

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?

The first step to achieving your financial goals is understanding the superannuation system - which is no easy task. But by understanding all of your options and having confidence in your choices, you'll be better prepared for the natural ups and downs of financial markets. Our member advice specialists¹ can answer most of your questions about your Sunsuper account and superannuation in general, simply and quickly over the phone. In fact, the MAC team 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

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

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

Knowing what you want out of retirement and feeling confident that you're on the right track are two very different things. 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 with one of our financial planners who can give you advice on all aspects of your finances might be just what you need. And because we are a profit-for-members fund, our costs are a fraction of the fees charged by other planners.

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.

¹Simple advice about super is provided at no additional cost. More detailed advice may incur a fee. All advice is provided by representatives of either Sunsuper Pty Ltd or Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818, AFSL No. 227867), a wholly owned subsidiary of Sunsuper.