FIRST super

An Industry SuperFund

Making the most of your super

7 ways to put your super to work



SUPER RATINGS

SUPERRATINGS GOLD 2026 MYSUPER

SUPERRATINGS GOLD 2026 MYCHOICE SUPER

SUPERRATINGS PLATINUM 2026 PENSION

AAA QUALITY RATING 2026

FIRST SUPER

Your super can do more than you think.



While the purpose of super is saving for retirement, it's more flexible than you may believe. It can be there for you in other ways too, by providing an insurance safety net, helping you save on tax, or supporting your loved ones if you die.

Are you ready to start making the most of your super?

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1. Register for firstonline

With a **firstonline** member account you can manage your super 24/7. We make it easy to:

- update your personal details[1]
- search for and combine your multiple or lost super accounts
- view your account transactions
- view your insurance and investment choices
- change or add non-binding beneficiaries
- apply for insurance
- view your member statements.

Register now

Go to **firstsuper.com.au/login** to register for firstonline.

If we don't already have your email and mobile number, we'll need these before you register. Speak to Member Services on **1300 360 988** or email **mail@firstsuper.com.au**.

Manage your First Super account on the go using the **First Super app.**



Download to get started.

[1] Changes to your date of birth or your name can't be made online. Please call Member Services on **1300 360 988**.

2. Combine your super



If you've had more than one job, you may have more than one super account. If you have more than one super account, you're paying multiple sets of fees. This can eat into your savings and leave you with less for retirement.

By finding and combining any other super balances you have into your First Super account, you can:

- get your super working together, making it easier to manage your investments
- keep track of a single account balance
- save on fees.

How to combine accounts

Ready to find and combine your other super balances?
Log into firstonline or the First Super app and go to 'My Transactions'.

Need help?
Speak to your local Member and Employer Services Coordinator[1] or Member Services on **1300 360 988**.

Before you transfer out of any other super fund, it's important to consider the appropriate level of insurance you need, any applicable fees, and if you're in a defined benefit account.

Reunite with your KiwiSaver



Have you worked in New Zealand and now live in Australia?

With First Super, your KiwiSaver can join you in Australia[2]. Add your KiwiSaver to your First Super account and grow your money more for retirement. Learn more at **firstsuper.com.au/kiwisaver-transfers**.

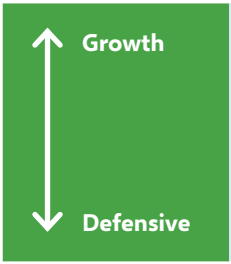
[1] Member and Employer Services Coordinators can provide factual information and general advice only.
[2] Processing fee applies.

3. Invest your way



As a First Super member you can choose from five investment options.

All have different risk and return profiles, ranging from high to low risk. Some contain more 'growth' assets and may go up and down in value more often, while others contain more 'defensive' assets. These are more stable, but generally don't perform as well over longer periods of time.



- Shares Plus
- Growth
- **Balanced**
- Conservative Balanced
- Cash

Unless you choose differently, your super will be **automatically invested in the Balanced option**, which contains a mix of both growth and defensive assets. It's important to choose an investment option – or combination of options – that's right for your circumstances.

Choosing your investments

Explore our investment options at **firstsuper.com.au/investment-options**. Discuss your investment choice with one of our Financial Advisers[1] by calling **1300 360 988** or booking an appointment at **firstsuper.com.au/book**.

A long-term performer

When it comes to super, long-term performance counts the most.[2] To learn more about First Super's performance go to **firstsuper.com.au/investments** and view our investment returns and investment performance.

[1] First Super Financial Advisers are authorised representatives of Industry Fund Services Limited (ABN 54 007 016 915, AFSL 232514).
[2] Past returns are not an indicator of future returns.

4. Boost your super



Every little bit you add to your super now helps set you up for a better retirement. Just make sure you stay under the contribution cap limits to avoid paying extra tax. And remember, you can only make most types of contributions until you're 75.

Before-tax (concessional) contributions

Before-tax contributions can be a good option to boost your super and potentially save on tax.

