

Video: Secure your financial future with GESB Financial Advice

Welcome to the GESB Financial Advice tutorial on financial advice. Perhaps you're thinking about buying or selling an investment property or you've just had a pay rise and you're wondering how you should invest the extra money. Or maybe you simply want to make sure that you have enough saving for a comfortable retirement.

No matter what your situation is, good financial advice can help you plan for your financial future. Today, we'd like to tell you how you can do that with GESB Financial Advice. GESB Financial Advice is a wholly-owned subsidiary of GESB. We offer face-to-face personalised advice that takes into account your needs and your financial circumstances, such as your super, share portfolio, deposit accounts and investment properties. Any recommendations that we make, will be for products that are on our approved products list. Our advisers don't receive commissions, so our advice is always based on what's most appropriate for you.

Advice process

This is how our financial advice process works. To get started, call us on 13 GESB and one of our Member Services consultants will help you decide if you need financial advice. If you believe you do, you can book a no-obligation initial appointment with one of our advisers without any cost to you. Before your first consultation, it's a good idea to think about your financial situation and some of the goals you'd like to discuss with your adviser.

Next, you'll meet your adviser to talk about your financial goals and the different options available to you. Your adviser will explain how our advice can benefit you and let you know about any costs involved in preparing the advice you need. If you decide to go ahead, our financial advice team will prepare a personalised and detailed statement of advice, which you'll receive at your next appointment. Your adviser will be happy to discuss any part of your **personalised plan** with you.

As your situation changes, so do your financial needs. So ideally, financial advice should be ongoing. If you choose to receive ongoing advice from us, you'll be able to talk to your adviser about your financial strategy at anytime. Once a year, you'll meet with your adviser who will prepare a review of your financial plan for you. You'll also have relevant news and updates regularly delivered to your inbox

Types of advice

We understand that your financial needs might be different to someone else's, so we have different levels of personalised advice for you to choose from. We offer **Simple advice** on your superannuation investment plan and contribution strategies, and **Complex advice** for your full financial circumstances. Whichever option you choose, we'll recommend a strategy tailored to you.

When you're choosing a financial adviser, it's important to choose someone who really understands your super fund. Some GESB products have unique characteristics and our advisers have an in-depth understanding of GESB products, so they can help you make the right decisions about your financial future. Your first consultation with our adviser is at no cost to you and there's no obligation to continue. It's a good opportunity for you to make sure that our approach suits you.

Whether you need Simple or Complex advice, the advice we give you will always be tailored to your individual needs and goals. If you choose Complex advice, you'll

always speak to the same adviser, so they'll have a good understanding of your financial position and how you can achieve your goals.

Fees

With GESB Financial Advice, you'll always know our fees up-front and in writing. You may also be eligible to deduct a portion of your fee from your GESB account. Our highly-qualified advisers are supported by a team of experienced analysts, so you can be sure that you'll always get the best advice possible.

More information

If you'd like to find out more about how GESB Financial Advice can help you, visit gesbfinancialadvice.com.au. You'll be able to read testimonials from some of our existing clients, and access useful resources and tools, including calculators and links to the GESB website where you can access performance figures for GESB's products.

You can also click on the 'call me' link on our website and a member of the GESB Financial Advice Helpline team will call you at a time convenient for you. Alternatively, you can talk to a GESB Member Services consultant about getting financial advice by calling 13 GESB.

Thank you for watching this tutorial on GESB Financial Advice and stay tuned for more tutorials from GESB.

Disclaimer

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