

# Financial Advice.

Provided by AIA  
Financial Wellbeing.

Getting through  
a divorce.

## 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?

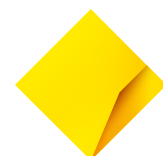
AIA FW is part of AIA Australia. With almost 4 million customers, AIA Australia has been protecting the lifestyles of everyday Australians since 1972.<sup>1</sup>

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.

### Getting through a divorce.

Ending a relationship can be one of the most difficult experiences of life – not just emotionally, but financially. It can take years to recover your financial security and adapt to a single income, especially if you're raising children. While you rebuild your life, you want to provide a comfortable upbringing for your family today while also securing a brighter tomorrow.

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



## Meet Carrie – example only.

- Carrie is in her early 50s and works full-time in a government job.
- She and her ex-husband have recently finalised their divorce. They have a son and daughter who are both in their teens and still at school.
- Carrie is used to being in a two-income family, and now she's finding it difficult to manage her home loan and also put aside money for a rainy day.
- Carrie received a lump sum in the divorce settlement, but isn't sure of the best way to invest it for her children's future.
- Carrie's super balance is relatively low, due to the years she spent working part-time while raising her children.
- She was previously expecting to rely on her ex-husband's super in retirement.
- Carrie has default life insurance through her super, but she isn't sure what protection she has.
- While Carrie is an assured day-to-day money manager, she would like to feel confident that she has a plan in place to reach her financial and lifestyle goals for her future and that of her children.

## Carrie's priorities.

To stabilise her finances so she can manage her living expenses and debts, while also investing money for her future and that of her children.

## How an AIA FW Financial Planner can help Carrie.



### Navigating options

Explore how best to set new financial goals for herself and how best to use her divorce settlement.



### Investing for the future

Create an investment plan matched to her life stage, so she can build and protect her wealth.



### Protecting what matters

Review her personal protection strategy to make sure it provides adequate protection for herself and her loved ones.



### Taking control of cash flow

Making the most of her salary so she can cover her expenses and also put some money aside.



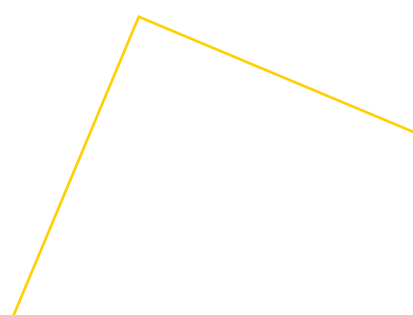
### Setting savings goals

Help her work towards specific goals, like a family holiday.



### Getting more out of life

Help set new lifestyle goals, taking into account her change in circumstances.



## Could an AIA FW Financial Planner help you?

- What are some recent changes you've experienced in your life circumstances, and how have they impacted your finances?
- How strict is your household budget? Does it leave you with any money to invest or save for the future?
- Have you always made your own financial decisions or has someone else had that role?
- Are you confident now about managing your money?
- How are you planning to cover major expenses, like your children's education or maybe a new car?
- Do you feel in control of your home loan and other debts, or are they giving you stress?
- If you couldn't work a year or more due to an illness or injury, how long could you stay on top of your regular living expenses?
- What kind of financial safety net do you have in case of an emergency?
- When you have extra cash on hand, what do you think is the best way to use it?
- When are you hoping to retire – and do you think you'll be able to afford to by then?
- Do you have a financial plan that considers your lifestyle goals?
- Do you feel 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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