

# Fact Sheet

## Getting advice on superannuation and other financial matters

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### Why get advice?

Superannuation decisions are important to your financial well-being, whether it be planning investments for the longer term, or calculating your insurance needs to provide financial security while you work. So when you're considering changes to your super, we recommend that you seek financial advice.

Everyone's knowledge of financial matters is different, which is why we offer three levels of information and advice. It's flexibility that allows you to choose what is right for you.

There are also rules governing super that differentiate between the types of advice people working within funds and financial planning businesses are permitted to provide. The three levels of advice we offer meet those requirements.

### What information and advice do we offer?

Some of our information and advice is free of charge and there is some for which you have to pay. The types of advice you can obtain from Equipsuper are described in the following table, as well as the fees you can expect to pay.

We recommend that you initially contact our **Helpline 1800 682 626**. The Helpline service is free and the member service representative will assist you where possible or refer you to one of the other advisory services if necessary.

For either of the paid services, you may receive a Statement of Advice (SOA), which is a summary of what the adviser or financial planner has suggested or recommended to you.

General information	Personal advice <sup>#</sup>	
Free	\$75 fixed fee*	\$121 / hour*
<b>Helpline:</b> Factual information about your super.	<b>Advice relating to your Equipsuper account:</b> This service is known as our Member Adviser service, and includes: <ul style="list-style-type: none"> <li>• which investment option to choose</li> <li>• the amount of insurance you need</li> <li>• whether to make additional contributions from before or after-tax salary</li> </ul>	<b>Comprehensive financial planning:</b> <ul style="list-style-type: none"> <li>• Investment choices and strategies</li> <li>• Retirement planning;</li> <li>• Retirement income needs;</li> <li>• Non-super investments and income;</li> <li>• Assessing insurance needs;</li> </ul> Standard financial plan \$880.* If you have particularly complex financial arrangements a higher fee may apply. This service is provided by Equipsuper Financial Planning. ^
<b>For information and advice, call our Helpline 1800 682 626</b>		

# The \$75 Member Adviser services is provided under ASIC Class Order 09/210, which requires that the fund supply you with a Statement of Advice. The cost of this service is debited, with your permission, to your superannuation account.

\* Fees quoted include GST.

^ Equipsuper Financial Planning Pty Ltd (ABN 84 124 491 078) is owned by Equipsuper Pty Ltd (ABN 64 006 964 049 AFSL 246 383), the Trustee of the Equipsuper Superannuation Fund (ABN 33 813 823 017). Financial planners must be licensed via an Australian Financial Services Licence (AFSL) in order to provide personal and financial product advice. Equipsuper Financial Planning Pty Ltd operates as a Corporate Authorised Representative of Health Super Financial Services Pty Ltd (HSFS) (ABN 37 096 452 318, AFSL 240019). This means that Equipsuper Financial Planning operates under the HSFS AFSL.

This brochure is for general information only. It has been prepared without taking into account your personal objectives, financial situation or needs. You should consider whether this information is appropriate to your personal circumstances before acting on it and, if necessary, seek professional financial advice. If you are considering investing in the Equipsuper Superannuation Fund ABN 33 813 823 017, you should read the appropriate Equipsuper Product Disclosure Statement (PDS) before making an investment decision. You can obtain a PDS via our website or by contacting the Helpline.

The taxation information included in this brochure is a general guide only. As taxation laws are complex and individual circumstances vary, you should seek individual taxation advice from a qualified advisor.

Equipsuper Financial Planning Pty Ltd (EFP) ABN 84 124 491 078 is owned by the trustee of the Equipsuper Superannuation Fund (Equipsuper) and is a corporate authorised representative of Health Super Financial Services Pty Ltd ABN 37 096 452 318, AFSL No 240019.

For full information about the services and remuneration of EFP, please refer to the EFP Financial Services Guide, available by contacting **1800 065 753**, or on the website **www.equifp.com.au**.

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Contact our Helpline on: **1800 682 626** | Visit our website at: **equipsuper.com.au**  
 Send any correspondence to: **Equipsuper Pty Ltd, GPO Box 4303, Melbourne VIC 3001**

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### Paying fees from your superannuation account

If you have an Equipsuper accumulation or pension account, you can pay fees from your account for financial advice relating to your superannuation. If you are using the Member Adviser service, you can authorise this over the phone at the time you agree to the service.

If you're obtaining advice through Equipsuper Financial Planning, your planner will provide you with a form authorising payment from your superannuation account. Please note that in this case, only the portion of fees attributable to advice directly relating to your superannuation will be payable from your account. You may have to pay a portion of the fee directly for advice relating to your financial affairs outside of superannuation.

If you are a defined benefit member who does not have an accumulation or pension account, you will have to pay the fees directly in both instances.