

# Fact Sheet



July 2009

## Financial Planning

### Using your account to pay for advice from ANZ Financial Planning

The Trustee has entered into an arrangement with ANZ Financial Planning (ANZFP) to give eligible members the option to have the fees for Scheme-related superannuation advice debited from their account in the Scheme. This facility applies only for fee for service advice provided by certain accredited ANZFP financial planners and no commissions will be paid under this facility.

#### Who can use this facility?

Members may be eligible to pay part of the fee for financial planning services provided by ANZFP from their account in the Scheme.

To be eligible:

- You must be a member of Section A, Section C, the Retained Benefit Account (RBA) Section, the Spouse Contribution Account (SCA) Section or the Account Based Pension (ABP) Section.
- Your account balance must be sufficient to cover the fee to be debited, and if you are an RBA or ABP Section member, your account balance would also need to continue to meet the minimum balance requirement after any fee is paid.
- The advice must only be provided by ANZFP financial planners accredited under the Trustee's arrangement with ANZFP.

You'll need to contact the ANZFP referral centre to make an appointment as not all ANZFP financial planners are accredited under this arrangement.

#### What part of the advice fee can be debited from your account?

Under superannuation law, the portion of the fee that can be debited from your account is limited to the component which relates to your superannuation with the Scheme. You will need to pay ANZFP separately for any advice fee that is not able to be deducted from your account in the Scheme.

#### How does the facility work?

To access the facility, you'll need to make an appointment with an accredited financial planner by contacting the ANZFP referral centre and mentioning that you are a member of the ANZ Australian Staff Superannuation Scheme.

When you meet with the accredited financial planner, you will have the option as part of your fee agreement with ANZFP to nominate to have the fee for the Scheme-related superannuation advice deducted from your account in the Scheme.

This portion of the fee will be invoiced to the Scheme and, where possible, deducted from your account. You'll receive a letter from the Scheme confirming when this deduction has been processed. If the fee cannot be deducted from your account, ANZFP will contact you to arrange payment of the fee.

To arrange a financial planning appointment, contact the ANZFP referral centre, **1800 641 593** and mention that you are an ANZ Australian Staff Superannuation Scheme member.

*The financial planning services under this facility are provided by ANZ Financial Planning under Australian Financial Services Licence 234527.*

*The Trustee is not providing or arranging for the provision of financial planning services to you. The Trustee does not endorse any advice or recommendations you receive from ANZ Financial Planning and is not responsible for or liable to you for any losses suffered or liabilities incurred by you as a result of the advice you receive from ANZ Financial Planning. If you have any complaints about the advice you receive from ANZ Financial Planning, please contact ANZ Financial Planning on 1800 641 593.*

#### Contact details

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#### Important notice:

In preparing this document the Trustee has not taken into account the investment objectives, financial situation and particular needs ("financial circumstances") of any person. Accordingly, before acting on the advice contained in this document, you should assess whether the advice is appropriate in light of your own financial circumstances and consider contacting your financial adviser. This document and interests in the ANZ Australian Staff Superannuation Scheme ("Scheme") are issued by ANZ Staff Superannuation (Australia) Pty Limited. You should consider the relevant PDS before making a decision in relation to a financial product.