



vision
super

Tailored advice when and how you need it

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Personal advice

Get personal advice to help get you on track to meet your goals

We're here to help. We offer a range of advice services with qualified financial planners. Personal advice can be given face-to-face. We also offer members a comprehensive advice service on super and non-super topics.



When should you get advice?

People tend to seek advice at different stages of their lives but especially when they've had a change in circumstances.

This could be buying a new house, starting a family, children leaving home or transitioning into retirement.

So, whatever change you're going through it's best to have a chat with us to assist you with getting on track to achieve your financial goals.

Why Vision Super?

1

We're invested in you

As a profit to member fund, we put your interests first.

2

No commissions

Our planners receive a salary and aren't paid commissions for providing financial advice.

3

Real value

Our planners have extensive experience in the industry and are committed to finding the right solution for you.

4

No jargon

We provide simple and easy to understand guidance.

5

No hidden costs

We're upfront about what we charge.

We're local

In addition to our head office in Melbourne, Vision Super has a unique, strong and active regional presence. We are proud of this and believe it sets us apart from the other funds to have a dedicated staff servicing the communities and our members of regional Victoria.

What's the cost?

As a member, super advice that you receive from a Vision Super Financial Planner can be at no cost. Some advice that is provided, legally must be charged for, to make it easier to understand we've broken it down in the following tables.

Once your financial planner understands your goals and objectives with regards to the advice you will clearly be informed of what the cost will be. You must agree on what advice you wish to receive and the cost (even if it is no cost) before we can proceed.

“My last meeting only a week ago set my mind at ease... very happy with the service”

General super advice

Saving for your first home using superannuation contributions

No cost

Contribution strategies to reduce tax and grow your superannuation

No cost

Lump Sum contributions to your superannuation

No cost

Superannuation projections to help you understand your possible retirement position

No cost

Advice on which investment options you are best suited

No cost

How much to salary sacrifice to meet your retirement goals

No cost

Advice on the level of insurance you need within your superannuation

No cost

Setting up an income stream to fund your retirement lifestyle

No cost

Strategies that boost your super and save you tax in the years before you retire

Fixed cost of \$495 for Vision members

Comprehensive super advice

Strategies to maximise your Centrelink Age Pension

Detailed retirement projections encompassing your full financial position

Beneficiary and estate planning advice (including lowered tax on super paid to beneficiaries)

Comprehensive retirement advice, including inside and outside of super investments

Funeral bonds and aged care advice

Investments that are held outside of superannuation

Advice on home downsizing and inheritances

Comprehensive advice for members starts from \$1,520 and increases depending on the number of topics you wish to receive advice.

This brochure includes general information and does not contain any personal advice. It is provided for general information only, to help you understand Vision Super's products, services, policies and procedures. You should consider whether it is appropriate for you and your personal circumstances before acting on it and, if necessary, you should seek professional financial advice. Before making a decision to invest in any Vision Super product, you should read the appropriate Vision Super Product Disclosure Statement.

Vision Super Pty Ltd ABN 50 082 924 561 AFSL 225054 RSE licence number L0000239 is the Trustee of the Local Authorities Superannuation Fund ABN: 24 496 637 884. Level 15, 360 Collins Street, Melbourne.

Need more help?



Telephone 1300 300 820 (8:30am to 5:00pm)

Monday – Friday (not including Victorian public holidays)

Email memberservices@visionsuper.com.au

Visit www.visionsuper.com.au

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