



Better advice than ever from REI Super

Getting financial advice that's right for you can make a huge difference to you and your savings now, throughout your career in real estate and into your retirement. REI Super, your industry super fund, has made it easier than ever to get that advice.

The value of good advice

Getting financial advice on your super or your broader financial position from a licensed adviser, can help you set and achieve your retirement income goals. It can also help you to understand your options for superannuation benefits, tax and the Age Pension.

Most importantly, good financial advice can give you guidance and strategies to help you significantly increase the value of your super savings.

Easy options to access the financial advice you need

REI Super's financial advice services are now easier to access and more comprehensive than ever before.

We're very pleased to now be offering financial advice by live, real-time video online. Video advice is a great new service, particularly for members who are located in regional and country areas. They can now see the person they're talking to, even when they can't travel to a CBD location for a face-to-face appointment. It's also ideal for members who have busy work and family lives, and can't take the time to travel to and from an appointment. Plus, we've also expanded the range of topics on which we can advise you.

THREE WAYS YOU CAN ACCESS FINANCIAL ADVICE

Now you can access our financial advice service in three different ways:



In person



Over the phone



NEW! Online Live Video

Simple super advice, right through to a full financial plan

The advice that we can provide covers the full spectrum of your potential financial planning needs, including:

- > Super savings advice
- > Organising to receive a retirement income from superannuation
- > Comprehensive advice on any financial topic.

See overleaf for details.



Low fees

Our fees for financial advice are very competitive, with some services provided to REI Super members at no charge.

If you wish, the cost for the advice you receive on superannuation topics can be deducted from your REI Super account. We give you a personalised written Statement of Advice at the conclusion of all our personal advice sessions.

Fully qualified advisers, free from conflicts of interest

REI Super has partnered with Mercer Financial Advice to provide an advice service to our members.

Mercer's financial advisers don't sell products, and they don't earn commissions. This means that you will get the information, answers and assistance you need, without having to worry about your adviser's motives.

In 2015, every office of Mercer Financial Advice was accredited as an FPA Professional Practice by the Financial Planning Association (FPA), recognising a commitment to high calibre financial planning and the highest professional and ethical standards.

STEPS TO GET FINANCIAL ADVICE

1 Call REI Super

Call us on **1300 13 44 33** and ask to speak to an adviser. Specify if you would like advice on the phone, via online video, or in person. If you're not sure what's best – don't worry! We'll help you work it out.

2 Meet with a financial adviser

It's your choice – either meet on the phone, via video, or in person.

3 Seeking comprehensive advice?

If you need it, you will receive a quote for comprehensive advice. Our advisers charge a fixed up-front fee - there are **no commissions** or other hidden costs.

Once you decide to proceed with comprehensive advice, Mercer will develop your financial plan and deliver it to you within six weeks of your initial consultation.

Mercer financial advisers are authorised representatives of Mercer Financial Advice (Australia) Pty Ltd (MFA) ABN 76 153 168 293, Australian Financial Services Licence #411766

Financial advice options

Areas of advice	Topics that can be covered	Cost for phone advice	Cost for video advice	Cost for face-to-face advice
Superannuation savings	<ul style="list-style-type: none">> Your risk appetite and investment choices> Contribution options> Insurance needs> Adequacy of your savings for retirement	No cost	No cost	\$295
Organising to receive a retirement income from superannuation	Setting up a Transition to Retirement strategy	\$295	\$295	\$495
	Reviewing your Transition to Retirement strategy	\$295	\$295	\$495
	Transferring your superannuation account to a pension account	No cost	No cost	\$495
Comprehensive advice	Any other financial planning topic (eg. estate planning, other investments, etc.)	First appointment free. Subsequent appointments on a fee-for-service basis.	First appointment free. Subsequent appointments on a fee-for-service basis.	First appointment free. Subsequent appointments on a fee-for-service basis.

If you've got questions – we have answers.

Contact us any time Mon-Fri 8:30am to 7pm AEST

Visit reisuper.com.au or call **1300 13 44 33**

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