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THE MLC VANGUARD INITIATIVE

# Momentum Financial Advice

Enlist the help of an expert



# How does *Momentum Financial Advice* work?

*Momentum Financial Advice* is a service made available through Plum. It is designed to take the hard work out of making financial decisions through the guidance of a financial adviser.

The process is simple. All you need to do is decide which of the two options best suits you.

## Option one

### **General advice over the phone – at no cost to you**

If you require general product advice without your personal financial circumstances being taken into account, an adviser can help you answer questions such as:

- Superannuation – how can I boost my super?
- Insurance – what type of cover is available?
- Investments – what are my options?

Simply call a Plum Member Services Consultant on **1300 55 7586** who can transfer you directly to an adviser.

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FINANCIAL ADVICE

## Option two

### Personal face-to face advice

If you require more in-depth advice about your personal financial circumstances – option two is your answer.

#### Step one

Call a Plum Member Services Consultant on **1300 55 7586** who will transfer you directly to an adviser.

You can discuss with the adviser over the phone, the broad areas of personal advice you require. These might include:

- assistance with budgeting and/or reducing debt;
- how to utilise tax effective investment strategies to build your wealth;
- the best investment options for you;
- assistance in mapping out a short term/long term financial plan;
- the most appropriate superannuation savings plan for you; and
- transition to retirement strategies.

#### Step two

Once the adviser has developed a good understanding of your financial needs via the phone consultation, they will conduct a financial assessment of your situation and then organise a face-to-face appointment with an adviser from the *Momentum Financial Advice* panel.

This service is offered on a capped, fee-for-service basis for superannuation and investment advice. Any fees charged are agreed in consultation with your financial adviser before your specific financial goals are examined.



## What's so good about our panel advisers?

Each financial adviser on the *Momentum Financial Advice* panel:

- provides advice on a capped, fee-for-service basis for superannuation and investments advice i.e. no commissions are paid;
  - has obtained a high level of industry accreditation;
  - has a minimum of three years experience providing face-to-face financial advice; and
  - is experienced in providing advice to clients in a workplace environment (if this is your preference).
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## If you would like further information on *Momentum Financial Advice*:



Call a Plum Member Services Consultant on **1300 55 7586** who can put you in touch with an adviser directly



Go to **[www.plum.com.au](http://www.plum.com.au)** or



Email us at **[service@plum.com.au](mailto:service@plum.com.au)**

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### Important note

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