

Get advice on managing redundancy

You never plan on losing a job.

Redundancy can be a difficult experience. Mercer Wealth Solutions financial advisers have the expertise to help you make the right financial decisions.

Turning a negative into a positive

If your position is made redundant, you will have many decisions to make. Some of these are lifestyle decisions, others are financial. Getting the key decisions right can have a major effect on your future and can create new opportunities in your life.

Take control of your finances

If you're retrenched, you'll face some difficult financial issues, such as:

- What to do with your redundancy payout and leave payments
- What to do with your super savings – where to transfer it and what type of investment option to choose
- Whether to pay off your debts
- How to continue your life insurance cover
- How to access Social Security, if possible.

We're here to help

Mercer Wealth Solutions can help you with difficult financial decisions.

From our experience helping people in similar situations, we know that there will be changes to your career and savings plan, which may involve:

- Changes to your super
- New options to consider like Social Security or drawing down on your savings
- Deciding whether to pay off your debts (e.g. your home or car loan)
- Changes to your budget
- Reviewing ongoing investments (e.g. regular investment plans)
- Continuing your life insurance cover.

Make the most of a difficult situation.

Benefit from our experience

Anna, aged 34, was suddenly retrenched when her employer shut down its local office.

She was unsure how to best manage many of the new challenges she now faced:

- What to do with her redundancy payments and super savings
- How to continue her home loan repayments and still provide for living expenses.

A Mercer financial adviser helped Anna decide on a plan that met her immediate goals while she searched for new work.

- Anna joined an outsourcing program and reduced her home loan with her redundancy payment
- She rolled over her super into a new fund
- Mercer helped Anna continue her life insurance and assisted with her Social Security application.

With Mercer's guidance, Anna prepared a budget and managed her finances so she could maintain her home repayments.

Consult a financial adviser before taking your redundancy payment in cash.

Advice you can trust

Mercer Wealth Solutions has a unique, valued and proven approach to planning and managing wealth.

A Mercer financial adviser can help you with:

- Investments and portfolio construction
- Retirement planning, income streams, superannuation and rollovers
- Self Managed Super Funds
- Managing redundancy payments
- Protecting you and your family through insurance
- Estate planning
- Lending and mortgages.

What can Mercer do for you?

Mercer can offer you the following:

- A confidential, no-obligation personal financial consultation in your workplace or in a Mercer office
- An intimate understanding of your existing superannuation fund and the options available to you upon redundancy
- Specialist insurance knowledge to ensure you remain covered whilst in between employment and beyond
- All Mercer financial advisers operate on a fee-for-service basis in respect of any written advice that is prepared for you.

To speak directly with a Mercer financial adviser call **1800 682 525**. We have offices located around Australia. To find a Mercer office, please visit our website at **mercerwealthsolutions.com.au/office-locations**.

Adelaide Brisbane Campbelltown Geelong Glen Waverley Melbourne Newcastle Parramatta Perth Sale Sydney

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