



Bank of Melbourne

Wealth

Financial Planning

Superannuation and
retirement planning

Tax effective investments

Protection

Direct solutions



We all have different plans in life.

At Bank of Melbourne, our commitment to you starts with a conversation, not a series of products.

Whatever stage you're at in life, we'll work with you to build a financial solution to help you achieve your goals. As your life changes, we'll be there to help you remain on track.

If you're ready to talk about the options we offer to help you grow, manage and protect your wealth, we're ready to listen.

A wealth of opportunities at every stage.

You've spent a career establishing yourself. You want your investments to work as hard as you have.

Whatever you want to achieve in the years ahead, we can help make sure your wealth is working for you. Like most worthwhile things in life, it warrants a plan. You might not be ready to think about retiring but for most of us, it's never too early to start planning.

Bank of Melbourne planners are authorised representatives of Westpac Banking Corporation so you'll receive expert advice from a trusted professional and have access to the right products and tools. This means you can spend more time on the things that matter most to you – your family, the golf course or travelling overseas.

Whatever future you have in mind, having access to specialist support and a thorough plan that can change as your life does, could make all the difference to your long-term financial position. In the short-term, read on and when you're ready, let's have a conversation.

A better future for you with us. Why look to build your wealth with Bank of Melbourne? Here are a few reasons.

We'll work hard to earn your trust. We'll get to know you and what's important to you. And the best people to advise you are often those closest to you. As well as highly experienced individuals at your service, we also have the backing of BT Financial Group, one of Australia's largest financial services companies.

We make decisions here. We don't like to handball. That means quick response times. Talking about your plans with a local financial expert means you could be heading in the direction you want faster.

We offer you a single point of contact. Whatever your financial needs, a familiar face or voice will be there to help.

We live where you live. As well as sharing an interest in seeing the neighbourhood succeed, we also have an intimate knowledge of the local area, including keeping an eye on local investment opportunities in the business and property market.

We recognise local loyalty. With us, loyalty really does count. The broader your portfolio, the more you could benefit.

Financial Planning.

How do you picture your future? You might see yourself retiring early, jetting off around the world, following a particular passion or just relaxing with your family knowing your finances are working for you.

If you're an independent, hands-on investor, we can ensure you have the tools you need to manage your own wealth strategy. If your style is more collaborative, seeking out sound strategic financial advice from a financial expert who knows you, makes good sense.

At Bank of Melbourne, we work as a team to ensure all your financial needs are catered for. Together with your Relationship Manager, one of our expert Financial Planners will first help you identify and prioritise your goals. With a clear understanding of your objectives, we then set about building a road map to help you reach them. We'll monitor your progress and fine-tune your plan to keep you on track. In fact, we'll be with you all the way.

For The Detail on Financial Planning

▶ refer to the back
of this document

▶ Our Financial Planners offer expert advice on:

- Superannuation and retirement planning
- Tax effective investments, including gearing
- Life insurance
- Estate planning
- Redundancy planning
- Maximising your entitlements to government assistance

Together with your Relationship Manager, we'll consider your complete, individual financial situation.

Superannuation and retirement planning.

Ensuring you are saving enough now for your retirement and have the level of control you want, are key components of a good financial plan. Our Financial Planners will work with you to determine just how much of both you will need to maintain the lifestyle you've worked hard to achieve.

Super Fund Home Loan

Many Victorians are choosing to take the reins and manage their own super. Designed to work with self-managed super funds (SMSF), this loan could help you grow your wealth by diversifying your investments through property and taking advantage of potential gearing and capital gains tax breaks.

Choose a fixed or variable rate, your preferred repayment option and a range of other features. And while legislation means you can't increase your loan after your fund has bought the property, our 100% interest offset Mortgage Equaliser facility on variable loans allows you to access extra funds and save on interest.

If there's ever a need to recover debt on the property, it's limited to the property, so your other super fund assets are never at risk. We can work with you to help maximise your long-term investment strategy, and ensure you stay on track with regular reports.

**Maintain
the lifestyle
you've
worked
hard for.**

For The Detail on Financial Planning

▶ [refer to the back
of this document](#)

Tax effective investments, including gearing

Investing through your super is one of the most tax effective ways to save for your retirement. But are you taking advantage of the investment opportunities that exist outside super to boost your wealth creation potential?

