



# HERE TO HELP YOU MAKE CONFIDENT AND INFORMED FINANCIAL DECISIONS

No matter what your age or account balance, if you've got questions about your super or need to sort out your finances, Mine Super Financial Advice is here to provide the help you need to make confident and informed financial decisions.

## If you've got questions, we've got answers

From simple super-related questions to complex non-super advice issues, Financial Advisers from Mine Super Financial Advice can provide the information, education and advice you need when and where you need it, over the phone or face-to-face. You can ask a Financial Adviser questions like:

- How can I boost my super?
- Should I put my super into one account?
- Have I got enough insurance?
- Have I made the right investment choice?
- When can I retire and how much money do I need?
- Is an account-based pension right for me?
- How do I get the most from Centrelink?
- What can I do with my redundancy payment?

## What about the bigger picture?

If you want to achieve your financial goals, a Mine Super Financial Adviser can review your overall financial situation. To do this they'll check whether you've:

- considered how much income you'll need in retirement and how much you should be saving to achieve your goals;
- developed a budget to reduce your mortgage and other debts as quickly as possible;
- thought about the impact on your family's financial security if you could no longer earn an income; and
- taken steps to ensure your family would be provided for and your assets passed to the right people if something were to happen to you.

Once you've decided on the best way to achieve your goals, Mine Super Financial Advice will call on their extensive resources, including professional investment research, access to technical and strategy specialists, state of the art portfolio software and a wide range of investment and insurance products, to create an achievable financial plan and help make your dreams happen.

**"There's a lot of things out there that you're going to miss, unless you're a professional. I'd most definitely recommend Mine Super to others"**

Anthony Hassett, long-time Mine Super member

## Did you know...

- All members are entitled to a complimentary appointment with a Financial Adviser.
- Mine Super members can get simple financial advice on issues affecting their account over the phone or by video conference. Complex advice is available by appointment, including advice on Mine Super account-based pensions, wealth creation strategies, insurance needs and detailed retirement solutions.

## Competitive, transparent fees

Everyone's different, which means there's no one size fits all approach to financial advice. That's why Mine Super Financial Advice offers a range of advice options to help you create, manage and protect your wealth - from simple super-related advice to full financial plans. Simple advice is available over the phone or by video conference. Simple advice on how your account is invested is free, with the cost of other simple advice starting from just \$110. More complex advice is available by appointment with fees based on the advice you need, starting from \$1,100 up to a maximum of \$2,750.

## What's wealth advice?

Wealth advice is support and guidance on the best way to manage your finances. Whether it's adjusting your debts to minimise repayments, saving for a home or holiday, investing, planning for retirement, maximising pension entitlements or ensuring your family's protected if something happens to you, the right advice from the right people will help you achieve your goals faster and more effectively.

Mine Super Financial Advice want you to take advantage of any opportunity and be prepared for any challenge - that's what wealth advice is all about.

## Your local Financial Adviser is just around the corner

To chat with a Financial Adviser from Mine Super Financial Advice, call 13 64 63, Monday to Friday, 8am to 5pm, or email [personaladvice@mine.com.au](mailto:personaladvice@mine.com.au)

**Mine Super** | T 13 64 63 | F 02 4962 3469 | E [help@mine.com.au](mailto:help@mine.com.au) | [mine.com.au](http://mine.com.au)

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