

# Financial Advice.

Provided by AIA  
Financial Wellbeing.



## Helping you make better financial decisions today.

At CommBank, we realise the importance of financial advice. Through our partnership with AIA, CommBank customers can access financial advice through a referral to AIA Financial Wellbeing.

AIA Financial Wellbeing is part of AIA Australia. With almost 4 million customers, AIA Australia has been protecting the lifestyles of Australians for over 50 years.

## Financial advice when you need it.

AIA Financial Wellbeing focuses on helping Australians reach their life goals – from working singles, to couples and families. They can help you with the advice you need to make today's financial decisions, big or small, so you can feel confident you're on the right track.

Simply pay for the advice you receive, whenever you need it, with no long-term commitment. When life changes, you can decide to get more advice - it's up to you.



### You're just starting out

You might be starting a family, buying a first home, or are on your way to launching a career. Your advice needs might include:

- Investing for the future
- Sorting out super
- Protecting what matters.



### Building wealth - single

You're still in the workforce and want to keep building wealth. Your advice needs might include:

- Creating an investment portfolio
- Sorting out super
- Protecting what matters.





### Building wealth – couple

You're working towards creating a financially secure future with your partner. Your advice needs might include:

- Growing your wealth
- Sorting out super
- Protecting what matters.

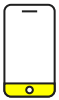
### Building wealth - family

You want your hard work to pay off – by protecting your assets and making wise investment decisions. Your advice needs might include:

- Investment strategies to build wealth
- Staying on top of debt
- Education savings plan
- Sorting out super
- Protecting what matters.

### What to expect.

Steps 1 and 2 will explore if financial advice can help you and your situation. For that reason you are **not charged** for these first two steps.



Step 1  
**Initial call with AIA Financial Wellbeing**

10 mins

A team member from AIA Financial Wellbeing will discuss your current position and goals. If advice suits your needs, they can book you in for an appointment to be held face to face, via video chat or over the phone.



Step 2  
**Your complimentary meeting**

60-90 mins

Next, an AIA Financial Wellbeing Planner will meet with you to discuss your needs and path forward.

If you proceed further, you'll pay an agreed advice fee. The fee will be clearly explained upfront and is carefully scaled, depending on the complexity of the financial advice you need.

Read more about costs below.



Step 3  
**Building your tailored financial plan**

Your Financial Planner will conduct research and analysis to prepare your personalised plan, called a Statement of Advice (SoA).



Step 4  
**Your Statement of Advice (SoA)**

60 mins

Your Financial Planner will talk you through their recommendations in the SoA. If you're happy to go ahead, your financial plan is put into place.

**You're all set!**  
 Once your advice is in place, you can seek further help as you need it to keep up with changes in your life.

## How much does it cost?

At the first, complimentary appointment (Step 2 above), your Financial Planner will clearly explain costs upfront so you can decide what you'd like to do, before going ahead.

The fees are scaled, depending on the complexity of the financial advice you need.

It's then up to you to decide whether you would like to receive financial advice.

Commonwealth Bank does not receive any commissions from AIA Financial Wellbeing for referring you.



### No hidden costs

- Fees start from \$660 (incl. GST).
- No long-term commitment or ongoing advice fees.
- You can seek more financial advice if your circumstances change and pay as you go.

## Take the next step with AIA Financial Wellbeing.

Book in your complimentary initial call with AIA Financial Wellbeing to discuss how financial advice can help you make today's financial decisions, big or small.

Talk to us in branch, visit [commbank.com.au/financial-advice](https://commbank.com.au/financial-advice) or call AIA Financial Wellbeing on **1800 430 999** to get started.

**Things you should know:** The example is provided for illustrative purposes only. This document contains general advice. It does not take account of your objectives, financial situation or needs. You should consider whether the information is appropriate for you, having regard to your objectives, financial situation and needs before you act on the information. Also, before you make any decision about whether to acquire a financial product you should read the relevant Product Disclosure Statement. You should also consider talking to a financial planner to assist you in this process.

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