

# Take charge of your financial future

with UniSuper Advice



November 2009



## Are you looking for a financial advice service you can trust?

### **Introducing UniSuper Advice.**

From the day you become a UniSuper member, we work with you to provide a wide range of informational seminars and online tools – all designed to help you reach your retirement goals.

Now with the launch of our new UniSuper Advice department (within UniSuper Management Pty Ltd), we can also provide you with personalised, professional advice to help make sure that you're well placed to achieve all your financial objectives – no matter what they are, all throughout your life.

Our advisers will spend time with you assessing your financial goals and values, to ensure that they are able to deliver strategies that suit your needs and your desired lifestyle.

With strategies to help you get the most out of your money, our advisers can help with guidance on your super, retirement planning needs, wealth creation strategies and insurance.

## Advice for any age or life stage

The UniSuper Advice service has been specifically tailored to serve UniSuper members and their needs. As a result you don't have to be nearing retirement, have a family or be wealthy to benefit from this service.

Our advice team can professionally provide you with guidance on a range of topics, including:

- strategies to help you pay off debt faster
- superannuation, investment options, insurances
- retirement planning
- non-super investments for short and long term goals
- insurance – from income protection to life insurance and TPD.

To achieve this, we continually analyse and research a wide range of products from various providers to ensure that we are able to recommend solutions that best fit your needs.

## No commissions = greater value for you

To ensure that the advice we give you is focused on your goals, our advisers are salaried and do not receive commissions - so they are compensated on how well they serve you, not what they sell you.

Wherever possible, we will only recommend financial products and services that have no commissions, or allow your adviser to reduce any commissions to zero. Where this is not possible and UniSuper Management Pty Ltd does receive commissions, UniSuper Management Pty Ltd will rebate those commissions directly to you.

The cost of a Statement of Advice will usually be between \$125 and \$4,000 depending on complexity, the time we spend gathering information about your personal and financial needs, developing and researching the recommendations and preparing your Statement of Advice.

<b>For example</b>	
<b>Simple Advice</b> Telephone advice relating to issues, such as super splitting, spouse contributions, or insurance, investment choice and salary sacrifice within UniSuper.	\$125 or \$330 plus GST
<b>Comprehensive Advice</b> Face-to-face comprehensive advice relating to issues, such as superannuation retirement planning, wealth creation (including non-super) or personal insurances.	Between \$750 and \$4,000 plus GST depending upon complexity.

Note: Super-related advice fees can be deducted from member accounts up to \$500 per member.

For any ongoing or other advice, UniSuper Advice will charge an hourly rate of up to \$250 per hour and will provide an estimation of the time necessary to complete the work in advance.

## Your questions answered

### **Is UniSuper Advice available to all members across Australia?**

Irrespective of where you live, should you need simple, limited advice on your superannuation, our phone-based Financial Advice Centre is able to help.

For those members with more complex or comprehensive needs, our face-to-face UniSuper Advice service is already available in Victoria, New South Wales and Queensland.

Members in Western Australia, South Australia and Australian Capital Territory will have access to UniSuper Advice progressively from early 2010.

Advisers are generally located in central, metropolitan offices but will travel to campuses and regional areas regularly.

### **What are the turnaround times?**

For a phone consultation, you will be booked in for an outbound phone advice appointment within 10 days and the Statement of Advice would follow up to 5 days later.

For face-to-face advice, formulation of a Statement of Advice would take approximately 15 working days from the day all your relevant information is given to the adviser.

### To find out more, or make an appointment:

Give us a call on 1800 331 685 or visit [www.unisuper.com.au/advice](http://www.unisuper.com.au/advice).



## Contact us

**Helpline** 1800 331 685

**Website** [www.unisuper.com.au](http://www.unisuper.com.au)

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