



June 2018

Fact Sheet

Planning Your Financial Future



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mtaasuper.com.au
1300 362 415

This document is issued by Motor Trades Association of Australia Superannuation Fund Pty. Limited (ABN 14 008 650 628, AFSL 238 718) of Level 3, 39 Brisbane Avenue Barton ACT 2600, Trustee of the MTAA Superannuation Fund (ABN 74 559 365 913). Motor Trades Association of Australia Superannuation Fund Pty. Limited has ownership interests in Industry Super Holdings Pty Ltd and Members Equity Bank Limited.

The information provided is of a general nature and does not take into account your specific needs or personal situation. You should assess your financial position and personal objectives before making any decision based on this information. We also recommend that you seek advice from a licensed financial adviser. The MTAA Super *Product Disclosure Statement* (PDS), an important document containing all the information you need to make a decision about MTAA Super, can be obtained by calling MTAA Super on **1300 362 415**. You should consider the PDS in making a decision.

Superannuation Advisers are employees and authorised representatives of Motor Trades Association of Australia Superannuation Fund Pty. Limited ABN 14 008 650 628, AFSL 238 718 (Trustee). The Trustee will be responsible for any General Advice about superannuation provided by the Superannuation Advisers.

Superannuation Advisers are also authorised representatives of Link Advice Pty Ltd (ABN 36 105 811 836 AFSL 258 145). Link Advice will be responsible for any Personal Advice provided by the Superannuation Advisers.

Advisers in the Financial Education and Advice Team (FEAT) are employed by Link Advice Pty Ltd (ABN 36 105 811 836 AFSL 258 145). Link Advice will be responsible for all General and Personal Advice provided by advisers in the FEAT team.

Motor Trades Association of Australia Superannuation Fund Pty. Limited (ABN 14 008 650 628, AFSL 238 718) has engaged Industry Fund Services Limited (IFS) (ABN 54 007 016 195 AFSL 232 514) to facilitate the provision of financial advice to members of MTAA Super. Fees may apply. Further information about cost of advice is set out in the relevant Financial Services Guide, a copy of which is available by calling **1300 138 848**. IFS is responsible for any advice given to you by its representatives.

Take control of your future

These days, we're living longer, so it's likely we'll be retired for longer. Planning today can make a difference to your financial future. No matter what your goals are, or the kind of lifestyle you're preparing for, we're here to help.

How we'll help

We have the people, the resources, and the drive to help you make the most of your retirement.

Online calculators

Head to our website and use our quick and easy calculators. They'll help you make the most of your super, and give you an idea of how much income you might expect in retirement. You'll find them at **mtaasuper.com.au/calculators**

Simple advice

For general and limited personal advice about your MTAA Super account, you can receive **over-the-phone or face-to-face** advice.

Topics include:

- **Investment options**
What is the most appropriate investment option for me at this time in my life?
- **Contributions (including how to salary sacrifice)**
How can I optimise my retirement savings?
- **Insurance**
How much and what type of cover do I need?
- **Retirement options**
I'm planning to retire soon. What are my options?
- **How to consolidate (roll over) your super**
How do I find my lost super or combine my super into a single account?

We provide simple advice to you at no additional cost – it's all covered by your MTAA Super administration fee.

Comprehensive advice

With comprehensive personal advice you work with a financial planner to develop a full financial plan. This plan considers both your personal and financial circumstances and helps you set and achieve financial goals.

Topics covered include:

- superannuation planning
- pre-retirement planning
- retirement planning
- redundancy planning
- wealth creation strategies
- gearing strategies
- investment planning
- personal insurance planning
- budgeting/cash flow planning
- salary packaging strategy
- estate planning.

We have engaged Industry Financial Services (IFS) to provide comprehensive personal advice.

Your first consultation with an IFS planner is at no additional cost to you. Once you have discussed your financial situation and needs with the planner, they will provide you with an obligation free quote.

All advice is provided on a strictly fee-for-service basis. Fees charged will depend on the complexity of the advice required. There are no commissions or hidden fees. Where the advice applies only to your super, the fee can be deducted from your MTAA Super account.

Member workshops

We run regular education workshops throughout Australia to help you understand and get the most out of your super. Our workshops cover all aspects of super and are suitable for those starting out in the workforce through to those approaching retirement.

These sessions are free and are facilitated by our dedicated Education Specialists.

Public workshops

Public workshops are open for anyone to attend, including non-MTAA Super members.

For more information, or to register for a workshop, go to mtaasuper.com.au/member-workshops

Tailored worksite workshops

We also run tailored worksite workshops at the request of employers.

To organise a workshop at your worksite, ask your employer to contact one of our Education Specialists at mtaasuper.com.au/field-staff

For more information, please visit our website at mtaasuper.com.au
You can also call us on **1300 362 415**. We're here to help.

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