Think about your attitude to risk. If you're comfortable borrowing money to invest, a margin loan could be a powerful way to maximise your wealth. Invest in shares, managed funds, master trusts and more. Borrowing to invest is also known as gearing, and like a geared property investment, where the loan is secured against the property, your margin loan is secured against your shares, managed funds, master trusts or other investments.

Life insurance

If the unexpected happens to you, the right insurance can help keep your financial position secure. Our specialists can recommend flexible cover to match your lifestyle now and in the future.

Estate planning

How you pass on your wealth and to whom is an intensely personal choice. We can put you in touch with specialists who can advise you on every aspect of your estate planning - helping you achieve greater clarity about the transfer of your wealth.

Redundancy planning

You're working hard to build your wealth. But your income isn't always guaranteed and these days redundancies are part of life. If you are retrenched, you need to consider the short and long-term financial impact. Our Financial Planners can help give you a realistic view of your financial position and the income you need to maintain your lifestyle.

Maximising your entitlements to government assistance

Even if you consider yourself reasonably well-off, you still may qualify for Centrelink benefits such as after-school care. Our Financial Planners can help determine if you qualify for assistance based on your income, assets and personal circumstances.

**Ensure
you plan to
look after
your loved
ones.**

**For The Detail on
Growing your wealth**
▶ refer to the back
of this document

Direct solutions.

If you prefer to keep your financial destiny in your own hands, we can make sure you have what you need to manage your own investment strategy, including super and shares.

Manage your super online with BT Super for Life

If you are relying on your superannuation to help you live well in the future, it makes sense to keep track of your investment progress. BT Super for Life is an award-winning, low fee superannuation and retirement fund managed by superannuation specialists, BT Financial Group (BT). It lets you manage your super online anytime - no need to wait for your yearly statement.

Not only can you monitor your super alongside your other Bank of Melbourne accounts, you can also change your investment options as your life or the market demands. You can even make extra contributions from your everyday transaction account to help boost your balance.

With BT Super for Life, there's no establishment fee, exit fee or commissions. With a small management fee and a flat monthly administration fee, that means more money for you. If you've had a number of jobs, you may have more than one super fund. Our easy, online rollover tool makes it simple to combine your accounts, save on account fees and get your super working harder.

BT Super for Life also comes with pre-approved life insurance. That means no medical checks or questions asked for standard cover, and premiums that can be paid straight from your super balance - making it a tax effective way to protect you and your family should the unexpected happen.

**Hands-on
control of
your super
online.**

For The Detail on

BT Super for Life

▶ [refer to the back
of this document](#)

The Detail.

This brochure was correct when we wrote it on 31st May 2011. Things such as product features, terms & conditions, fees & charges and interest rates may change. It's important that you read about all the terms & conditions and fees & charges of any product or service before making a decision. We haven't had the chance to take your personal financial circumstances into consideration when we prepared this. Because of this you should before acting on this information, consider its appropriateness having regard to your personal circumstances.

To find out more about any product or service, go to our website bankofmelbourne.com.au, call us on 13 22 66 or come in to one of our branches.

BT Super for Life

BT Funds Management Limited (BTFM) ABN 63 002 916 458, AFSL No. 233724, RSE No. LOO01090 is the Trustee of BT Super for Life ABN 53 398 474 034, RSE No. R1071221 which is part of Retirement Wrap ABN 39 827 542 991 and is the issuer of interests in BT Super for Life.

You should read the Product Disclosure Statement (PDS) that is available for BT Super for Life on www.btsuperforlife.com.au or come and see us in any Bank of Melbourne branch. You should obtain and consider the PDS before making any decision in relation to BT Super for Life.

An investment in BT Super for Life is not an investment in, deposit with or any other liability of Westpac Banking Corporation ABN 33 007 457 141 (Westpac), Bank of Melbourne (which is a Division of Westpac), or any other company in the Westpac Group. As always it is subject to investment risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. Neither Westpac nor any other company in the Westpac Group has issued, stands behind or otherwise guarantees the capital value or investment performance of the BT Super for Life.

The source of some of our information is Super Ratings Pty Ltd, commissioned by BT and based on information as at 31st December 2010. It uses a survey of average fees of a sample of retail personal super funds for an account balance of \$50,000 and \$5,000 contribution p.a. As always fees may change so for the most up-to-date information, go to www.btsuperforlife.com.au

A better way to grow, manage and protect your wealth is around the corner.

To talk about securing your
financial future, drop into your
local branch or call **13 22 66**.

bankofmelbourne.com.au



Find us on
Facebook



Follow us on
Twitter



Bank of Melbourne