The before-tax contribution cap is $32,500[1] per financial year and includes super guarantee payments from your employer.

- **Salary sacrifice**
  Salary sacrifice is when your employer agrees to regularly contribute extra money from your before-tax salary into super on your behalf. Not only are you boosting your super, you could also benefit from paying less income tax on your reduced salary.
- **Personal tax-deductible contributions**
  Personal tax-deductible contributions result in the same outcome as salary sacrificing, but are a different way of going about it. Save up and contribute to super after tax by BPAY® or EFT when you're ready, then claim it as a tax deduction later. Because you claim the deduction, it counts towards your before-tax cap. If you're aged between 67 and 75, you may have to meet the government's work test to make this type of contribution. Find out more at **ato.gov.au**.
- **Carry-forward ('catch-up') rule**
  If you do not use up your before-tax contribution cap in previous years, you can roll these amounts into future years and make a bigger contribution. We recommend seeking financial advice, as conditions do apply.

How super can help you buy your first home

Under the First Home Super Saver scheme (FHSS) you may be able to invest money in your super and save faster for your first home. You can also use your KiwiSaver funds. Read our FHSS fact sheet at **firstsuper.com.au/fact-sheets** to learn more.



[1] For 2026/27.

4. Boost your super (continued)

After-tax (non-concessional) contributions

If you're on a lower income or have a windfall, the flexibility of after-tax contributions could work for you. Contribute regularly or on one-off occasions as it suits you.

The after-tax contribution cap is $130,000[1] per financial year.

Voluntary contributions

Voluntary contributions are top-ups you make by EFT or BPAY® from your bank account or if you come into some money, like an inheritance or proceeds from a sale. Because you've already paid income tax on this money, you won't pay any super contributions tax unless you exceed the annual $130,000 non-concessional contributions cap. You may even be able to contribute more than this – refer to the bring-forward rule below.

Super co-contribution

Designed to boost the savings of low- and middle-income earners, you could receive up to 50c for every dollar you put in after tax, up to a maximum of $500. If you meet the eligibility criteria, including earning below $64,293, a co-contribution will automatically be added to your super after you submit your tax return.

Bring-forward rule

If you're under 75, you can bring forward two years of non-concessional contributions for a total of $390,000 over three consecutive years. Conditions apply.[2] In practice, this means you could contribute more than the contribution cap in a financial year, but you won't receive a tax penalty, you'll simply trigger this rule.

Grow your super

Go to **firstsuper.com.au/grow-my-super** for more information about how to boost your super.

[1] For 2026/27.

[2] Your Total Super Balance must be under $2.1 million.

5. Check your insurance cover

At different stages of your life, such as moving out of home, moving in with a partner or having kids, it's likely you'll need different things from your insurance.

First Super offers three types of insurance cover.



Death (including Terminal Illness)

Death cover provides a lump sum payment if you are diagnosed with a terminal illness or die while a member of the Fund.



Total and Permanent Disablement (TPD)

TPD cover means that if you become totally and permanently disabled, the balance of your account plus any insured benefit may become payable.



Voluntary Income Protection

Income Protection cover provides a regular income for up to two years if you cannot work because you are totally or partially disabled due to illness or injury.

All eligible members[1] will receive automatic (also called 'default') insurance cover of four units of Death and TPD insurance cover, starting after we receive the first contribution into your account. You must also be at least 25 with a balance of $6,000 or more.

If you are under age 25 and/or your account balance is below $6,000, by law you won't receive cover automatically. However, you can 'opt in' to tell us you want it – go to **firstsuper.com.au/opt-in** and enter your details.

Looking for income protection cover? You'll need to apply using our insurance forms at **firstsuper.com.au/forms**.

[1] For eligibility criteria see pages 4 and 5 of our *Insurance Guide* at **firstsuper.com.au/pds**.

5. Check your insurance cover (continued)

Which step do you want to take next?

