

make your dreams
more than dreams



July 2016

Need financial advice now? Get help from the Member Advice Centre

Super can sometimes seem complex and confusing, but because it could end up being the biggest asset you own, it's worth spending time to understand your options and ensure you're making the most of your super dollars.

At Sunsuper we understand that different members have different needs and retirement dreams and that's why we've developed our three tiered approach to giving financial advice. So whether you are starting a new job, raising a family, running a business or contemplating retirement, advice about your Sunsuper account is available to you - all you have to do is pick up the phone.

Why should you get advice?

Our qualified financial planners can answer most of your questions about your Sunsuper account and superannuation in general, simply and quickly over the phone. In fact, our planners can help you with advice on matters such as:

- Retirement planning strategy
- Investment choice
- Protecting your family and assets with income protection and life insurance
- Salary sacrifice and government co-contribution
- Combining your super funds
- Accessing age pension benefits from the government

Need more support to make sure you're on the right track for your retirement dreams?

Our SunTracker program can help you create a plan for your super and give you confidence you are on the right path to the retirement of your dreams.

Our planners start by helping you select the lifestyle you hope to enjoy in retirement, they then do some quick sums to see what lifestyle you are currently headed for. In our experience there is often a discrepancy here, so our planners will help you develop a plan to make your retirement dreams more than dreams.

The best thing about our SunTracker program is that we keep you updated each year and reassess your plan every three years. You can find out more at sunsuper.com.au/financial.

Do you have a more complex financial question?

If your financial needs and requirements are more complex, then a face-to-face appointment might be just what you need.

Getting good advice sooner rather than later could mean the difference of tens of thousands of dollars to your super balance. It can ensure the financial security of you and your family, and provide a higher income in retirement. The good news is Sunsuper can provide you with all the help and advice you need, whether you have a quick question, or would like help with your broader financial situation. Just give us a call.

Getting in touch with one of our qualified financial planners is easy - just call us on **13 11 84** between 8:00am and 6:00pm, Monday to Friday.

Our phone based qualified financial planners provide simple advice about your Sunsuper account at no additional cost. More comprehensive advice may incur a fee. Sunsuper employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by the Sunsuper Superannuation Fund.

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