



WEALTH + WELLBEING

Factsheet: 1 July 2015

Mine Wealth + Wellbeing Financial Advice

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 Wealth + Wellbeing 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, we can provide the information, education and advice you need when and where you need it, over the phone or face to face. 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, we can review your overall financial situation. To do this we'll check whether you've:

- + considered how much income you'll need in retirement and how much you should be saving now to achieve your income goal
- + 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
- + 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 we've agreed on the best way to achieve your goals, we'll call on our 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.

“ [Mine Wealth + Wellbeing Financial Advice] looks after you. You're getting good advice so stick to it. ”

Klaus Simovic, leading hand fitter in the longwall at West Cliff Colliery, NSW

i Did you know...

- + Our advisers aren't paid commissions
- + All appointments are free and without obligation
- + We provide free phone advice about simple super-related questions and there's no limit on how many times you can use this service
- + Advice on super issues starts at just \$110 and can be deducted from your Mine Wealth + Wellbeing Super account

No commissions mean more money for you

As salaried employees, we're not paid commissions. We simply recommend what we think is best for you and your future. Any fees charged go directly towards reducing the cost of providing this valuable service to all Mine Wealth + Wellbeing Super members.

Competitive, transparent fees

Everyone's different, which means there's no one size fits all approach to financial advice. That's why we offer a range of advice options to help you create, manage and protect your wealth, starting from free simple super-related advice to full financial plans. We can provide you with free telephone advice about investing and contributing to your super. More personalised advisory services start at \$110.

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.

We 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

For an obligation free chat with a financial adviser call 13 MINE (13 64 63), Monday to Friday, 8am to 5pm (AEST or AEDT when in operation), or email advice@mine.com.au



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t 13 MINE (13 64 63) | f +61 (2) 4962 3469 | e help@mine.com.au | mine.com.au

This is general information only and does not take into account your financial situation, needs or objectives. Before acting, you should consider whether the information is appropriate for you. This information is based on our understanding of current Australian laws and assumes they will remain unchanged. Information regarding advisory services and associated costs is set out in the Mine Wealth and Wellbeing Services Pty Ltd Financial Services Guide. Issued by Mine Wealth and Wellbeing Services Pty Ltd ABN 49 051 315 014 a Corporate Authorised Representative of Adviser Network Pty Ltd ABN 25 056 310 699 AFSL 232729.