LA TROBE UNIVERSITY

PRE-RETIREMENT AND FINANCIAL COUNSELLING SERVICES

It is becoming clear that most employees will have to rely upon superannuation as their main source of post-retirement income. At the same time superannuation rules and taxation changes are becoming far more complex and therefore very difficult for even the expert to understand.

With this in mind La Trobe University is pleased to announce the appointment of Pre-retirement and Financial Counselling Services to the University for all staff to utilise on campus. They are:

RetireInvest
Accent Investment Services Pty Ltd
Bell Potter Securities Pty Ltd
AMP Financial Planning Pty Ltd (John Masefield)
Commonwealth Financial Services
Australian National Financial Planning (La Trobe University Credit Co-0p service provider)
also, UniSuper Limited

These Pre-retirement and Financial Counselling Services are independent business and have no legal or other relationship with the University. The University does not make any representations about the quality or reliability of advice obtained from the Services. We encourage you to consult with a range of expert advisors making any financial planning decisions. There may be other financial services available in your local area to consult with.

The University's policy is that:

- staff who choose salary sacrificing are urged to obtain financial advice
- all staff shall be acquainted with their superannuation entitlements on commencement of employment
- all staff shall be regularly advised of their benefits and any changes in superannuation legislation which may subsequently affect these benefits
- all staff shall be provided with the opportunity to obtain expert advice on superannuation benefits before reaching retirement age
- all staff shall have the opportunity to receive pre-retirement counselling to assist in maximising the benefits available at retiring age.

In implementing this policy the initial objective is for all staff over the age of fifty-five to have immediate access to the services and to be provided with time off (two days per year) as required, to attend personal interviews on financial planning. However, no member of staff would be excluded from taking immediate advantage of these counselling services.

The information contained in this brochure is intended to be used as a guide to some of the financial advisory services available in Australia. It should not be relied on as advice about particular financial products or investment options.

Information about counselling services was supplied by the relevant counselling service. The University makes no representations about the accuracy or reliability of this information. You should check with the relevant counselling service before relying on the information.

UNISUPER LIMITED

UniSuper Limited was established in 1983 when SSAU commenced and is a non-profit organisation whose sole purpose is to administer superannuation benefits for staff of tertiary education institutions and related institutions across Australia.

Its role was further expanded in 1988 following the introduction of TESS - the 3% Award Tertiary Education Superannuation Scheme. (Now the Award Plus Plan.)

UniSuper in conjunction with universities and related institutions as well as providing standard Trustee services to members also provides:

- a range of indexed and allocated pension options
- deposit account options
- assistance to members in understanding their membership or entitlements
- provision of seminar and counselling services

Benefit Options

UniSuper Defined Benefit Plan/Investment Choice Plan pays benefits in the form of a lump sum, or members over age 55 may elect to purchase an indexed or allocated pension. Lump sum benefits may be retained in the Personal Deposit Account (PDA).

UniSuper Award Plus Plan pays benefits in the form of a lump sum or may be retained in the Voluntary Holding Account (VHA).

UniSuper Defined Benefit Plan/Investment Choice Plan members may also use their Award Plus Plan benefits at retirement to purchase additional SSAU indexed or allocated pension.

For further information contact:La Trobe University's Superannuation Office, Ms Suzanne Hanna on 9479 1295 in the first instance.

RETIREINVEST

RetireInvest provides financial advice to more than 80,000 individuals and businesses around Australia through our network of over 120 offices.

Our advisers are professionally qualified and properly authorised to counsel you on your financial and investment needs. Since 1979, RetireInvest has accumulated a wealth of experience in financial planning, assisting clients from all walks of life.

Over 24 years, we have steadily built our reputation as Australia's most respected financial planning group, specialising in retirement planning.

RetireInvest is owned by ING Australia Limited (ABN 60 000 000 779). RetireInvest and ING Australia are members of the international ING Group, one of the world's largest, diversified financial services groups in the world.

RetireInvest is committed to providing you with providing you with professional advice and personal service, both now and in the future, to help you achieve a secure, comfortable life free from financial worry.

For a free no obligation initial interview, contact your local RetireInvest office at:

GREENSBOROUGH Level 1

85 Grimshaw Street
GREENSBOROUGH 3088
Ph: (03) 9434 6944
Fax: (03) 9432 2610
Email: mauricekelly@retireinvest.com.au

Principal Consultant: Mr Maurice Kelly AFPA
Consultants: Mr Marcello Diamante B Bus (Econ & Fin)
Mr David Phippard

ACCENT INVESTMENT SERVICES PTY LTD

At Accent, we take pride in providing our clients with independent, professional advice and personal service. Our advisory team has many years experience in the investment advisory industry, backed by the necessary qualifications and ongoing training to ensure the integrity of our advice and ongoing service.

