



# Financial Information Service

Financial Information Service (FIS) je edukativna i informativna služba, na raspolaganju svima u zajednici. Pomažemo ljudima da na bazi informacija donesu odluku o pitanjima investiranja i finansija za njihove tekuće i buduće finansijske potrebe. Mi smo nezavisni, slobodni i poverljivi i pružamo usluge preko seminara, telefonom i putem sastanaka.

## Kako FIS može da pomogne vama i vašoj porodici?

Službenik iz Financial Information Service može da vam pruži informacije, da bi vam pomogao da donesete informisanu odluku o vašoj budućnosti. FIS officers mogu da pomognu pružanjem informacija o nizu pitanja, uključujući:

- kreiranje kratkoročnih i dugoročnih strategija štednje, da bi vam pomogli da dostignete svoje finansijske ciljeve,
- bezbedno upravljanje vašim novcem i investiranjem,
- korišćenje odbitaka od plate i penzionog doprinosa,
- isplatu prilikom otpuštanja ili smanjivanje troškova,
- primanje isplata nadoknada ili nasleđstva,
- planiranje vašeg penzionisanja,
- poklanjanje ili pozajmljivanje novca,
- odvojen život, razvod ili smrt vašeg partnera,
- brigu o starijim osobama i izbor smeštaja za starije osobe.

FIS officers nisu finansijski planeri. Oni ne daju i ne naplaćuju savete, niti nabavljanju investicione proizvode i FIS officers ne vrše proračune, niti odlučuju o vašoj penziji.

Kada dođete u posetu FIS officer, možete povesti nekoga sa sobom ili srediti da neko razgovara sa FIS officer u vaše ime. Da biste to uradili, treba da potpišete ovlašćenje. Ovo je u cilju očuvanja vaše privatnosti. Svi lični podaci koje date FIS officer, biće tretirani kao poverljivi. Međutim, stopa vašeg plaćanja može da se promeni, ako je podatak koji date različit od podatka koji već imamo.

Za više informacija na drugim jezicima, pozovite **131 202** ili posetite naš veb-sajt **humanservices.gov.au**

Pozivi na brojeve '13' preko standardne telefonske usluge mogu se obaviti bilo gde u Australiji, po ceni ne većoj od lokalnog poziva (cena poziva može da bude različita u zavisnosti od pružaoca telefonskih usluga). Pozivi na brojeve '1800' su besplatni. Pozivi sa javnih ili mobilnih telefona mogu se naplaćivati po višoj ceni.



# Financial Information Service

The Financial Information Service (FIS) is an education and information service available to everyone in the community. We help people to make informed decisions about investment and financial issues for their current and future financial needs. We are independent, free and confidential and provide services through seminars, and by phone and appointment.

## How can FIS help you and your family?

A Financial Information Service officer can give you information to help you make informed decisions about your future. FIS officers can help by providing information on a wide range of issues including:

- developing short-term and long-term savings strategies to help you reach your financial goals
- managing your money and investing safely
- using salary sacrifice and superannuation
- redundancy or retrenchment
- receiving compensation payouts, or an inheritance
- planning your retirement
- gifting or lending money
- separation, divorce, or death of your partner
- aged care, and accommodation choices for older people.

FIS officers are not financial planners. They do not give or sell advice or purchase investment products, and FIS officers do not make calculations or decisions about your pension.

You may bring someone with you when you visit the FIS officer, or you can arrange for someone to speak with the FIS officer for you. To do this you will need to sign an authority. This is to safeguard your privacy.

Any personal information you give to the FIS officer will be treated as confidential. However, the rate of your payment may change if the information you provide is different to the information we already have.

For more information in languages other than English, call **131 202** or visit our website **[humanservices.gov.au](http://humanservices.gov.au)**

Calls to '13' numbers from a standard telephone service can be made from anywhere in Australia for not more than the cost of a local call (call charges may vary depending upon the telephone service provider). Calls to '1800' numbers are free of charge. Calls from public and mobile telephones may be charged at a higher rate.