Check whether I have insurance	Go to **firstsuper.com.au/login** to check for cover in your firstonline account or read your most recent member statement.
Understand my insurance needs	Go to **firstsuper.com.au/insurance/** to learn about First Super's insurance options to decide on the most appropriate cover for your situation.
Get help with my insurance	Discuss your insurance choices with one of our Financial Advisers[1] by calling **1300 360 988** or booking an appointment through our website at **firstsuper.com.au/book**.
Change my insurance cover	Apply to change insurance using the relevant form. Find out more by reading 'Change or cancel cover' on the insurance section of our website.

For more details about insurance options with First Super and eligibility criteria, visit the insurance section of our website at **firstsuper.com.au/insurance** or read a copy of our *Insurance Guide*, available at **firstsuper.com.au/pds** or by contacting us.

[1] First Super Financial Advisers are authorised representatives of Industry Fund Services Limited (ABN 54 007 016 915, AFSL 232514).

6. Nominate your beneficiaries

Did you know your super balance and any insurance you have with your super doesn't automatically go to your estate if you die?

Instead, First Super must follow superannuation and tax laws to decide who is eligible to receive any benefits – i.e. who is the 'beneficiary' of this money.

By nominating beneficiaries, you're making sure we know your preference and that the people you love will be taken care of if you die.

How to nominate a beneficiary

There are three types of beneficiary nomination – Non-Binding, Lapsing Binding, and Non-Lapsing Binding.

Depending on your situation, one option may be more suitable than the others. Read our *Nominating Beneficiaries fact sheet* at **firstsuper.com.au/fact-sheets** to decide what's right for you.

Getting it right

There are strict rules around who can be named as a beneficiary. Make sure your nomination is valid by contacting us before you submit your form. Scan the QR code to find out more about nominating beneficiaries.

1. **Non-Binding nomination:** A request (not legally binding) that we'll take into account when deciding who should receive your death benefit. Call us, update your beneficiary in **firstonline**, or use the *Nomination of Beneficiary Form*.

2. **Lapsing Binding nomination:** Legally binding (if it's valid) and must be followed by us. Visit **firstsuper.com.au/superannuation/how-super-works/nominate** for more information about who can be nominated. Then complete the *Nomination of Beneficiary Form* at **firstsuper.com.au/forms** and send it back to us. This must be signed by two witnesses and is valid for three years.

3. **Non-Lapsing Binding nomination:** Legally binding (if it's valid) and valid indefinitely unless you cancel or amend it. Visit **firstsuper.com.au/superannuation/how-super-works/nominate** for more information about who can be nominated. Then either make your nomination in firstonline, or complete the *Nomination of Beneficiary Form* at **firstsuper.com.au/forms** and send it back to us. This must be signed by two witnesses.

7. Get expert help



For financial advice that covers everything from how super works to planning for your desired retirement lifestyle, why not turn to First Super?

General advice about your First Super account

Our local Member and Employer Services Coordinators[1] and Member Services team can help you get to know your super, so you can make informed choices about your investments, insurance, how to boost your super, and the ways you can use super for your retirement.

Get in touch:

1300 360 988 or **mail@firstsuper.com.au**



Personal advice based on your situation

Our experienced Financial Advisers[2] can give you advice and recommendations to help you make the best choices for your super based on your personal circumstances.

There is no additional fee where the financial advice topics are solely about your First Super account. For advice that goes beyond your super account, fees will apply. Any fees will be disclosed upfront and you can always choose not to proceed – no strings attached.

Book an appointment:

firstsuper.com.au/book or call **1300 360 988**



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[2] First Super Financial Advisers are authorised representatives of Industry Fund Services Limited (ABN 54 007 016 915, AFSL 232514).

Contact us

For more information or help with your First Super account, please contact Member Services.

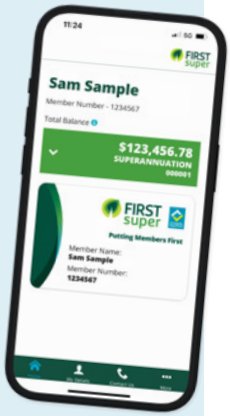
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Manage your First Super account on the go using the **First Super app.**



Download to get started.

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