



VicSuper



Advice. When and how you need it.

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

July 2019

Independently rated
best member services





We're here to help

We offer a range of advice services with qualified financial planners. Personal advice can be given face-to-face at 1 of our 19 offices across Victoria. We also offer members a comprehensive advice service on super and non-super topics. Our award-winning advice is commission-free and is available for both members and non-members.



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.

Does it cost anything?

As a member, super advice you receive from VicSuper is usually at no extra charge to you. However, fees are payable for certain types of personal advice, our comprehensive advice service and for non-members.

Once your financial planner understands your requirements, any fee that may apply will be clearly explained to you. That way you can decide if you wish to proceed.

Why VicSuper?

We're invested in you – as a profit to member fund, we put your interests first.

No commissions

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

Real value

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

No jargon

We provide simple and easy to understand guidance.

No hidden costs

We're upfront about what we charge.

Award-winning

Don't take our word for it! We've been awarded Best Member Services by Conexus Financial in 2017, 2018 and 2019.*



What's the difference between our advice services?

Advice Topics	Superannuation advice service	Comprehensive financial advice service
Contribution strategies to reduce tax and build wealth	✓	✓
Comparisons of your super plans and advice on joining VicSuper	✓	✓
Retirement adequacy using VicSuper's retirement income solutions	✓	✓
Transition to Retirement strategies to save tax and boost your super	✓	✓
Transition to Retirement strategies for additional income if you wish to reduce your working hours	✓	✓
Estimates of your Centrelink Age Pension entitlements	✓	✓
Beneficiary and estate planning advice	✓	✓
Advice on VicSuper investment options and your overall risk profile	✓	✓
Insurance assessment and advice on VicSuper's group insurance options	✓	✓
Personal Investing - lump sum investments and regular savings plans outside of superannuation	✗	✓
Tax-effective investing to save for childrens education needs	✗	✓
Existing SMSF strategy and wind-up advice	✗	✓
Comprehensive insurance advice, inside and outside super, including critical illness cover	✗	✓
Aged care advice	✗	✓

We're local

In addition to our metropolitan operations, VicSuper has a unique, strong and active regional presence in Victoria. We think this sets us apart as we're one of the only super funds to have a dedicated team living and working in the communities of regional Victoria.

You can get advice in Melbourne CBD, Bairnsdale, Ballarat, Bendigo, Blackburn, Bundoora, Caribbean Park, Chadstone, Frankston, Geelong, Inverloch, Laverton, Mildura, Shepparton, Traralgon, Wangaratta, Warragul, Warrnambool and Wodonga.

To find out the best advice services for your needs or to book an appointment, call our Advice Team on 03 9667 9200.

Get in touch

– we're here to help

Call our advice team

03 9667 9200 (8.30am to 5pm, Monday to Friday)

Advice centres

Bendigo | Blackburn | Geelong | Melbourne CBD | Traralgon
Monday to Friday 8.30am to 5pm

Face to face

To make an appointment to see a VicSuper financial planner, visit
visit [vicsuper.com.au/advice](https://www.vicsuper.com.au/advice) or call **03 9667 9200**

Write to us

VicSuper, GPO Box 89, Melbourne VIC 3001

* The Conexus Financial Superannuation Awards are determined using proprietary methodologies. Awards were issued in 2017, 2018 and 2019 and are solely statements of opinion and do not represent recommendations to purchase, hold, or sell any securities or make any other investment decisions. Ratings are subject to change.

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VicSuper provides the comprehensive VicSuper Financial Planning Service under Guideway Financial Services by Financial Planners who are employees of VicSuper. The types of issues that can be covered and the products that can be recommended under this license include; Financial Planning, Wealth creation, Investment advice, Superannuation, Retirement planning and Centrelink, Remuneration packaging and redundancy, Basic deposit products such as bank accounts, Non-basic deposit products including term deposits with greater than 2 years, Government debentures, stocks & bonds, Life risk insurance products such as term life insurance, income protection and total and permanent disability, Life insurance with investment components such as insurance bonds, Managed investment schemes including INVESTOR Directed Portfolio Services (Including various wrap, master trust products and administration services), Retirement savings accounts, Superannuation investments (including those offered through retail, limited issues involving self-managed superannuation funds or industry Superannuation Funds), Securities such as direct shares. Guideway Financial Services Pty Ltd ABN 46 156 498 538, AFSL: 420367 is responsible for the provision of this advice.