

financial planning
security for you and your family



responsible banking™

bankmecu

our philosophy:

At the heart of bankmecu is a belief that a clear connection exists between strong communities, a healthy environment and a more responsible approach to banking.

why bank with bankmecu?

bankmecu is a new kind of bank in Australia – a customer owned bank. This means we put our customers first because they also own the bank.

We pride ourselves on personal service. We also return benefits to our customers in the form of better interest rates and lower fees. In 2010 our customers were collectively \$31 million better off than they would have been if they banked with Australia's big banks.

We also offer our customers a more responsible approach to banking.

People want to bank with someone they can trust with their money and trust to act ethically.

We design banking products and services that support our customers to achieve their financial goals while also helping them take steps to live more sustainably. We also invest our customers' money in responsible ways that generate benefits for them as well as create stronger communities and a healthier environment.

In 2010 *Ethical Investor* recognised us as Australia's most sustainable small company of the year.

financial planning to suit

bankmecu offers customers financial planning services via Outlook Financial Solutions Pty Ltd (Outlook).

We have chosen Outlook based on their expertise, experience and ability to service our customers in numerous locations. Outlook is not your typical financial planning company only focused on selling products. They take pride in providing strategic advice that's right for bankmecu customers.



how financial planning works

Financial planning sounds like it's all about numbers and dollars. While those things are certainly important, it's really all about people. People like you.

A financial plan means nothing if it fails to consider your goals and dreams.

Outlook advisers take time to get to know bankmecu customers, to understand their current circumstances and the kind of lifestyle they aspire to – in the short term and into the future. They can then give you relevant advice that will help you improve your financial well-being.

The financial advisers are experienced, qualified professionals who care about what they do and how they do it – explaining things as they go, making sure you are comfortable every step of the way and avoiding any surprises.

planning for your future

Creating wealth is about managing your money more effectively to achieve your lifestyle and financial goals.

Outlook can advise you on strategies with the aim of creating wealth to achieve your lifestyle goals both long and short term.

They can then create a plan tailored for you. With regular reviews, you can make adjustments to your plan to adapt to market and personal conditions.

Superannuation strategies

Outlook can also advise you on a range of issues regarding personal superannuation to ensure you are maximising taxation and income benefits.

A good understanding of building and investing super could substantially improve your lifestyle in retirement. Investing through super builds an asset for retirement that is also tax efficient.

Contributions to super are taxed at concessional rates as compared to personal income tax rates.

planning for your future

Regular savings & investing

Small but regular savings invested in the right environment can bring substantial gains due to dollar cost averaging. And as Einstein said, 'compound interest is man's greatest invention'.

Saving for your child's education

A good education is the greatest gift that any child can receive. However it can be expensive so it's best to plan ahead. If you choose to invest for your child's education, you need to be aware of what investment options are available and what suits your needs.

Writing a will

Dying without a will means letting the government decide who gets your hard earned assets, which may not always be what you wanted. It makes good sense to discuss this with a professional.

planning for your future

Using equity to build wealth

The value of your home less any debt owing on it is your equity. You can borrow against this equity to invest in other assets. This sort of strategy should be carefully considered with your adviser in order to minimise risk and maximise return.

Investing for the short or the long term

Both short and long term investments have their benefits, but it's important to be aware of the pros and cons of both. There are a number of investment options available, ranging from term deposits to shares. We can help you decide which are the better investment options for you.

investing tips

Mortgage offset

If you are paying off your property, consider putting your available savings in a personalised Mortgage Offset account. Your balance is offset against your outstanding mortgage, reducing the interest you pay and even providing tax benefits in some cases. You can access your funds 24 hours a day using VISA, Redicard, Internet Banking or cheques.

Super co-contributions

The Super co-contribution is a Government initiative to assist eligible individuals to save for their retirement. If you are eligible and make personal super contributions, the Government will match your contribution with a Super co-contribution up to a certain limit. (Personal super contributions are the amounts you choose to contribute to your super from your after-tax income.)

investing tips

Managed funds

A managed fund's Product Disclosure Statement will outline its investment strategy, philosophy, investment benchmarks, objectives and costs. If you don't understand the information provided, you should seek financial advice before investing.

Online investing

Using the internet should not change your approach to investing. But before you invest this way you should do a free search on the Australian Securities and Investments Commission (ASIC) website, asic.gov.au, to ensure the company does exist and it has a Product Disclosure Statement.

For more information, call Outlook Financial Solutions on 1300 657 872.

our locations

If you would like to contact bankmecu to take advantage of our financial planning products here's how:

phone
132 888

website
bankmecu.com.au

service centres
bankmecu.com.au/contact

For more information
about bankmecu
call 132 888, visit
bankmecu.com.au
or drop into your local
service centre.



UNEP Finance Initiative
Innovative financing for sustainability



Certified by the
Carbon Reduction Institute

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