's explore the options...](#)

Step 2

Choose the advice that matches your needs.

GENERAL ADVICE OVER THE PHONE*

This kind of advice can help you understand your super better with:

- **A detailed look at our products**, including things like how to consolidate all your super. (If you have a few super accounts this could be a good place to start.)
- **A walk-through of some typical super decisions**, such as how to contribute more or change your investments.

Anything we tell you is fact-based and won't be customised for your individual situation. So you can expect to hear us say things like, 'Members in your age group often find that...' and 'Here are the pros and cons of that contribution method...'.


LIMITED ADVICE OVER THE PHONE*

This advice is limited to your CareSuper account, but it's a more individual look at your situation. Topics might include:

- Investments
- Insurance
- What you can afford to spend in retirement
- Ways to contribute more to super.

We'll ask you a range of questions to make sure you have a thorough understanding of the topic(s) you're interested in and help you with any decision-making.


COMPREHENSIVE ADVICE^

We'll consider your **whole financial situation**, including assets outside super, your debts, all your goals and more. And if you're coupled up/living with family, we can consider the needs of your household too, so everyone's looked after.

This advice is delivered face-to-face in our offices or via Skype. Comprehensive advice is an additional cost, not covered by your membership. We'll disclose our fees upfront and you'll only be charged for agreed-upon services. (The way it should be.)


COMPLEX ADVICE

When you need holistic advice or you're dealing with **intricate financial arrangements**, you may benefit from complex advice. This is an external service, so you'll be referred on after meeting with one of our comprehensive advisers. Fees for complex advice will be explained upfront by the provider.

This service covers things like:

- Estate planning
- SMSFs
- Direct equities
- Aged care.



IF YOU ALREADY HAVE AN ADVISER YOU TRUST, WE'LL HELP THEM HELP YOU

What's important to us is that you receive quality advice. We'll provide non-CareSuper financial planners with a variety of tools and resources, as long as you've approved them as your listed adviser. If they want to know more, they can call us or visit our dedicated webpage: caresuper.com.au/fpresources.



For more on the financial advice we offer, visit caresuper.com.au/advice.





Everything we do is to benefit you.

We believe our members should have access to professional, tailored and cost-effective financial advice, no matter where you are in life.

Our advice model aligns with our profit for members philosophy, with our financial planners receiving no incentives to sell.

So when we work with you to make complex decisions, rest assured the only benefit to us is knowing we've helped you on the path to financial success.

Hatch a plan with an adviser today

To fully explore your advice options or book a call-back with a financial planner, visit caresuper.com.au/advice or call **1300 360 149**.



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caresuper.com.au/getintouch



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#CoreData Superannuation Intelligence Unit Post Retirement Research – 2018.

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^Advice is provided by one of our financial planners who are either Representatives or Authorised Representatives of Industry Funds Services Limited (IFS). IFS is responsible for any advice given to you by its Representatives and Authorised Representatives. Industry Fund Services Limited ABN 54 007 016 195 AFSL 232514.

The information provided in this document is general advice only and has been prepared without taking into account your particular financial needs, circumstances or objectives. You should consider your own investment objectives, financial situation and needs and read the appropriate product disclosure statement before making an investment decision. You may also wish to consult a licensed financial adviser.