

# Financial Advice.

Provided by AIA Financial Wellbeing.

Building wealth  
- family

## Helping you make better financial decisions today.

We've partnered with AIA Financial Wellbeing (AIA FW) to refer customers to AIA FW for financial advice that helps you make better financial decisions today – big or small. Whether it's the day-to-day or the bigger, more complicated decisions you need to make, the earlier an AIA FW Financial Planner starts helping you make better financial decisions, the sooner you will feel more confident you are on the right track to reach all your life goals.

With AIA FW you can easily access quality financial advice tailored to your needs. There's no long-term commitment – you simply pay for the advice you receive whenever you need it. Straightforward, reliable, and affordable advice – from as little as \$440 (incl GST).

Our partnership with AIA FW helps ensure you have access to the financial advice you need today. We don't receive any financial compensation for referring you to AIA FW.

## Why AIA Financial Wellbeing?

AIA FW is part of AIA Australia. With almost 4 million customers, AIA Australia has been protecting the lifestyles of everyday Australians since 1972.<sup>1</sup>

AIA FW focuses on helping Australians reach their life goals – from working singles, to couples and families. They can help you make every day financial decisions because even the small choices you make today can have a big impact over time.

### Building wealth - family.

When you and your partner are both managing responsibilities at work and home, it can be hard to find time to sort out your finances. You know you want your hard work to pay off, so you can clear your debts and plan your family's financial future, but it's often difficult to know what to focus on first. And if you've already started to build some wealth you want to make sure your assets are protected and that you're making wise investment decisions.

<sup>1</sup> AIA Australia was officially registered with ASIC in 1972.



## Meet Antonia and Donato – example only.

- Antonia and Donato are a couple in their mid-30s, with two children aged one and three.
- They both have demanding full-time jobs; Donato is an engineer and Antonia is a corporate executive. As they're both time-poor, they don't keep a close eye on where their money goes and they have a tendency to overspend.
- When their children get older, Antonia and Donato would like to give each of them a head start by helping them pay for things like their tertiary education or a deposit on their first home.
- Antonia and Donato are paying off an investment property, but they're not sure if it's a safe asset to invest in since they still have a large mortgage on their family home. They also have a stock portfolio that they'd like to grow further.
- Because Antonia and Donato both earn high salaries, they want to make sure their family's lifestyle would be protected if either of them passed away or became unable to work.
- While they have some experience as investors, they would like to be more confident they have a plan in place for their family's future.

## Antonia and Donato's priorities.

To manage their money better so they can pay off their mortgage and focus on building wealth, while protecting the assets they've already accumulated.

## How an AIA FW Financial Planner can help Antonia and Donato.



### Taking control of cash flow

Review their finances to prioritise expenses and clear their debts faster.



### Investing for the future

Review and build on their investment portfolio to help them build their wealth.



### Protecting what matters

Update their protection strategy to better protect their lifestyle, assets and loved ones.



### Helping out their children

Create a savings plan so they can put money aside for their children's future needs.



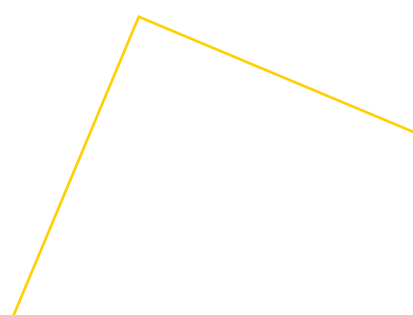
### Estate planning

Work with a solicitor to create an estate plan so their children will be provided for and build peace of mind that their wishes will be carried out.



### Getting more out of life

Help set lifestyle goals for a financial plan to work towards.



## Could an AIA FW Financial Planner help you?

- What financial goals have you set for yourself, and are you following a strategy to achieve them?
- Do you feel in control of your mortgage and other debts, or are these causing you financial stress?
- How is your super invested? How is it performing? When was the last time you reviewed your investment mix?
- Do you put money aside for a rainy day or to save for big-ticket items like a new car, a holiday or a home renovation?
- How could you make better use of your household income so that you'll have more money to invest for the future?
- How would your family's financial position change if you or your partner became seriously ill or injured and couldn't work?
- How do you plan to help your children financially in the future – for instance, to buy their first home?
- Do you have an up-to-date Will, and do you know right now how your assets will be distributed if you pass away?
- Do you have a financial plan that considers your lifestyle goals?
- Do you feel confident and in control when making financial decisions – whether big or small?

### Take the next step with AIA Financial Wellbeing.

The sooner you start planning with the help of an AIA FW Financial Planner, the more time you'll have to reach your life goals.

Find out how an AIA FW Financial Planner can help you at [commbank.com.au/financial-advice](https://commbank.com.au/financial-advice) or book an initial discussion by calling 1800 430 999.

**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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