

# Complimentary adviser offer\* Age Pension, simplified



## Helping simplify the process for accessing or applying for the Age Pension

Challenger is trialling Retirement Essentials Age Pension Concierge Service and tools as a complimentary offer\* for advisers until 15 June 2021 (usually valued at \$396 per client application).

Retirement Essentials is a specialist provider of Age Pension eligibility and entitlements tools which are now available, for all advisers to use on behalf of clients, **helping cut the Centrelink red tape so you can get on with looking after your clients.**

### Key benefits of the Retirement Essentials Age Pension Concierge Service and tools include:

- ✓ Less need to deal with Centrelink
- ✓ A simple online process
- ✓ Support from specialists throughout the application process
- ✓ Save time by applying from your office and online when it suits you
- ✓ Confidence your clients are getting their Age Pension entitlements

### How to access the offer:

1. Visit the 'Age Pension, simplified' campaign page at [challenger.com.au/retirementessentials](https://challenger.com.au/retirementessentials)
2. Click on the 'ACCESS NOW' button on the home page.
3. Complete the form with adviser details and accept the Terms and Conditions of the offer .
4. You will be redirected to the Retirement Essentials Adviser Login page.
5. If you want to simply demo the tool, enter your adviser details, create a password and enter demo@demo.com in the client fields.
6. If you want to start a client application, enter your adviser details, create a password and enter the client's email address.
7. Once you've completed the client's application, hit submit and Retirement Essentials will review the application on your behalf.
8. Retirement Essentials will contact you via email and/or phone to discuss Centrelink correspondence nominee options. For more information on correspondence nominee, read the FAQs available on the website listed below.

**Please note Retirement Essentials will not be contacting your clients, unless instructed by the adviser. The client email address is only for you to start and submit multiple client applications.**

[challenger.com.au/retirementessentials](https://challenger.com.au/retirementessentials)

\*Please refer to the Terms and Conditions of the Offer available at [challenger.com.au/retirementessentials](https://challenger.com.au/retirementessentials). For further information on Retirement Essentials read our FAQs also available on the campaign website. The information in this guide is current as at 15 April 2021 and is subject to change. It is provided by Challenger Group Services Pty Limited (ABN 91 085 657 307) and is intended solely for licensed financial advisers or authorised representatives of licensed financial advisers and must not be passed on to retail clients. It is general information only and is not intended to be financial product advice and should not be relied upon as such.

## Top 5 adviser questions answered about the complimentary Retirement Essentials Concierge Service and tools offer.

Right now, Challenger is making 'Retirement Essentials' Concierge Service and tools free for financial advisers to use on behalf of clients to help simplify the Age Pension application process.

### 1. How does the correspondence nominee work with Retirement Essentials?

At time of lodgment, and in order to lodge a Centrelink application on behalf of a client, an adviser can EITHER organise to appoint Retirement Essentials as the correspondence nominee to submit the application, or an adviser can retain their status as the Centrelink correspondence nominee and submit the application to Centrelink on behalf of the client still using the Retirement Essentials application tool.

Retirement Essentials will contact the adviser to discuss whether they want Retirement Essentials as the Centrelink correspondence nominee and the steps involved in converting a client over.

After the application has been approved by Centrelink, the client can revert their correspondence nominee status back to the adviser by way of Retirement Essentials completing the Centrelink Cancel nominee arrangement form.

### 2. How does Retirement Essentials remove the need to deal with Centrelink?

If an adviser and their client chooses to have Retirement Essentials as the Centrelink correspondence nominee for the client Age Pension application, Retirement Essentials will review the application and liaise directly with the adviser or their team if there are any requirements or outstanding questions.

Once submitted with Centrelink, Retirement Essentials will then liaise directly with Centrelink to ensure the application is processed efficiently therefore helping to remove the need to deal directly with Centrelink.

Centrelink Cancel nominee arrangement form <https://www.servicesaustralia.gov.au/individuals/forms/ss532>

### 3. Will Retirement Essentials be in contact with my client?

No. Retirement Essentials will not contact an adviser's client, unless instructed to by the adviser.

### 4. What happens when the offer is finished? Will I have to pay a subscription fee?

Challenger is extending the offer with advisers until 15 June 2021 to determine if Challenger should continue to provide the Age Pension application service to advisers. The Retirement Essentials concierge service and tools usually costs \$396 each client application and is currently waived during the offer period.

### 5. How long is the offer going to last?

To be eligible to receive the free offer, advisers need to start a client application by 15 June 2021 and have 3 months (until 15 September 2021) to complete and submit the application with Retirement Essentials.

