

A photograph of a building's exterior featuring large, perforated metal panels in a golden-brown color, set against a blue sky.

# Building your future

with UniSuper Advice

A close-up, angled photograph of the perforated metal panels, showing their texture and the way they are joined together.

## More than great super

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As a UniSuper member, you have access to more than great super.

Your membership gives you access to a range of products and services designed to help you achieve the retirement lifestyle you're seeking, and accomplish your broader financial goals.

One of these services is UniSuper Advice.

## Why choose UniSuper Advice?

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UniSuper Advice is a team of experienced, highly qualified financial advisers with expertise in both superannuation and broader financial matters. We can help you design a personal plan for achieving the pre- or post-retirement lifestyle you're seeking, and advise you on investments, insurance and cash flow management. If you're after more general advice, we can help you there too.

You work hard for your money. We can help it work harder. And because UniSuper Advice doesn't pay commissions, and our advisers don't receive commissions, you can be sure we're acting only in your best interests.

We can help you navigate a broad range of financial topics, including:

- super and retirement income planning
- general debt management
- wealth creation (investing and regular savings plans)
- protecting assets and income through the right level of life insurance
- remuneration planning
- estate planning and wealth distribution
- cash flow planning, and
- aged care advice.

We see members who are keen to establish a plan for achieving their goals, or to review their current arrangements to ensure they're on track. We can work with you to pinpoint ways of maximising your financial situation.

# Your advice options

From questions about your super to complex financial matters, our qualified advice team is here to help.

We offer three levels of financial advice:

**1 GENERAL ADVICE**  
This may be the right choice for you if you are looking for general information about your super or a UniSuper product or service.

Your on-campus consultant is a super specialist who provides general advice in person or over the phone.

Go to [unisuper.com.au/campusbookings](https://unisuper.com.au/campusbookings) to make an appointment.

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**2 SELECT ADVICE**  
This is a better option if you need personal, tailored advice on specific issues that takes into account your unique circumstances. We can help in a range of areas including choosing a super investment strategy, super contributions and insurance. We can discuss your needs over the phone or in person, by appointment.

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**3 COMPREHENSIVE ADVICE**  
This is the best option if you need advice on multiple issues. Your adviser will take the time to get to know you and understand what's important to you. They'll create a tailored financial strategy and prepare a detailed personal financial plan to help you reach your goals.

Our clients come from all walks of life and have many different needs. Here are some case studies about members we commonly meet.

### **DEBRA HAS JUST TURNED 50.**

She hasn't paid off her home, and doesn't have enough super to finance the lifestyle she wants to enjoy in retirement.

Debra gets in contact after hearing about UniSuper Advice from a colleague. Our adviser helps her work out a tailored plan for paying off debt sooner and building her retirement savings.

Debra's plan will mean a few changes to how she saves and spends, but she's now confident she'll have things under control when she retires.

### **ROBERT IS IN HIS EARLY 60S.**

He is keen to continue his research work for as long as possible, but is looking to scale back his hours in the lead-up to retirement.

Robert's financial adviser helps him explore his options for reducing his work hours by a day or two – while still maintaining his current level of income by drawing down part of his super.

She also helps him explore the most tax-effective ways of using his income going forward, including a contribution splitting strategy to help build his wife's super.



