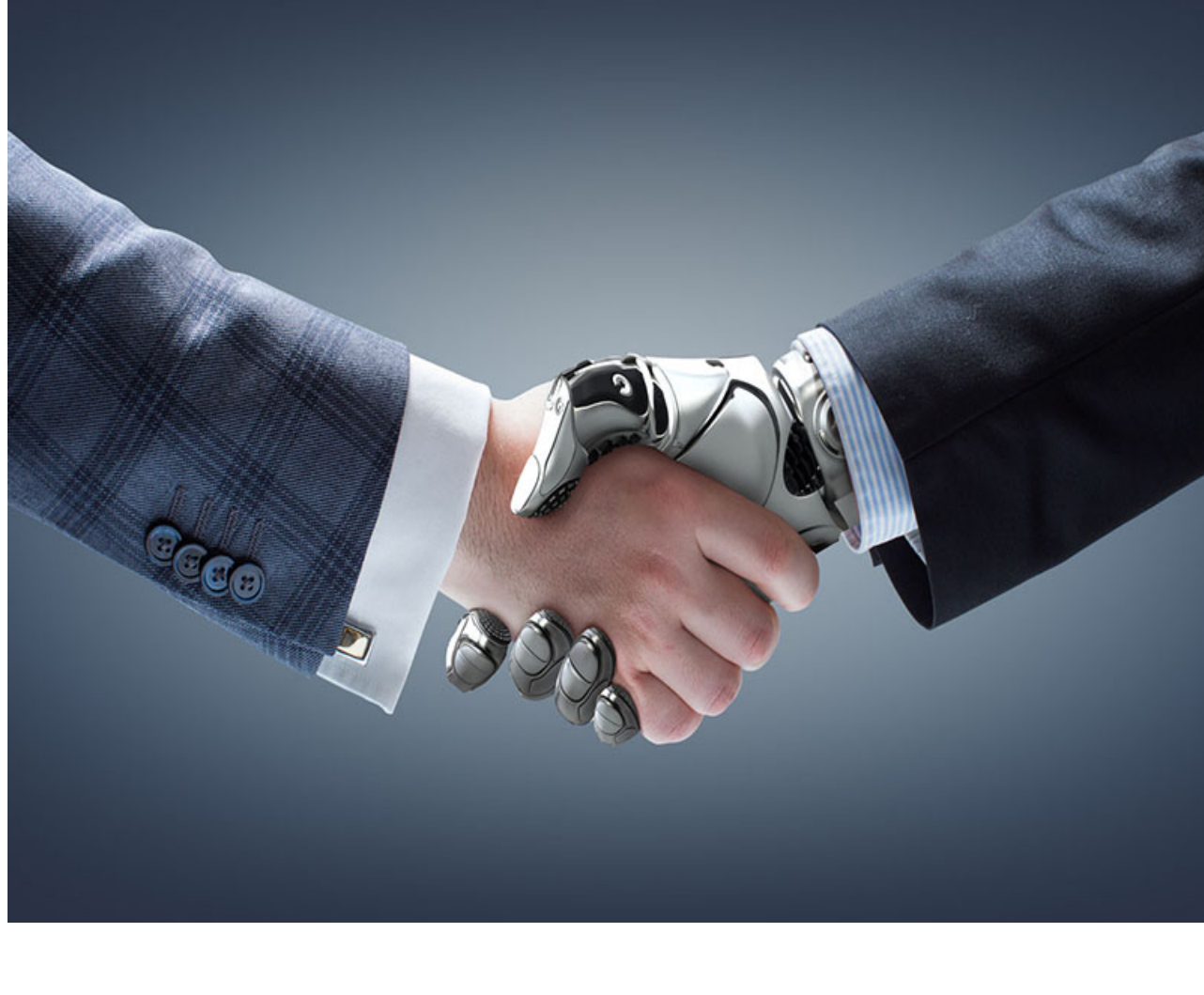


Finchat for fund members:

Making financial planning efficient, accessible and affordable



Superannuation funds exist solely for their members. Attracting new members and retaining existing ones is critical to their survival. Improving member literacy and engagement will help achieve both goals.

The Trustee Corporations Association of Australia (TCAA) noted:

"Improving the level of financial literacy of the general public is a crucial first step in achieving ... heightened awareness [about superannuation]"

Superannuation funds play an important role in educating members but member engagement is low. SS&C's latest Whitepaper "Driving member engagement and loyalty with digital communications" found 27% of members have contact with their fund once a year, while 25% connect just a quarterly.

Intra fund advice plays an important role in educating members and introducing them to financial advice but the cost of advice remains higher than many fund members are willing to pay.

What does Finchat for members do

Finchat can help a fund improve both financial literacy and member engagement.

Articles, calculators (over 40) and info-grams both engage and educate.

Members can play "what-ifs" by choosing different variables and evaluating the result. This can motivate them to take action.

Finchat's content can incorporate the fund rules. For example, how the fund deals with different types of contributions. How the fund assists in consolidating funds



Members can do an online health check which will be submitted to the intra-fund adviser.

How does Finchat for members work?

Each topic has an easy to understand explanation, complimented by an simple info-gram and a calculator.

Members can read a topic and then use the calculator to test different scenarios. For example, try increasing or decreasing contributions to see the effect on the final balance in your super.

They can also down load the info-gram as a quick reference or share it by email.

The online health check helps members and the intra-fund adviser understand any shortcomings.



Which topics can members investigate?

1 CREATE WEALTH INSIDE SUPER
 How does my super fund work, Do I have enough super?, TTR, Account Based Pension, Consolidate super, All contribution types accepted by the fund: Employer, Salary sacrifice, Spouse, Government and Down-sizing

2 CREATE WEALTH OUTSIDE SUPER
 Investment risk profile, Shares, Fixed interest, property, cash, ETFs, Managed funds, currency

3 PROTECT WEALTH
 Do you have enough death and disability cover? Is your income protected? How you can change your level of cover within the fund.

4 LIFESTYLE CALCULATIONS
 Choosing a better job, Paying off debt, Cost of travel, Wedding costs, Rent or buy, budgeting and Education costs

5 MY PLAN
 Check your financial health. Retirement planning, Debt ratio, Budget, Risk exposure, Estate planning and Education costs

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