

Financial Advice.

Provided by AIA
Financial Wellbeing.

Building wealth
- family

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.

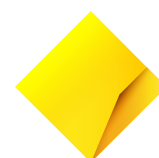
AIA Financial Wellbeing focuses on helping Australians reach their life goals – from working singles, to couples and families. They can help you make every day financial decisions because even the small choices you make today can have a big impact over time.

Building wealth - family.

When you and your partner are both managing responsibilities at work and home, it can be hard to find time to sort out your finances. You know you want your hard work to pay off, so you can clear your debts and plan your family's financial future, but it's often difficult to know what to focus on first. And if you've already started to build some wealth you want to make sure your assets are protected and that you're making wise investment decisions.

Meet Antonia and Donato – example only.

- Antonia and Donato are a couple in their mid-30s, with two children aged one and three.
- They both have demanding full-time jobs; Donato is an engineer and Antonia is a corporate executive. As they're both time-poor, they haven't had time to check if their super is working hard for their retirement.
- Antonia and Donato would like to send their children to private high school and would like to start saving for the school fees now.
- Antonia and Donato have a stock portfolio that they'd like to grow further.
- Because Antonia and Donato both earn high salaries, they want to make sure their family's lifestyle would be protected if either of them passed away or became unable to work.
- While they have some experience as investors, they would like to be more confident they have a plan in place for their family's future.



Antonia and Donato's priorities.

To sort out their super, provide for their children's future and build on the wealth they have accumulated, while ensuring their lifestyle is protected.

How an AIA Financial Wellbeing Financial Planner can help Antonia and Donato.



Investing for the future

Review and build on their investment portfolio to help them build their wealth.



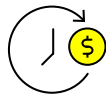
Getting more out of life

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



Education savings plan

Put money aside for their children's future education needs.



Sorting out super

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

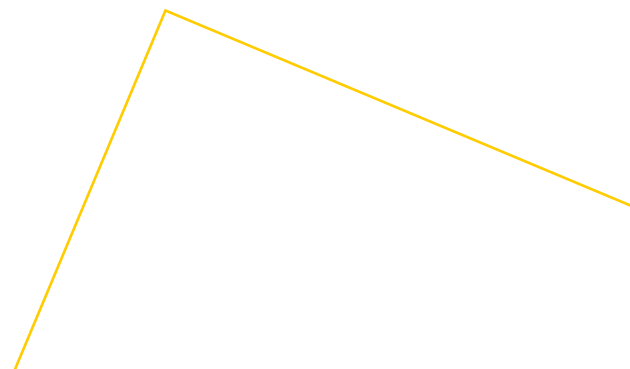


Protecting what matters

Update their protection strategy to better protect their lifestyle, assets and loved ones.

Could an AIA Financial Wellbeing Financial Planner help you?

- What financial goals have you set for yourself, and are you following a strategy to achieve them?
- How is your super invested? How is it performing? When was the last time you reviewed your investment mix?
- Do you put money aside for a rainy day or to save for big-ticket items like a new car, a holiday or a home renovation?
- How could you make better use of your household income so that you'll have more money to invest for the future?
- How would your family's financial position change if you or your partner became seriously ill or injured and couldn't work?
- How do you plan to help your children financially in the future – for instance, providing for their education or to help buy their first home?
- 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 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.

This document has been prepared by Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 (Commonwealth Bank). AIA Financial Wellbeing is operated by AIA Financial Services Pty Limited ABN 68 008 540 252 AFSL 231109 (AIA Financial Services), a subsidiary of AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia). Commonwealth Bank has a referral arrangement with AIA Financial Services Pty Limited to provide advice to Commonwealth Bank customers on life insurance and simple wealth needs across a range of financial solutions from different providers. AIA Financial Wellbeing, AIA Financial Services Pty Limited and AIA Australia are not part of the Commonwealth Bank Group and Commonwealth Bank does not guarantee and is not responsible for the performance of products recommended by AIA Financial Wellbeing or the obligations of AIA Financial Wellbeing, AIA Financial Services Pty Limited and AIA Australia.

Links or references to material on external sites are provided for your convenience only and inclusion does not represent endorsement of the external providers.

Commonwealth Bank does not receive any commissions from AIA Financial Wellbeing for referring you.