



## Financial planning fees for First State Super members

### Choose the service that suits you

FSS Financial Planning is the business name under which Q Invest provides financial planning services to members of the First State Superannuation Fund (First State Super). Q Invest, as FSS Financial Planning, provides these financial planning services under its own Australian Financial Services Licence. The Trustee of First State Super is not responsible for, nor involved in, the provision of those services, although the Trustee has an agreement with FSS Financial Planning to assist First State Super members to obtain them. Under its Agreement, the Trustee promotes FSS Financial Planning services and gives Q Invest use of the trademark "FSS Financial Planning" and free access to business premises and facilities.

FSS Financial Planning offers different levels of personal advice to meet your needs and preferences.

#### A. Specific Advice

Our Specific Advice service provides you with a convenient phone or internet based consultation of 30 to 40 minutes with a specialist adviser.

Through this service you can receive personal advice when you want to discuss a limited range of issues. This service can help you with one-off advice on:

- Contributions to superannuation including salary sacrifice, spouse and voluntary contributions as well as the government's super co-contribution
- Selection of investment options in First State Super
- Withdrawals from superannuation
- Regular savings or lump sum investments in managed funds.

#### B. Specific Advice – Transition to Retirement

Our Specific Advice – Transition to Retirement service provides all the services available through our Specific Advice service PLUS tailored advice designed specifically for members approaching retirement. This might include advice on combining superannuation pension strategies and salary sacrifice strategies if you are over 55 and working.

#### C. Comprehensive Advice

Through our Comprehensive Advice service your adviser will address and analyse a wide range of personal financial issues, helping you to develop strategies to achieve your financial and lifestyle goals.

Comprehensive Advice covers financial issues including:

- All aspects of superannuation
- Wealth creation outside superannuation
- Retirement planning
- Life insurance
- Estate planning

Consultations are usually conducted face-to-face with an adviser – although they can be held over the phone – and take around 60 minutes. You will be asked to complete a *Lifestyle Questionnaire* before your appointment – this helps your adviser get a detailed understanding of you, your situation and your goals.

#### D. Ongoing telephone support

If you have already received personal written advice from us, you can phone us to discuss minor variations to this advice if your circumstances have not materially changed. For example, you might wish to make an additional withdrawal or additional deposit.

### Commission-free advice reduces your ongoing investment and insurance costs

FSS Financial Planning charges for its time and expertise. As a result, we rebate all product commissions to clients wherever possible.

This ensures you enjoy the **lowest possible ongoing cost** for the investment, superannuation, retirement income or life insurance products we recommend.

The fee you pay will depend on the:

- nature of the advice provided;
- time taken to prepare the advice; and
- extent to which the advice deals with issues outside your superannuation, retirement or insurance benefits in First State Super.

The fees for each service are shown in the table overleaf.



## Fees (including GST) effective September 2007

Fees will apply whenever a consultation results in personal advice. For that fee, you will receive a written Statement of Advice – this is your financial plan – and assistance with implementing your plan.

We will only offer you advice we believe is appropriate and you will not be charged for advice you do not authorise. Your Adviser will discuss your fees, commission rebates and any discounts at your consultation.

As a benefit of First State Super membership, FSS Trustee Corporation as Trustee of First State Super, meets the cost of your interview with FSS Financial Planning – there is no additional fee. The fee you pay for FSS Financial Planning advice depends on the service you use.	
<p><b>A. Specific Advice</b></p> <p>First State Super members pay a fixed fee whenever FSS Financial Planning provides personal specific advice about their First State Super accounts and benefits. Specific Advice covers a limited range of services including salary sacrifice, voluntary contributions, co-contribution, spouse contributions, investment strategy and withdrawals. FSS Trustee Corporation meets the cost of any assistance FSS Financial Planning provides in implementing this type of advice.</p>	<b>\$75<sup>1</sup></b>
<p><b>B. Specific Advice – Transition to Retirement</b></p> <p>First State Super members pay a fixed fee whenever FSS Financial Planning provides personal specific transition to retirement advice about their First State Super accounts and benefits. We call this Specific Advice – Transition to Retirement. This advice also covers the areas outlined in A above. FSS Trustee Corporation meets the cost of any assistance we provide in implementing this type of advice.</p>	<b>\$400<sup>1</sup></b>
<p><b>C. Comprehensive Advice</b></p> <p>First State Super members pay a fixed fee whenever FSS Financial Planning provides personal comprehensive advice. If your situation is unusually complex we may charge you an additional amount which reflects the extra time we spend preparing the advice. This fee is \$340 per hour for the extra time spent. We will discuss this with you and obtain your agreement before we incur any such additional fee.</p>	<b>\$2,000<sup>2</sup></b>
<p><b>D. Ongoing Telephone Support</b></p> <p>FSS Financial Planning Clients who have already received personal written advice from us can telephone us to discuss minor variations to the advice where your circumstances have not materially changed. This might include making an additional withdrawal or an additional deposit.</p>	<b>\$250<sup>2</sup></b>

Please note, fees include GST and are subject to change.

<sup>1</sup> You can choose to have this fee deducted from your First State Super account.

<sup>2</sup> You can choose to have the portion of this fee which relates to your First State Super account deducted from that account.

**Note:** Please ensure the First State Super account you nominate will have a balance of at least \$1,500 after the deduction of the fees referred to above and is not an account you are about to close, otherwise we will not be able to process your payment.

## Like to know more?

To find out more about the services we offer, or to make an appointment for an obligation-free consultation with an FSS Financial Planning adviser, simply phone us on 1800 665 756 (toll free) or email your details to us at [enquiries@fssfp.com.au](mailto:enquiries@fssfp.com.au)