FIRST super

An Industry SuperFund



July 2026

Financial Services Guide

First Super – an industry fund for all Australians, with strong links to the timber, paper & pulp and furniture and joinery industries.

Our Financial Services Guide (FSG) provides information about the financial products and services that First Super can provide. It should help you decide whether to use our services or acquire any of our products.

Use of 'us', 'we' or 'the Trustee' in this FSG refers to First Super Pty Ltd, the trustee of the registered superannuation entity First Super.

If we provide advice relating to the acquisition of a particular financial product, you should read the relevant Product Disclosure Statement (PDS) before making any decision to acquire it.

The First Super PDS sets out the main services, features and benefits of First Super.

Scan for First Super's Product Disclosure Statements

Member **Retirement**

This FSG also contains information about how our staff who provide advice are remunerated, and how to make a complaint about any services provided to you.

1. Before you get our advice

Who is providing these financial services and products to me?

First Super Pty Ltd, the Trustee, provides financial services through its representatives. It holds an Australian Financial Services License No 223988 and is the trustee of the registered superannuation entity First Super, ABN 56 286 625 181.

If you have any questions about this, you can call Member Services on **1300 360 988**, email **mail@firstsuper.com.au** or write to us at PO Box 666, Carlton South VIC 3053.

What financial services are available to me?

We (The Trustee) issue and provide general advice relating to First Super's superannuation products.

2. When we provide advice to you

Will you give me advice that is tailored to my personal investment needs and financial circumstances?

No. The advice provided to you is of a general nature. It has been provided without taking into account your particular financial needs, circumstances or objectives.

Therefore you should assess your own financial situation and read the PDS before making an investment decision based on this advice.

How will I pay for the service?

General financial advice regarding First Super products is covered by your membership fees.

We do not charge any additional fees or obtain any commissions for the advice provided to you for these services.

What commissions or fees do First Super Pty Ltd or their representatives receive?

The representative who is giving you advice or helping you with a First Super product is a salaried employee or representative who does not receive commissions, fees or bonuses for the services provided to you.

Do any relationships or associations exist that may influence any advice or financial service given to me?

First Super Pty Ltd is a shareholder or part owner of Industry Super Holdings Pty Ltd which has the following subsidiaries and related parties:

- Industry Fund Services Pty Ltd (IFS – ABN 54 007 016 195)
- IFM Investors Pty Ltd (IFM – ABN 67 107 247 727)

IFS provides financial planning services and unpaid super collection services.

IFM operates as a wholesale funds manager. First Super holds investments in products issued by IFM.

First Super also owns Super Benefits Administration Pty Ltd (ABN 97 098 637 659), the administrator of First Super.

Other than these we do not have any relationships or association with any other product issuer that could be expected to influence us in the provision of financial services.

3. How to make a complaint

First Super Pty Ltd is committed to handling any complaints promptly and fairly. Any complaints will be managed in the strictest confidence.

If you have a complaint, you can:

A) Raise the issue with your representative; or

B) Write to:
First Super Complaints Officer
PO Box 666, Carlton South VIC 3053
Tel: 1300 360 988

C) If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)

In writing to:
Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

D) The Australian Securities and Investment Commission (ASIC) also has an information line 1300 300 630 (free call) which you may use to make a complaint and obtain information about your rights.

E) Compensation arrangements – Trustee Liability Insurance: First Super has a professional indemnity insurance policy to incorporate liabilities for losses from claims arising out of the provision of professional services to third parties.

This policy covers claims arising from the conduct of First Super Pty Ltd and its representatives who no longer work for First Super Pty Ltd, but who did so at the time of the relevant conduct.

Privacy

First Super takes the utmost care with your personal information and only collects information that is necessary for your membership. This information is used:

- To establish your membership account
- To process contributions
- To enable benefit payments
- For correspondence
- To search for any unclaimed benefits you may have
- To keep you informed about membership opportunities.

Without your personal information we may not be able to perform the above activities. Your personal information may be disclosed to the Administrator of First Super or other service providers which provide services to you on behalf of First Super. If you would like further details on the personal information that First Super holds and how it is used (including disclosure to overseas recipients), or to correct any information held, call **1300 360 988** or refer to the Privacy Policy available at **firstsuper.com.au/privacy-policy**.

About First Super

First Super is an industry super fund. That means we are run only to benefit our members.

We welcome all Australians regardless of their occupation or location, but we have particularly strong links to the timber industry, the pulp and paper industry and the furniture and joinery industry.

First Super was formed when the three funds representing these industries united on 1st July 2008.

They were:

- The Timber Industry Super Scheme
- The Pulp & Paper Workers Superannuation Fund
- The Furniture Industry Retirement Superannuation Trust

We are proud of this heritage, and our products and services were designed to meet your needs as an employee in these industries. First Super is also proud to support the communities where you work and live. Rest assured that we have a history of delivering strong long-term returns at low cost and are committed to the highest standards in everything we do.



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Want to know more? We're here to help.

1300 360 988

mail@firstsuper.com.au

firstsuper.com.au

PO Box 666, Carlton South VIC 3053

Monday to Friday: 8.00am – 6.00pm (Melbourne time)

This guide is intended to provide general information and general advice and has been prepared without taking into account your individual objectives, financial situation or needs. Please consider the appropriateness of the advice and read the Product Disclosure Statement (PDS) before making any investment decisions.

For further information call us on **1300 360 988**. To obtain a copy of the PDS or Target Market Determination call us or to go to **firstsuper.com.au**. Past performance is not an indicator of future performance.

This Financial Services Guide was prepared in July 2026 and issued by First Super Pty Ltd (ABN 42 053 498 472 AFS Licence No: 223988 RSE Licence No: L0003049).