



Not sure which road to take?

We can help you navigate the right path for your super

We all have one thing in common – at some point in the future we want to be in a position to retire without having to worry about money. What is different is the way in which we work towards the goal.

It's simple – just choose what is right for you.

We appreciate the needs of our members will be different depending on the level of assistance they need at any given time.

That's why we offer a number of options for you to get help with your super.

Online help

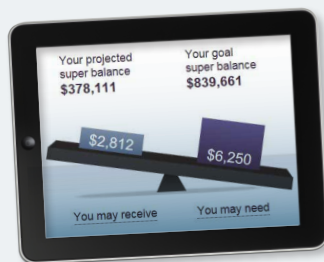
Whether you're just starting out or you're confident when it comes to your finances, **plum.com.au** has easy-to-read information to help you with your super, along with online tools and calculators, and brochures.

All you need to do is login to your member account.

Personal Super Calculator¹

If you would like to explore how your retirement savings are tracking towards your retirement goal, and receive personalised online super advice, why not give the **Personal Super Calculator** a try?

It will provide you with recommendations in a formal **Statement of Advice**, with information on how to implement them.



Insurance Advice Calculator

If you're looking for personalised online insurance advice, the **Insurance Advice Calculator** could be for you.

It will automatically provide you with a formal **Statement of Advice** which outlines the insurance recommendations and how to implement them. You may then go ahead and apply for extra insurance using the online insurance request form.



Assistance over the phone

If you prefer to talk to someone about your super, we also provide access to assistance over the phone.

We understand that every member is unique. That's why we offer different levels of phone support for different needs.

General help with your super²

If you have a general question about your financial needs that doesn't need to take into account your full personal financial circumstances, we can provide you with access to general guidance at no additional cost to you.

¹ Members with complex financial needs or defined benefit arrangements may not have access to the *Personal Super Calculator* and the *Insurance Advice Calculator*, but are still able to access help over the phone by calling us on 1800 602 977 between 8.30am and 6pm.

² Discussions like these don't take into account your personal financial circumstances as they are general in nature. For personalised help you may want to consider a more in depth conversation with a financial adviser authorised to provide personal advice and/or Registered Tax Agent.

Not sure which road to take?

Personalised help over the phone

If you need personalised help with your super, as a member of Plum Super you have access to a team of qualified financial advisers who can work with you to identify your needs and put in place strategies to help you effectively manage your super savings.

Following the discussion, you will receive a **Statement of Advice** which will provide you with a detailed summary of the advice you received, the recommendations and how to implement them.



Contact us

For more information visit plum.com.au or call us from anywhere in Australia on **1300 55 7586** between 8am and 7pm AEST (8pm daylight savings time), Monday to Friday.

Postal address

Plum Super
GPO Box 63
Melbourne VIC 3001

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Face-to-face financial advice

More detailed questions and situations naturally require a more in-depth approach. If you need some detailed guidance about your personal financial circumstances, as a Plum Super member you have access to a financial adviser through the financial adviser referral service provided by the National Australia Bank Limited (NAB). This service refers members to a suitably qualified adviser, who may be a representative of NAB or another financial services licensee.

The adviser's *Financial Services Guide* will outline the services they can provide and any associated fees.

As you can see the process is simple – all you need to do is decide which level of service is best for you.

So whether it's just a general question about your finances or whether you want to embark on a complete financial review, we've got you covered.



If you have lost or misplaced your login details please call us, or go online to reset your password.