

# Financial Advice.

Provided by AIA  
Financial Wellbeing.

Building wealth  
- couple

## Why AIA Financial Wellbeing?

AIA Financial Wellbeing is part of AIA Australia. With almost 4 million customers, AIA Australia has been protecting the lifestyles of everyday Australians for over 50 years.

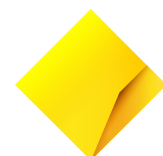
AIA Financial Wellbeing focuses on helping Australians reach their life goals – from working singles, to couples and families. They can help you make every day financial decisions because even the small choices you make today can have a big impact over time.

### Building wealth – couple.

When you're building a life with your partner, you want to make sure your future is financially secure. This might involve creating a combined financial plan that considers both of your objectives, such as paying off your mortgage and any other debts like car loans and credit cards, so you can focus on building your wealth. The key is to find a financial strategy that will best suit your lifestyle, both now and into the future.

### Meet Matt and Chris – example only.

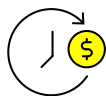
- Matt and Chris are a couple in their 30s. They don't have children and aren't planning to have any.
- Matt works full-time as an account manager for a large corporation. Chris is a high-school teacher on a significantly lower income than Matt.
- They're regular savers, and at the end of each week they move any money left over from Matt's pay into an online savings account.
- The couple have default life insurance cover through super, but they have never reviewed it to see if it meets their needs.
- If either Matt or Chris couldn't work for an extended period due to sickness or injury, and they had to rely on a single income, they would risk falling behind on their mortgage and other debt repayments.
- Matt and Chris would like to find an effective investment strategy so they can fund a comfortable lifestyle.
- If something was to happen to one of them they would like to be sure the other is left financially secure.
- They'd also like to be confident they're making the right decisions today to reach their lifestyle goals.



## Matt and Chris' priorities.

To stabilise their finances and get their money working harder for them, while protecting their wealth to ensure their ongoing financial security.

## How an AIA Financial Wellbeing Financial Planner can help Matt and Chris.



### Sorting out super

Consolidate funds to minimise fees and tailor their investment mix to match their goals and risk appetite



### Building their wealth

Create a savings plan for short-term goals like holidays and entertainment, and a long-term investment strategy.



### Protecting what matters

Review or establish a protection strategy to protect their lifestyle in case one of them becomes seriously ill or injured, or passes away.



### Getting more out of life

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



### Planning for the future

Set retirement goals and start working towards them, so they can enjoy a comfortable retirement lifestyle.

## Could an AIA Financial Wellbeing Financial Planner help you?

- How are you keeping on top of your day-to-day living expenses or do they cause you financial stress?
- What plan do you have in place to pay off your home loan or other debts? Are you on track?
- How do you plan to cover major expenses such as the cost of a new car?
- How often do you put aside money to save for the future such as holidays, a new car or a home renovation?
- How is your super invested? How is it performing? When was the last time you reviewed your investment mix?
- How recently have you checked that your super is benefiting from the different strategies available for growing your super tax-effectively?
- If you or your partner were left without an income from tomorrow, what would it mean for your financial security?
- What kind of financial safety net do you have in place in case of emergencies?
- 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 Financial Wellbeing Financial Planner, the more time you'll have to reach your life goals.

Find out how an AIA Financial Wellbeing 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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