Fact Sheet for individuals

Russell SuperSolution Master Trust

Russell SuperSolution Advice Services

You can access two types of financial advice through Russell SuperSolution – free general advice over the phone and personal advice through the Adviser Referral Program. This fact sheet will explain the difference between the two and what to expect when you receive advice.

Looking for advice on your super?

Whether you're looking for some initial information to better understand your options, or you have more complex requirements, we can ensure you receive the help you need.

Most people will need financial advice at some point, but while some people may be able to make decisions based on general advice they receive, others may require more personal advice. We make it easy by identifying for you what sort of advice you need.

Free general advice over the phone

If you call the Helpline and we identify that you need advice, you will automatically be transferred through to our specialist superannuation team, Russell Connect.

Russell Connect provides general financial advice, which means that we do not take into account your personal circumstances. Instead, our team can tell you what to consider when making decisions about your super and explain any difficult concepts.

Russell Connect will answer questions such as:

» What do I need to consider when choosing an investment option?

» What do I need to think about when deciding which type of contributions to make?

» What is a transition to retirement strategy and how can I use one effectively?

» How can I work out how much additional insurance cover I need?

If you have more complex questions or you would like to meet with a financial adviser to go through your options in more detail, we will refer you to a financial adviser in your area.

Personal financial advice through the Adviser Referral Program

Personal financial advice involves meeting with a qualified financial adviser. The adviser will consider your personal needs and financial objectives before providing tailored advice on products and services.

» *Our experts are here to help*

Russell Connect is a team of senior call centre representatives who are experienced in providing general advice over the phone. This service is free.

If you need personal advice, Russell Connect will refer you to one of the hand-picked advisers on the Russell Adviser Referral Program.

Call the Helpline today for free general advice or to be referred to a qualified financial adviser.

Helpline:
1800 555 667

Email:
yoursupersolution@russellsuper.com

With a financial adviser, you are able to ask questions such as:

- How can I save tax?
- What strategy should I put in place to have enough for retirement?
- Is my investment strategy right for my circumstances?
- Should I be contributing to super or paying off my mortgage?
- How much of my super should I use to start a transition to retirement pension and how much should I be salary sacrificing?

Benefits of personal financial advice

Personal financial advice can have a range of benefits, including:

- Tailored advice to help meet your financial needs and objectives
- Establishing a relationship with someone who can get to know you and your circumstances
- Establishing strategies that help you reach your goals for wealth accumulation, cash flow management, risk management and retirement.

Referring you to an adviser

The Adviser Referral Program has been designed to ensure we can quickly and easily refer you to an adviser located near you.

If we do refer you to the adviser, your first consultation is at no cost to you. We suggest you make the most of this consultation to learn what the adviser can do for you and how much their services will cost.

Services and fees

Each adviser has established their own basis of charging fees and in most cases this will involve a fee for service based on the amount of work required to meet your needs and requirements. While Russell can ensure the initial consultation is free, any ongoing relationship you decide to have with the adviser is entirely up to you.

Adviser selection process

We are committed to delivering the best advice services we can to our members. Part of this involves taking the time to hand-pick third-party advisers who we believe are best suited to participate in the program. They are selected on the basis of their experience, educational qualifications and skills. We also monitor them on a regular basis.

It is important to note that advisers involved with the program are familiar with Russell and our investment process and are trained on your fund. However, they are not employed by Russell.

The referral process

We refer you to an adviser based on your location. We can also match you with an adviser where they are known to have particular expertise in the area you require. The diagram below explains how you are referred to a suitable financial adviser.

Financial advice process

When developing a financial plan for you, an adviser will follow a process to help understand your needs and recommend an appropriate strategy. Your adviser will:

1. Gather your financial information
2. Identify your goals
3. Identify financial issues
4. Prepare your financial plan (called a Statement of Advice)
5. Implement the recommendations based on your financial plan
6. Review and revise the plan at regular intervals, or when circumstances change.

We want to hear from you

If you think you need advice – whether it's general advice or personal advice – call the Helpline on 1800 555 667.

Remember, we're here to help.

Step 1 Phoning the Helpline ❯ **Step 2** General advice from Russell Connect ❯ **Step 3** Financial adviser selection ❯ **Step 4** Financial adviser contact

Step 1	Step 2	Step 3	Step 4
Phoning the Helpline	General advice from Russell Connect	Financial adviser selection	Financial adviser contact
You call the Helpline & are transferred to Russell Connect	Russell Connect helps you with general advice and identifies if you require personal advice	Russell Connect will match you with an adviser and provide their contact details along with information on the financial planning process	We can transfer you directly to the adviser's office, ask the adviser to contact you or you can contact the adviser in your own time