# **TERAH – User Guide (v1.1)**

Welcome to **The Epic Retirement Ai Helper**, your AI-powered chatbot designed to provide reliable, factual information on retirement in Australia. This guide walks you through how to use the chatbot effectively, from first login to asking follow-up questions.

## **1. Getting Started**

### **What You’ll Need**

* A device with internet access (computer, tablet, or smartphone).
* A modern web browser (Chrome, Safari, Edge, Firefox).
* A stable internet connection.

### **First Login**

When you open the chatbot for the first time:

1. Enter your name – this personalises your experience.
2. Enter your location (state/territory) – this ensures the chatbot gives you the correct, region-specific information.
3. Once these are entered, you will be taken to the chat interface to begin your session.

*Important:* *These details must be provided before you can continue to the main chatbot.*

## **2. Using the Chat Interface**

* Ask a Question: Type your retirement-related question in plain English.
* AI Response: The chatbot will reply with clear, factual information.
* References Section: Beneath some answers, you’ll see a list of sources. These are links to trusted sites (ATO, Money Smart, etc.).
* Continue the Conversation: You don’t have to stop at the references, keep asking questions to explore further.

## **3. Key Features**

* Citations: Every fact is backed by credible sources.
* Follow-ups: You can clarify, dig deeper, or move to a related topic at any time.
* Natural Language: No need for keywords or technical terms – just ask in your own words.

## **4. Tips for Best Results**

* Be specific with your question (e.g., “What is the super contribution cap for 2025?” instead of just “super contributions”).
* Use follow-up questions to refine answers.
* If the chatbot cites multiple references, explore them for more detail.

## **5. Troubleshooting**

* Chat not loading? Refresh your browser.
* Stuck on login? Ensure you’ve entered both your name and your location.
* Answers not clear? Rephrase your question or ask a follow-up.

## **6. Safety & Privacy**

* The chatbot does not provide financial advice, only factual information.
* Your name and location are used only to tailor the experience; they are not shared externally.
* Always double-check important details with official government sites.

## **7. FAQ**

**Q:** Do I need to enter my name and location every time?  
**A:** Yes, these must be entered each session before proceeding.

**Q:** Can I use the chatbot without clicking references?  
**A:** Absolutely – references are optional. You can keep chatting as long as you like.

**Q:** Is this advice?  
**A:** No. This chatbot provides factual information only, not personal financial advice.