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Freecall: 1800 805 088
Phone: 02 6268 5073 Fax: 02 6268 4469



www.avsuper.com.au

Financial Planning advice for members

AvSuper provides you easy access to financial advice through its strategic partnership with Outlook Financial Solutions. This relationship gives all members, nation wide, access to a high quality, competitively priced, personalised financial advisory service.

Introduction to Outlook Financial Solutions

Outlook Financial Solutions (Outlook) is a subsidiary of Snowball Group Ltd (Snowball). Snowball is a specialist financial services organisation and is not aligned with any bank or life company. Their focus is on providing integrated financial planning, superannuation, investment, insurance, estate planning and accounting services to clients in an efficient way.

Relevant experience

Outlook has in-depth understanding and many years experience in the superannuation industry. Outlook has been providing infrastructure support and advice to AvSuper members for the last few years. Outlook's financial planners assigned to AvSuper are experienced in superannuation and other areas of investment and receive ongoing training on AvSuper and the CSS.

Information and guidance

Outlook undertakes an ongoing seminar program and limited general advisory service on AvSuper's behalf at no direct cost to members. Details of the seminar program are available on www.avsuper.com.au. The seminars cover a range of issues from superannuation strategies to retirement planning and wealth creation strategies for families.

Outlook has offices in Melbourne, Sydney, Canberra, Perth and Brisbane. Regular visitation programs are in place for Adelaide and Hobart. Regional areas can also be serviced as required.

Receiving advice

Outlook offers a free, no obligation initial consultation to members. The Initial Consultation is an opportunity for members to understand the advice services available to them, have a general discussion regarding their financial circumstances and identify any specific financial issues or concerns.

Any financial planning services provided by Outlook after the initial consultation are on a user pays basis. AvSuper will not be involved as the Outlook planners are not employees of AvSuper.

A tiered advice service is provided, where members can choose the level of advice they require. This can range from advice limited to a specific issue, for example a salary sacrifice strategy, to a comprehensive plan where the member's complete financial situation is assessed.

The proposed financial strategy including all key technical components, summary of the member's current situation, financial objectives and if appropriate, investment recommendations are documented in a Statement of Advice. Outlook will charge a dollar based fee for the preparation of the Statement of Advice, which is ultimately the basis of all future planning for the member. Importantly, the preparation of the Statement of Advice is not commenced until the member has agreed the scope of the advice to be provided along with the charge for the service.

looking out for you.

Offices in Melbourne, Sydney, Brisbane, Canberra & Perth

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Outlook also offers you the flexibility and convenience of accessing professional, high quality advice over the phone.

Convenient and cost effective options are provided for people seeking professional advice. Services offered over the phone include: Super Health Check; Limited advice on financial planning issues; Personal Insurance; Mortgage services; Wills & Powers of Attorney.

Please note: AvSuper members receive a 10% discount on Outlook's initial advice fees.

Outlook provides complete and integrated advice on a large range of financial issues. Some of the additional benefits available for AvSuper members are listed below

Super Health Check

\$275

A five point check of key aspects of your superannuation, including: making the right investment choice, how to make extra contributions, insurance within super and retirement income projections. Available over the phone.

Personal Insurance Review

No Charge

A comprehensive review of your personal insurance arrangements and, if appropriate, those of your partner. This review includes determination of appropriate Life Insurance, Income Protection, Total & Permanent Disability Insurance and Trauma Cover. Also available over the phone.

Mortgage Review

No Charge

A comprehensive review of any existing or proposed property related debt to assess if the product matches your current and future requirements. This includes refinance options, new home purchases, equity loans and more. It also provides the loan options available and the real costs and benefits associated with them. Also available over the phone.

Call AvSuper on 1800 805 088 for a referral
or call Outlook direct on 1300 657 872

All prices are inclusive of GST and are subject to change without notice.