For further detail on the Offer or Terms and Conditions visit [challenger.com.au/retirementessentials](https://challenger.com.au/retirementessentials)

# Quick Reference Guide

## How to access the offer



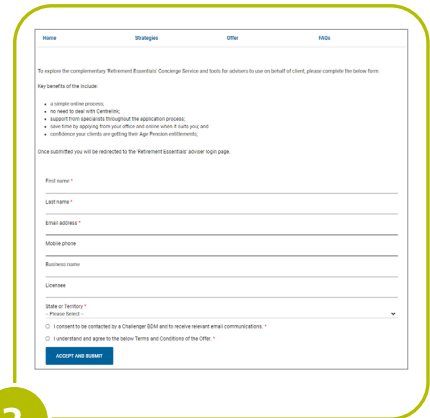
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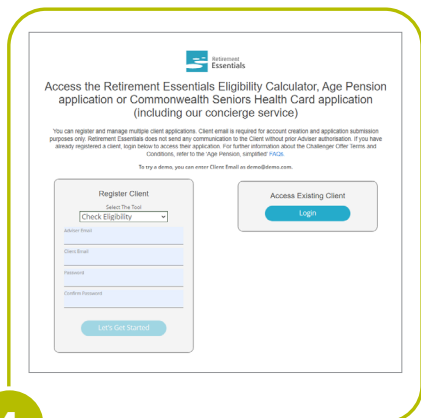
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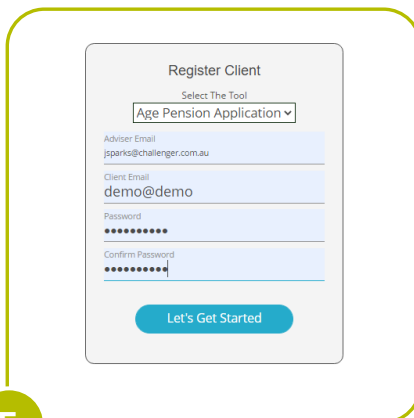
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Complete the form with adviser details and accept the terms of the offer.



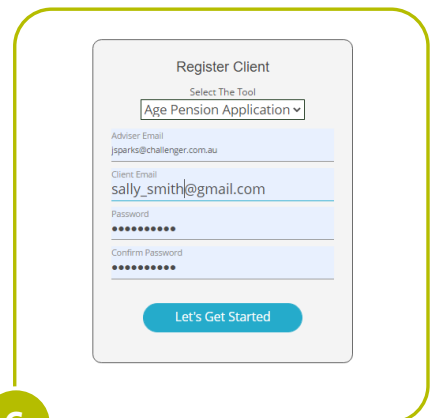
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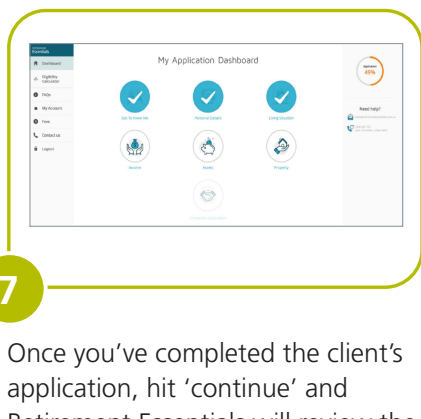
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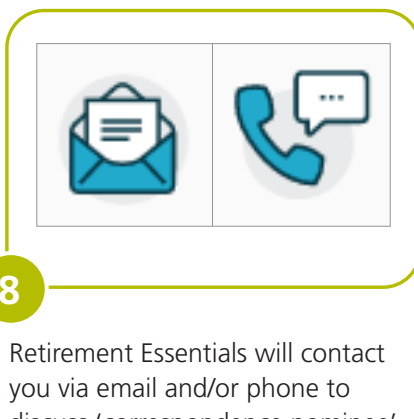
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If you want to start a client application, enter your adviser details, create a password and enter the client's email address.



7

Once you've completed the client's application, hit 'continue' and Retirement Essentials will review the application on your behalf.



8

Retirement Essentials will contact you via email and/or phone to discuss 'correspondence nominee' options. For more information on correspondence nominee, read our FAQs available via the campaign website.

### Help and support

Please contact Retirement Essentials directly for help in using the service.

Phone: 1300 527 727

(Mon - Fri, 9:00am - 5:00pm AEST)

hello@retirementessentials.com.au