

# Financial Advice.

Provided by AIA  
Financial Wellbeing.

Building wealth  
- single

## 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 - single.

When you're midway through your working life, you're probably juggling lots of responsibilities. As well as pursuing your career, you may have dependent children living at home or ageing parents who could soon be in need of care. Whatever your situation, you just want your money to work as hard as possible for you.

## Meet David – example only.

- David is a Dentist in his late 40s.
- He has significant savings, which are currently sitting in his bank account.
- David is unsure whether to use the money he has saved to pay off his mortgage, or put it into super for retirement.
- Although retirement is still some time away, David ideally wants to build his wealth so he can retire by age 60.
- He's worried about his 80-year-old mother who lives alone and is in declining health. He may need to take time off work to care for her.
- David would also like to give some money to his nephew and two nieces to help them get started in their adult lives.
- While David is confident managing his day-to-day finances, he is less certain about how to meet all of his financial and lifestyle goals for himself over the long-term.



## David's priorities.

To reach his goal of an early retirement, while ensuring he can care for his mother and help his nephew and nieces get a financial head start.

## How an AIA Financial Wellbeing Financial Planner can help David.



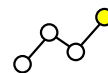
### Planning for the future

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



### Protecting what matters

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



### Investing for the future

Recommend an appropriate investment strategy that will help to meet his medium and long-term financial goals.



### Maximising super

Tailor his investment mix to match his goals and risk appetite.



### Looking after loved ones

Explore options to ensure he can be financially stable if he has to look after his mother.

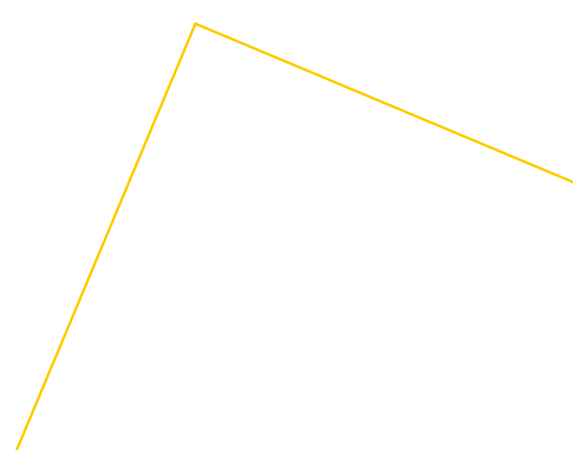


### Getting more out of life

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

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

- Have you experienced any recent changes in your family circumstances? If so, how have your finances been affected?
- What plan do you have in place to pay off your home loan or other debts? Are you on track?
- How is your super invested? When was the last time you reviewed your investment mix?
- What age would you like to retire? Do you know if you'll be able to afford this?
- If you became sick or injured and couldn't work for a year or so, how would it impact your current and future finances?
- What will your financial options be in case you need to take time off work to care for a loved one?
- 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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