



CONVERSATION STARTERS



HELP YOUR STAFF LOOK AFTER THEIR FINANCIAL FUTURE

START THE CONVERSATION

KEEP THE CONVERSATION GOING

Can I tell you about the new stapling rules related to your super?



New rules mean that you will now be stapled to your first or current super fund when you change jobs — but remember, you will always have **the right to choose what is best for you.**

Did you know you have a choice when it comes to managing where 10% of your salary goes?



You just need to understand how to 'choose choice' and when to do it — **let me help you learn more** with some helpful information from NGS.

Do you know if you are paying fees to multiple super funds?



NGS has some helpful information on their website about super consolidation and the **things to consider.**

Have you thought about how your super savings are invested?



Like a lot of things in life, how our super is invested might need to change as we get older — it's a good idea to check whether your **savings are working as hard as they should be.**

Would you try to fix your car if you weren't a mechanic? So why try to manage all of your finances including insurance? It's complex, so it's best to get some help.



Not sure what to expect from a financial planning appointment? Everyone's circumstances are unique, but NGS can help you **get your head around a basic step-by-step process** so you get an idea what an advice journey generally looks like.