VISION SUPER

Retirement Planning Services

Congratulations! You've just taken the first step towards preparing for your retirement.

Are you:

- Retiring soon and want to check if your super is on track?
- Over 55 and wish to undertake a transition to retirement strategy?
- Considering reviewing your insurance cover?
- Looking to consolidate your super funds?

We can help!

Our Financial Planning Service can give you a clearer picture of your current financial position. We'll consider your personal situation and develop a plan to achieve your lifestyle objectives. At your appointment, we'll discuss:

- ✓ Your current financial and personal situation, goals, objectives and future plans.
- ✓ Your current super investments and whether these are still suitable for your needs.
- ✓ Opportunities to add value to your situation (eg: a more growth oriented investment option, salary sacrificing, government co-contribution, lump sum contributions).
- ✓ Your personal risk profile and ensure that your super funds are invested accordingly.
- ✓ Any existing personal risk insurance cover you own and if they are appropriate for your personal situation.
- ✓ Strategies that will allow you to retire earlier and boost your retirement savings and income in retirement.
- ✓ Your retirement income stream options, and the most suitable strategy to help you receive Centrelink Age Pension entitlements.
- ✓ Your Estate Planing needs - review your super estate beneficiaries to make sure they reflect your current wishes.

The appointment will last approximately one hour.

Realise your financial and lifestyle goals

Preparing a retirement plan and putting it into action will help you:

- ✓ Achieve your retirement income goals;
- ✓ Get the right insurance to protect you and your family;
- ✓ Review your super estate planning needs so you can protect your wealth and family; and
- ✓ Ensure that you stay on track over time.

So what should I bring to my appointment?

(Please tick after sourcing documents)

- ☐ Superannuation statements (excluding Vision Super)
- ☐ Details of any existing life insurance policies (including Death and Total and Permanent Disability,Trauma, and Income Protection)
- ☐ Details of any Centrelink benefits you currently receive
- ☐ Income details (pay-slips, last years financials/ tax return, etc.).
- ☐ Details of Long Service Leave, accrued sick leave, redundancy payments (if applicable)

Over the page

- Professional advice by members for members
- Questions about your appointment?

Vision Super Pty Ltd ABN 50 082 924 561 Australian Financial Services Licence 225054 is the Trustee of the Local Authorities Superannuation Fund (ABN 24 496 637 884) and the Vision Superannuation Fund (ABN 79 327 289 195).

Retirement Planning Services

Professional advice by members for members

Just like you, our Retirement Planning Services team are members of Vision Super. Our planners can help you develop your super strategies, and assist with:

- ✓ Choosing the right super income streams
- ✓ Retirement advice
- ✓ Contributions and rollovers
- ✓ Tax treatment of super
- ✓ Identifying your investment risk profile
- ✓ Maximimising your super position to help you qualify for Centrelink benefits

No commissions. No fees.

Our planners do not receive brokerage or commissions for recommending any products, and there are no fees charged or received for advice given.

Their role is to help you understand and take advantage of the complex rules and regulations that govern superannuation.

Don't go it alone. We'll make it easy for you.

Meeting with one of our planners and not sure what to prepare? Got a general enquiry about your super?

We're just a phone call away.

Phone: (03) 9911 3222, regional callers 1300 300 820

Email: memberservices@visionsuper.com.au

Website: **www.visionsuper.com.au**

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