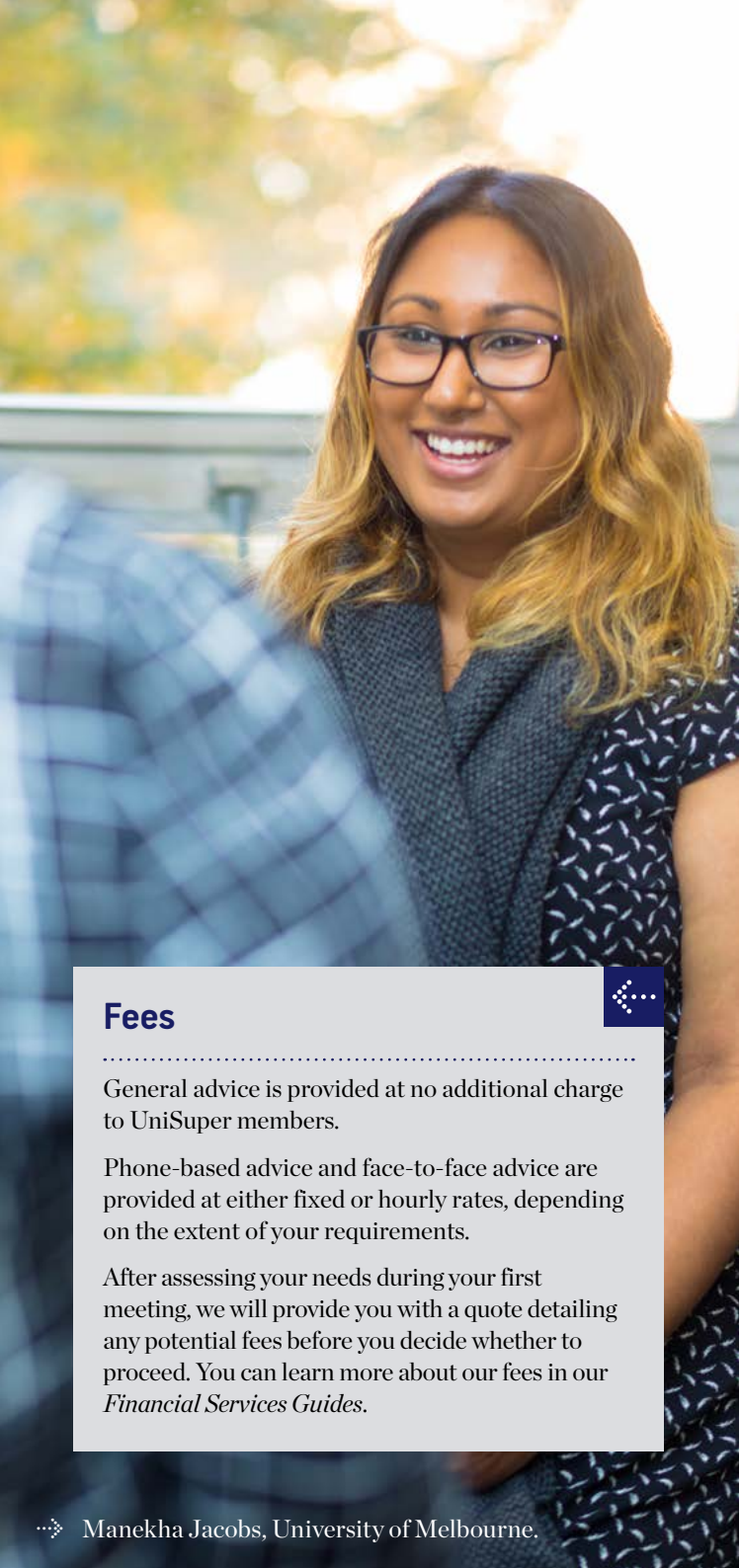
#### **FIND OUT MORE**

For more information on the services UniSuper Advice offers, please refer to our *Financial Services Guides*. Note that UniSuper Advice only advises on and deals in products that it has researched and approved.

General advice staff are trained to assist you with all factual and general questions relating to UniSuper and retirement generally.



→ UniSuper member Lynn Materne.



## Fees



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General advice is provided at no additional charge to UniSuper members.

Phone-based advice and face-to-face advice are provided at either fixed or hourly rates, depending on the extent of your requirements.

After assessing your needs during your first meeting, we will provide you with a quote detailing any potential fees before you decide whether to proceed. You can learn more about our fees in our *Financial Services Guides*.

## About UniSuper Advice

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UniSuper Advice was created after examining the needs of UniSuper members.

We saw an opportunity to provide high quality, competitively-priced advice – without the commissions and trailing fees that reduce members' benefits.

### OUR TEAM

Our team operates Australia-wide. We have experienced advisers servicing all capital cities and major regional centres, and can provide phone consultations.

Every UniSuper financial adviser must meet requirements well above the minimum educational standards in addition to ongoing educational requirements.

UniSuper Advice is a Professional Partner of the Financial Planning Association of Australia (FPA), and every advice office is a designated FPA Professional Practice (the highest designation).

Details of our AFSL and how our advisers are remunerated are provided in our *Financial Services Guides*, available at [unisuper.com.au/advice](https://www.unisuper.com.au/advice).

## Next steps

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If you think advice could be right for you, call us on **1800 823 842** and we'll discuss your advice needs.

Together, we'll decide which advice option is best for you, and we'll make an appointment for you to see a suitable adviser.

## CONTACT US

### ADVICE CENTRE

1800 823 842

### WEBSITE

[unisuper.com.au/advice](http://unisuper.com.au/advice)

### EMAIL

[advice@unisuper.com.au](mailto:advice@unisuper.com.au)

### HEAD OFFICE

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Level 1, 385 Bourke Street,  
Melbourne VIC 3000

For further information about the services provided by UniSuper Advice, and the fees payable for advice, please refer to the Financial Services Guide available from [unisuper.com.au/advice](http://unisuper.com.au/advice). UniSuper Advice is a financial planning service generally available to UniSuper members, former members and their families through UniSuper Management Pty Ltd ABN 91 006 961 799 Australian Financial Services Licence No. 235907(USM) which is licensed to provide financial advice services and deal in financial products.

This information is of a general nature only and may include general advice. It has been prepared without taking into account your individual objectives, financial situation or needs. Before making any decision in relation to your UniSuper membership, you should consider your personal circumstances, the relevant product disclosure statement for your membership category, and whether to consult a licensed financial adviser.



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