



## Introducing NICRI

[www.nicri.org.au](http://www.nicri.org.au)



[www.moneymap.nicri.org.au](http://www.moneymap.nicri.org.au)

[www.reversemortgage.nicri.org.au](http://www.reversemortgage.nicri.org.au)

[www.redundancy.nicri.org.au](http://www.redundancy.nicri.org.au)

[www.superannuation.nicri.org.au](http://www.superannuation.nicri.org.au)



### NICRI Objectives

- ↳ To provide an accessible, independent source of information concerning financial and investment products of importance to pre retirees, retirees and the wider community, particularly those with modest means.
- ↳ To research and publish items on consumer issues relevant to the financial welfare of investors.
- ↳ To promote industry and community awareness, particularly amongst retirees and pre retirees, of consumer investment issues.
- ↳ To promote industry understanding of consumer investment issues and to contribute to the raising of industry standards.
- ↳ To examine any unfairness in the market between consumers and providers of investment services and to provide information to consumers on complaint resolution processes.
- ↳ To represent the views of consumers in respect of investment issues to industry and government organisations.
- ↳ To liaise with relevant consumer, community, academic and industry groups, as well as government organisations, for the purpose of furthering these objectives.



LAST REVIEWED 01/06/10

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للحصول على مزيد من المعلومات ، يرجى الاتصال بخدمة الترجمة الكتابية والشفهية (TIS) على الرقم 131 450.

如果你想用中文瞭解更詳細的資料，請打131 450電話與口筆譯服務處（簡稱TIS）聯繫。

Για περισσότερη πληροφορία , παρακαλείστε να επικοινωνήσετε με την Υπηρεσία Μεταφραστών και Διερμηνέων στον αριθμό 131 450

Per ulteriori informazioni nella propria lingua, si prega rivolgersi al Servizio Traduttori e Interpreti, al numero 131 450.

Muốn biết thêm chi tiết bằng tiếng Việt, xin tiếp xúc Dịch Vụ Phiên Dịch và Thông Ngôn số 131 450.

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W: <http://www.nicri.org.au>

The National Information Centre on Retirement Investments Inc (NICRI) is an independent organisation funded by the Australian Government Department of Families, Housing, Community Services and Indigenous Affairs. NICRI provides a free independent source of investment information for consumers and works at arms length from Government and the financial services industry

NICRI Publications  
PO Box 1339  
Fyshwick ACT 2609

PLEASE  
AFFIX  
STAMP  
HERE



**NICRI (The National Information Centre on Retirement Investments Inc) is a free, independent, confidential service that aims to improve the level and quality of investment information provided to people who are investing, retiring or facing redundancy.**

Gathering information to make an informed investment decision can be difficult. Relevant information is not always readily available or available at a reasonable cost. Keeping up to date can be difficult as the investment industry is constantly changing with new investment products continually entering the market. Changes not only occur to investment products but to legislation including social security, veterans' affairs and taxation laws and guidelines. The role of NICRI is to provide up to date independent information to assist people in making the best possible investment decisions they can.



**NICRI does not give or imply investment advice, recommend financial products or planners or undertake casework.**

The services offered include:

**Information Leaflets**

NICRI provides a range of leaflets which fall into three broad categories.

- **General Information.** These leaflets include information on deeming accounts, safety risk and scams, investment fees and complaint resolution schemes. A handy Risk Meter is also available to highlight the "risk vs return" relationship associated with various investments.
- **Financial Planning.** A booklet addressing what is involved in selecting a financial planner, how to prepare for and what to expect from an interview and how financial planning fees are structured. NICRI's handy income and expenditure sheet is an excellent start to forming a budget.
- **Investment Products.** NICRI leaflets cover a wide variety of investment products which are frequently recommended to investors. The leaflets outline the product, its features and disadvantages as well as explaining the government income support and taxation consequences of using the investment. All leaflets are written in plain English and avoid the use of jargon. They are regularly updated to reflect any changes in the industry, including changes in taxation and government income support treatment.

**Telephone Information Line**

NICRI operates a tollfree telephone information service which is available between 9am and 5pm Monday to Friday. The service is available to anyone needing information on investment products, to discuss their financial situation or to obtain details on where to find further assistance. The number to call is **1800 020 110**.

**NICRI Website - [www.nicri.org.au](http://www.nicri.org.au)**

Online access is available and enables access to recent media articles, NICRI's vast range of publications including our guide to financial planning as well as links to relevant Government departments and consumer based agencies. 'moneymap' has a number of useful financial planning tools and calculators to work out loan, investment and savings scenarios, risk profiles, budgets and has access to information leaflets. moneymap can be accessed at [www.moneymap.nicri.org.au](http://www.moneymap.nicri.org.au) or via the NICRI site.

**Equity Release/Reverse Mortgage Information Service (ERRMIS)**

ERRMIS has a booklet and phone service available to consumers seeking help in understanding equity release and reverse mortgage products. Consumers can call tollfree on **1800 615 676** or visit [www.reversemortgage.nicri.org.au](http://www.reversemortgage.nicri.org.au).

**Redundancy Information Service (RIS)**

RIS is available to consumers seeking help in understanding redundancy and associated issues. Consumers can call tollfree on **1800 660 391** or visit [www.redundancy.nicri.org.au](http://www.redundancy.nicri.org.au).

**Superannuation**

NICRI offers an extensive range of leaflets and factsheets specific to superannuation. Call **1800 020 110** or visit [www.superannuation.nicri.org.au](http://www.superannuation.nicri.org.au).

**Speakers**

Staff may be available to speak at conferences or conduct seminars on investing and redundancy. Arrangements can be made by telephoning NICRI.

**NICRI Committee**

NICRI has an advisory committee with representatives from national pensioner and consumer organisations.

Please Tick Boxes For Leaflets Required  
**One copy of all leaflets below**

**GENERAL**

- Introducing NICRI
- Complaint Resolution Schemes
- Enduring Power Of Attorney
- Estate Planning
- Investment Fees
- Negative Gearing
- Risk Meter
- Safety, Risk & Scams

**FINANCIAL PLANNING**

- Guide to the Financial Planning Process
- Income & Expenditure Sheet

**SUPERANNUATION**

- Introducing Superannuation
- Superannuation Tax Considerations
- Self Managed Super Funds
- Rolling Over Superannuation
- A Super Checklist

**INCOME STREAMS**

- Retirement Income Streams

- Account Based Income Streams
- Introducing Immediate Annuities

**INVESTMENT PRODUCTS**

- Bond Trusts
- Debentures
- Deeming Accounts
- Direct Property Investments
- Equity Trusts
- Fixed Interest Investments
- Funeral Bonds
- Insurance & Friendly Society Bonds
- Master Trusts & Wrap Accounts
- Money at Call
- Mortgage Trusts
- Property Trusts
- Shares
- Term Deposits
- Unit Trusts

**OTHER**

- Redundancy & You
- Accessing the Equity in Your Home

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_