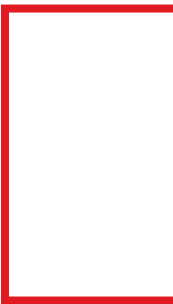
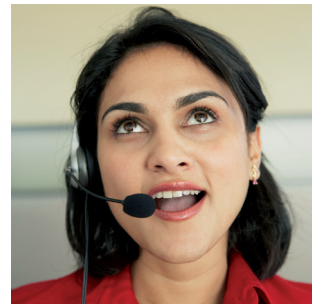


Employee Benefits



Chifley Financial Services Limited (Chifley) is 100% Australian owned* and provides a range of products and services to corporate clients and individual members.

Chifley is also part of a larger service group that has over \$7 billion of assets (and over 150,000 members) under its stewardship.

As part of the MSS Security employee benefits program, Chifley# will provide MSS Security staff, access to:

- One-on-one Consultations
- Discount Financial Planning
- Discount Health Insurance
- Discount Home & Property Loans

One of the key areas where Chifley can help is in the provision of professional financial planning advice, for you and your family.

The good news for MSS Security staff is that this professional financial planning advice is just one of a suite of employee benefits being offered to MSS Security staff at a discounted rate of \$1,500†. That's a minimum saving of \$700.

There may be third party costs associated with your choice of investment, which will be fully disclosed in your statement of advice.

* owned by the LGSS Pty Limited, the Energy Industries Superannuation Scheme Pty Limited and Unions NSW
in conjunction with Marsh Insurance Brokers

† plan cost may vary depending on complexity



Some of the ways Chifley financial planners can help include:

- Creating savings plans
- Planning and implementing investment strategies
- Working through ways to legally minimise tax
- Providing retirement planning advice to help maximise retirement income
- Helping protect assets from the effects of inflation
- Offering insurance advice
- Providing security for dependants through estate planning.

Financial planning is a complex business. What suits one person's circumstances won't necessarily suit another.

That's why it's important to receive personal advice that's tailored to individual needs.

For more information please contact your Chifley representative.

General line 1800 800 002

email enquiries@chifley.com

Website www.chifley.com



The financial planners referred to in this article are Authorised Representatives of Chifley Financial Services Limited (ABN 75 053 704 706). Chifley Financial Services Limited is the holder of an Australian Financial Services Licence (AFSL number 231 148).

For members of Local Government Super and the Energy Industries Superannuation Scheme, this service is provided by FuturePlus Financial Services Pty Limited (ABN 90 080 972 630). FuturePlus Financial Services Pty Limited is the holder of an Australian Financial Services Licence (AFSL number 238445) and may be contacted on 1300 883 788.