We provide independent advice on:

Retirement Planning	Wealth Creation
Taxation Strategy	Fixed Interest Investment
Managed Investments	Buying and Selling Shares
Risk Insurance	Social Security Benefits

To make an appointment to discuss your investment needs, please call Jim Haines, Robert Johnston, John Castelow or Phil Paterson on (03) 9606 3333

ACCENT INVESTMENT SERVICES PTY LTD
Licensed Dealer in Securities – Registered Life Broker
C/- Meyrick Webster Chartered Accountants
Level 1, 226 Upper Heidelberg Road, Ivanhoe 3079
Head Office: Level 1, 160 Queen Street, Melbourne 3000

BELL POTTER SECURITIES LTD

Bell Potter Securities Ltd is an independent financial services company providing a broad range of services to individual investors.

The Financial Planning Department is part of The Private Client Division and specialises in the following areas.

- Retirement Planning
- Wealth Accumulation
- Superannuation Services including - Self Managed Funds, Reasonable Benefit Limits, Salary Sacrifice
- Personal Investment Management service
- Stockbroking - full service including free access to the CHESS system
- Ongoing advice including regular reporting in a form to suit the clients needs.
- Other related services such as
    - estate planning
    - risk management.

Our recommendations -

- are totally independent and unbiased - We are not tied to any provider
- investment strategies are designed specifically for each individual client(s) – to meet individual(s) needs and lifestyle
- Portfolios are designed to address security, inflation, tax, risk profile and many other factors
- Our research is based through the in-house facilities of Bell Potter Securities.

We understand the culture of Academia. Bell Potter and Peter Bell have spent many years advising academics in investment matters both before and during retirement.

For further details, or no obligation/initial consultation, please call -

Peter Bell, Senior Client Adviser
(Ph)(03) 9256 8760 (Fax) (03) 9235 1821
Bell Potter Securities Limited
Level 44, 80 Collins Street
Melbourne 3000

COMMONWEALTH FINANCIAL SERVICES

Commonwealth Financial Planners are specialists who have a solid understanding of investing and a thorough knowledge of financial planning. They can recommend the optimum investment for you from a wide range of leading financial institutions, such as Perpetual, Credit Suisse, ING, and the Commonwealth Bank Group, including Colonial First State.

Commonwealth Financial Planning is a principal member of the well recognised Financial Planning Association of Australia. Commonwealth Financial Planners must participate in regular training to keep up-to-date with current legislation, industry changes, together with new products and strategies. They also have access to a range of specialist and technical resources with the Commonwealth Bank Group.

Typically our Financial Planners will be using our Wealth Creation options through Superannuation, Managed Funds, Retirement Income Streams along with savings and term investments. Increasingly, we are finding our clients needing our Wealth Protection facilities such as Life Insurance, Income Protection and Trauma Insurance.

Our advisory staff are located at key metropolitan branches and are available to visit locations convenient to you.

For a free, no obligation appointment please contact our toll free number 1800 65 3061.

AMP FINANCIAL PLANNING

AMP Financial Planning, a principal member of the Financial Planning Associate is currently one of the largest financial planning groups in Australia, with over 1400 financial planners, all of whom hold a Proper Authority.

AMP Financial Planners undertake ongoing professional training to keep them up to date with the latest strategies. You will receive high quality advice and service which also includes access to investments with other leading fund managers, such as BT, Rothschild, Colonial First State, Merrill Lynch.

When you consult an AMP Financial Planner you're secure in the knowledge that they have training and experience, along with the substantial resources of AMP.

There is nothing difficult or complicated about the financial planning process if you have the right advice. Your initial consultation is free and gives you the opportunity to get to know your financial planner.

John Masefield is the AMP Financial Planner, servicing La Trobe University academics and staff. John has been advising university people for more than 26 years. He has extensive knowledge of the SSAU Superannuation Fund and has specialised in dealing with clients in academia. This extends to ongoing advice post retirement. He prefers to visit clients at their home or office. Older clients really appreciate this added value.

Advice covers the following areas;

- Retirement planning

- Investment planning
- Estate planning
- Tax effective investments
- Insurance protection
- Superannuation strategies
- Social security benefits
- Reviews

Call for a free, no obligation consultation
John Masefield CFP/CPA
Phone (03) 9846 2552
Mobile 0418 566 991

Email: masefield@ozemail.com.au
Office: 65 Anderson Street Templestowe
Vic 3106

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CIRCULAR QUAY NSW 2000

AUSTRALIAN NATIONAL FINANCIAL PLANNING

Australian Financial Services Licensee
License Number: 230663

Australian National Financial Planning (Australian National) only recommend an investment to you after considering its suitability for your individual needs and objectives and financial circumstances.

We are authorised to offer you the following services:

- Wealth accumulation planning
- Wealth management
- Retirement Planning
- Tax planning
- Estate planning
- Risk management (life insurance)
- Salary packaging

We provide advice on and deal in the following products:

- Managed Funds
- Superannuation and rollovers
- Annuities and pensions
- Securities
- Life products.

Australian National regularly visit the university through two experienced and qualified financial planners – Cynthia Lee and Nicole Wester. Appointments are available on campus at the Credit Co-op. Please contact us on (03) 9615 0675, 1800 242 341 or www.australiannfp.com to arrange a no obligation appointment.

In addition, on campus seminars will also be conducted throughout the year on a variety of topics, so keep a look out.

Australian National is proud to be associated with the La Trobe University Credit Co-op.