





We have a range of personal advice services to help you with your retirement and broader goals. The following pages explain how these services can help, what they cost and what you can expect.

## Services for Aware Super customers

These services are provided by us on behalf of Aware Super. They are available to anyone who has an Aware Super product, excluding Investment Funds.

- Digital advice tools
- Superannuation advice

There is no separate charge for these services. The cost is covered by the administration fee that you already pay to Aware Super from your super balance and is paid to us by Aware Super.

## Paid services

These advice services are available to anyone, including Aware Super customers.

- Specialist insurance & aged care advice
- Comprehensive advice

Whenever we give personal advice, we'll provide you with an advice document (Statement of Advice or a Record of Advice) to explain the advice, including the rationale for our recommendations, remuneration we might receive and any relevant product fees. You can request a copy of these documents from your adviser or us at any time.



We also offer managed investment schemes called Aware Investment Funds. These are diversified multi-sector and single-sector funds that allow you to develop your own financial strategy and investment portfolio outside of your super.

Units in these schemes can be purchased directly from us or through a financial planner.

Detailed information about these products, including fees, can be found in the Product Disclosure Statement (PDS).

The Target Market Determination (TMD) can help you decide whether these products are right for you. It explains who the products have been designed for, taking into account their objectives, financial situation and needs.

You can find the latest PDS and TMD at [www.awaresuper.com.au](#).

We also provide unit holders with general advice about their accounts at no additional charge.

## Lack of independence

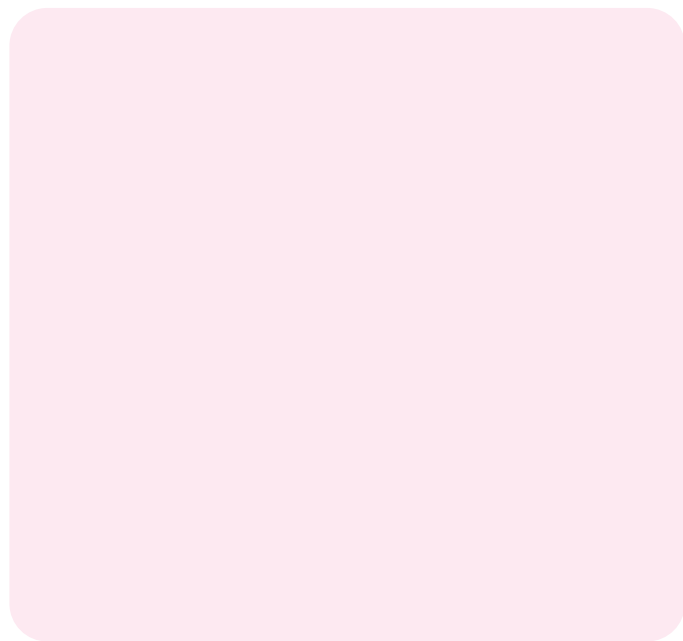
We cannot refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'. This is because we are the issuer of investment products and are owned and employed by Aware Super who is the issuer of superannuation and retirement products.

If you're an Aware Super member, you can access the My Retirement Planner at no extra cost.\*

This online tool will help you understand if you're on track to achieve your retirement savings goals. You can also explore how changing your current contributions or investments, or your retirement plans, can change the result.

