

# Financial Advice.

Provided by AIA  
Financial Wellbeing.



## 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?

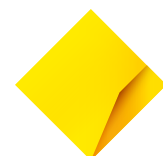
AIA FW is part of AIA Australia. With almost 4 million customers, AIA Australia has been protecting the lifestyles of everyday Australians since 1972.<sup>1</sup>

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.

### Starting out.

In the early stages of your adult life, it's important to build good financial habits like sticking to a budget and saving for the future. You might have student debts or credit cards to pay off so you can start working towards your longer-term goals. You know what lifestyle you are working towards but just need some help setting specific financial goals and reaching them.

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



## Meet Layla – example only.

- Layla is 25 years old and single. She lives in a share house with two flatmates.
- Layla has just finished a law degree and started her first full-time job as a junior solicitor.
- While studying, Layla worked in various casual jobs. She has small amounts of super in a few different super funds, but she hasn't put much thought into her retirement since it's such a long way off.
- Layla loves shopping and has a tendency to impulse buy. She's currently paying off a credit card.
- Layla would love to own a home by the time she's 30, but she's having trouble putting money aside to save for a deposit.
- While she knows she's at the right age to get started she isn't sure about the best way to put her financial resources to work towards her future without compromising her lifestyle today.

## Layla's priorities.

To set herself up for the future including paying off her debts and saving for her own apartment, while still being able to enjoy life in her 20s.

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



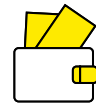
### Getting out of debt

Help her with a strategy to pay off her personal debts as quickly as possible.



### Drawing up a budget

Calculate how much she can spend each week on non-essential items, to help her avoid impulse spending.



### Creating a savings plan

Help her put money aside from each pay so she can save for her first home.



### Sorting out super

Work out which super investment strategy option is the right fit, and consolidate accounts so she's not paying multiple fees.



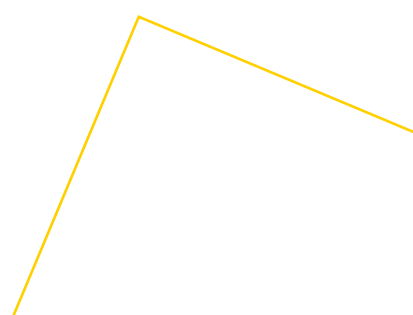
### Protecting what matters

Review her protection strategy to help protect her lifestyle in case she becomes seriously ill or injured and can't work.



### Getting more out of life

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



## Could an AIA FW Financial Planner help you?

- How easy or stressful do you find keeping up with regular living expenses?
- How do you track where your money goes to each pay?
- What would you need to do to feel like you have your credit cards and other debts under control?
- Do you have a financial safety net in case of an emergency?
- How often do you put savings aside for major expenses like a holiday or a new car – and is your savings plan working?
- What are your long-term financial goals, such as buying a home, and are you on track to reach them?
- Do you know where all of your super is, and if it's in one or more accounts?
- Have you thought about how your super is invested, and whether you have the right super strategy in place for your current stage of life?
- Are your current lifestyle and finances protected in the event of serious illness or injury?
- 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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