



A service to provide financial planning advice to First State Super members

FIRST STATE SUPER
FSS Trustee Corporation
ABN 11 118 202 672 AFSL 293340



Make your money work

No matter what age you are, you need to be prepared for changes to your financial situation. Whether it's a new job, a change in family circumstances or approaching retirement, one thing is certain – getting the right **personalised financial advice** can give you certainty and peace of mind.

Financial advice can help...whatever your stage in life

Financial advice isn't just for people thinking about retirement. The earlier you start budgeting, saving and setting financial goals, the easier it is to build real wealth. So no matter what age you are, or what state your finances are in, advice from a qualified financial adviser can help you on your way to a secure financial future.

The financial advice 'lifecycle'

1 For younger members

This is the time to start a lifetime of sensible financial habits. Things like a simple budget and a regular savings plan will get you started. A financial adviser can show you how to:

- Manage debt and credit
- Invest money to build long-term wealth
- Save for a family, home, holiday or car
- Arrange cost-effective life and income insurance
- Get the most from your superannuation contributions
- Incorporate superannuation into a savings plan

2 The career years

This can be a time when many conflicting priorities are competing for your money. It's not an easy time to maintain financial discipline so good advice can really help. A financial adviser can provide advice on:

- Strategies to build your wealth inside and outside superannuation
- Education plans for your children
- Debt management and mortgage strategies
- Gearing and borrowing alternatives
- Life insurance
- Investment strategies

4 Thinking about permanent retirement

When you decide to retire permanently, FSS Financial Planning can advise on:

- What retirement product might be appropriate
- How to optimise tax benefits in retirement
- Earning regular income after retirement
- What Centrelink benefits might apply
- How to reduce your tax
- Adding to your super – even after you've retired
- Estate planning issues

3 As you near 55

As you approach retirement, there are many options to consider and decisions to make. And it's important to get these decisions right. Good financial advice can help by answering questions like:

- What specific strategies should I consider as I approach retirement?
- What role should superannuation play in my retirement plans?
- Should I transfer other assets into superannuation?
- Am I eligible for 'transition to retirement'?
- What are the main features and benefits of a transition to retirement strategy?

About FSS Financial Planning

The Trustee of First State Super has appointed FSS Financial Planning to provide financial advice to Fund members about their First State Super account. The services are provided by Q Invest (trading as FSS Financial Planning). First State Super members can also obtain comprehensive financial advice (including advice about non-superannuation financial matters) from FSS Financial Planning directly.

Q Invest was selected because of its experience and track record, and because its core business philosophy and values are a good fit with those of First State Super. These shared values are:

- A commitment to low cost, value for money services
- Remuneration based on fee for service, not commission or brokerage
- Flexibility that allows clients to tailor the level and type of service to their needs.

"I compared their fees with another planning firm a friend had mentioned and FSS Financial Planning's fees were much lower. All in all, I couldn't be happier with the service."

FSS Financial Planning client, Sydney

You choose the type of advice you need – just super, or your entire financial circumstances



Advice about your First State Super account

FSS Financial Planning provides financial advice to First State Super members about their First State Super account. A fee for this advice can be deducted from your First State Super account or you choose to pay for it directly.

Service	What you get	Pricing Guide
Specific phone advice about your First State Super account	Specific tailored advice about contributions (salary sacrifice and after-tax), and First State Super investment options.	\$75 per Statement of Advice issued (including GST).
Specific phone advice about your First State Super account – transition to retirement	Specific tailored advice as above plus specific phone advice about transition to retirement strategies and products.	\$400 per Statement of Advice issued (including GST).

Comprehensive financial advice

In addition to advice about your First State Super account, FSS Financial Planning can also provide advice about your broader financial circumstances. The table below outlines FSS Financial Planning's fees. Call FSS Financial Planning for a no obligation interview to discuss which service would be best for you. Various payment options are available that you can discuss with your adviser. Additional support can be provided at an hourly rate.

Service	What you get	Pricing Guide
Initial comprehensive advice (typically organised through a consultation with your adviser but can be over the phone)	Evaluation of your current financial circumstances and financial goals, not just superannuation, so that a detailed written financial plan (Statement of Advice) can be prepared. Your adviser will also help you implement the plan.	The cost varies depending on the complexity of your financial affairs but the fee is typically around \$2,000 ¹ .
Initial comprehensive advice and ongoing advice (typically organised through a consultation with your adviser but can be over the phone)	In addition to the preparation and implementation of your financial plan, you will have ongoing access to your adviser (including an annual face to face meeting to review your plan), communication and explanation of issues or topics that may affect your plan, regular newsletters and invitations to seminars.	Initial plan preparation and implementation fee as above plus approximately \$1,200 ¹ a year for ongoing services.

¹ Various payment options are available

For more information about phone advice, comprehensive advice and ongoing support, please call **FSS Financial Planning on 1800 665 756 (toll free)** or email your details to us at enquiries@fssfpa.com.au

Our three-step financial planning process

STEP ONE > Gather information

The first step is to gather information about your current situation and financial goals. We do this through our **lifestyle questionnaire**. Ideally, you should complete the questionnaire prior to your appointment but if it's not possible to complete it in full, do what you can and we'll fill in any gaps at the appointment. The questionnaire requests information on:

- Your weekly or monthly income and general expenses
- Your savings accounts, superannuation, insurance and any other investments
- Your debts, including mortgage, car loan and credit cards
- Any Social Security payments you receive
- Your financial goals and objectives

STEP TWO > Develop a tailored plan

After an initial discussion, and using the information from your questionnaire, your adviser will develop strategies to help you meet your goals. These strategies form the basis of your financial plan, called a Statement of Advice. Your Statement of Advice will be sent to you when it is completed. After reviewing your Statement of Advice, you may need a follow-up appointment with your adviser to discuss any additional questions you might have.

STEP THREE > Implement the plan

With your consent, your adviser will help implement the strategies outlined in your Statement of Advice. You will receive confirmation from any organisations in which you invest that the process is underway or completed.

Need more information? Like an appointment?

To find out more about the services we offer or to make an appointment with an FSS Financial Planning adviser, please feel free to contact us.

Phone: 1800 665 756 (toll free)

Email: enquiries@fssfp.com.au

Post: PO Box R352 Royal Exchange NSW 1225

Fax: 1800 459 182 (toll free)

Web: www.fssfp.com.au



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