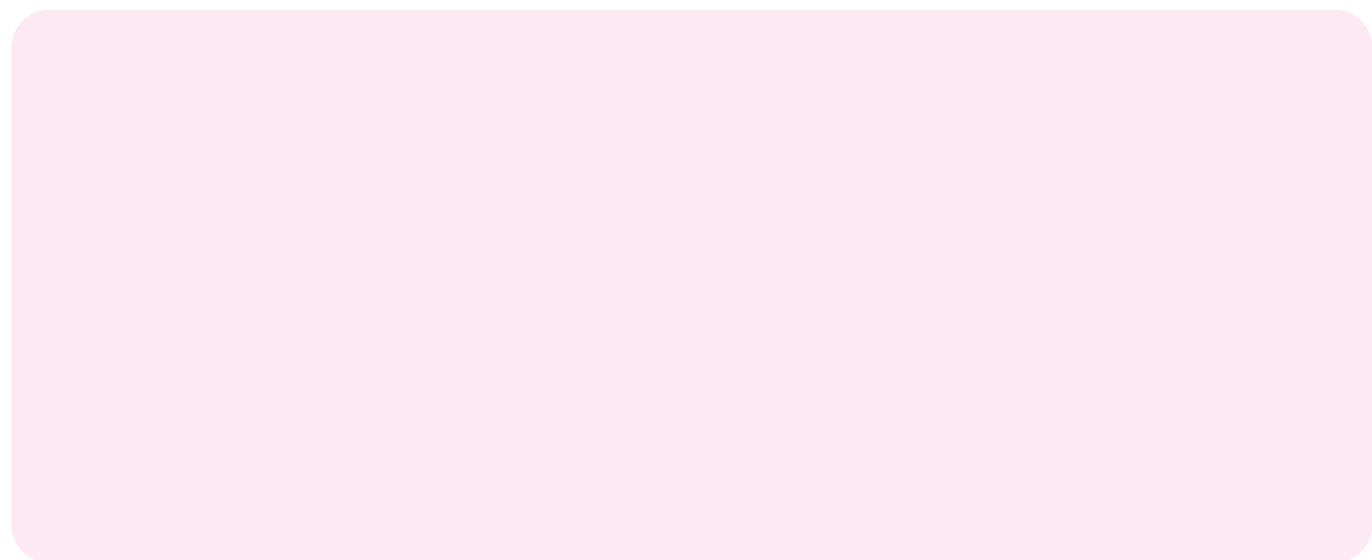
### What you get

- You will receive an advice document summarising your retirement confidence score, and follow-up actions





This service provides you with tailored advice to help you achieve your retirement and broader goals. We will look at the whole picture and help you make decisions about your money by explaining or showing what you could do.



## Preparing for your appointment

We're wholly owned by Aware Super:



## Our team

Aware Super Services is the Corporate Authorised Representative for our advice services. They employ the team who provide our services. Our advisers and planners complete a minimum 40 hours of continuing professional development every year, in line with legislative requirements.

Our insurance and aged care specialists are qualified financial planners who have undertaken additional accredited training and education to provide our specialist services.

Find out more about your financial planner's or adviser's qualifications and history on the ASIC financial adviser register at [moneysmart.gov.au/financial-advice/financial-advisers-register](https://moneysmart.gov.au/financial-advice/financial-advisers-register).

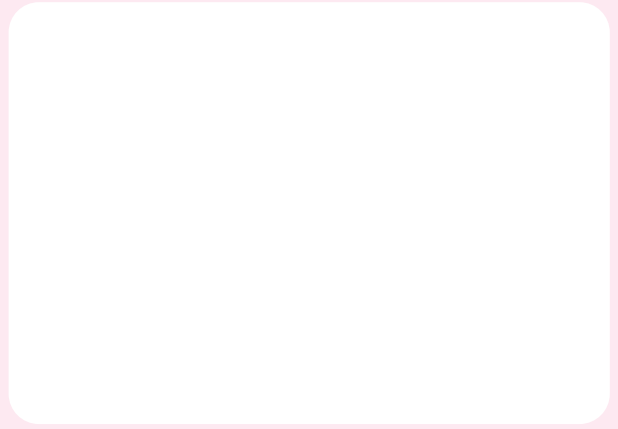
## Our product

The Aware Super investment team constructs and manages our investment portfolios for the Aware Investment Funds. This team works with a panel of professional investment managers who assist in managing these investments.






If you aren't satisfied with our product,



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We're here to help

 1800 620 305

 [aware.com.au/contact](https://www.aware.com.au/contact)