FIRST super

An Industry SuperFund



Product Disclosure Statement

Important Information

This Product Disclosure Statement (PDS) summarises significant information about First Super. It is for:

- Employer-Sponsored Members who have superannuation contributions paid by their employer and can also make their own contributions.
- Personal Members, including self-employed and non-working individuals (including non-working spouses).

The PDS includes references to other important information that is taken to form part of this PDS.

Important information is indicated throughout this PDS with an ⓘ. You should consider the information in this PDS and other important information before making a decision to invest in First Super. You'll also find this and other important information at **www.firstsuper.com.au**. This PDS contains general information only and does not take into account any person's individual objectives, financial situation or needs. You should consider obtaining financial advice tailored to your own personal circumstances before making a decision in relation to First Super. Past returns are not an indicator of future returns.

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To request a copy of this PDS, Target Market Determination or any of the other important information referred to in this PDS, call us on **1300 360 988** or visit our website at **www.firstsuper.com.au/pds**.

1 October 2026

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SUPER RATINGS · my SUPERRATINGS GOLD 2026 MYSUPER · SUPERRATINGS GOLD 2026 MYCHOICE SUPER · SUPERRATINGS PLATINUM 2026 PENSION · AAA QUALITY RATING 2026 FIRST SUPER

1. About First Super

First Super is an industry super fund. We are run only to benefit our members.

We manage over $6 billion in funds for over 75,000 members around Australia.

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

We provide members with a dignified retirement by delivering strong long-term investment returns, flexible products and ongoing support.

We offer five investment options: Shares Plus, Growth, Balanced (MySuper option), Conservative Balanced and Cash.

You can find important information about us, including our Trust Deed, Trustee and executive remuneration, Annual Report and other Fund documents, at **www.firstsuper.com.au**.

The MySuper product dashboard is available at **www.firstsuper.com.au/mysuper**.

2. How super works

Superannuation helps you save for retirement. Most people are eligible to receive employer contributions of 12%.

In Australia, we have a compulsory retirement savings system, which means that in most cases, your employer is required to make a contribution into your super fund. This is called the Superannuation Guarantee (SG). This money is invested by the super fund and the money earned on these investments is added to your account.

When you retire or stop working, this money can be used to provide you with an income. The building blocks of super are:

Contributions
- Employer contributions
- Government co-contributions (if eligible)
- Member contributions
- Transfers / roll-ins

\+ **Net investment returns** (if positive)

− **Amounts deducted**
- Fees and costs
- Insurance premiums (if applicable)
- Government taxes
- Net investment returns (if negative)

= **Balance**
- Your super account balance

Contributing to super

Employer contributions

In most cases, SG law requires an employer to contribute a percentage of your ordinary time earnings to superannuation. Currently, the Superannuation Guarantee is an amount equal to 12% of your annual salary (subject to salary cap).

If you join First Super, any employer contributions can be credited to your member account.

Contribution types and limits

The government sets limits on the amount you can contribute to super. In addition to the SG contributions from your employer, there are other types of contributions you can make.

These include:

- Concessional (before-tax) contributions such as salary sacrifice contributions made by arrangement with your employer, and any personal contributions for which you claim a tax deduction. The concessional contribution cap for the 2026/27 year is $32,500.
- Non-concessional (after-tax) contributions such as lump sum or regular payments you make from your take-home pay.

After-tax contributions of up to $130,000 a year (or $390,000 in a three-year period) can be made for the 2026/27 financial year.

The 'bring-forward' rule allows those under 75 years of age to make up to three years' worth of after-tax contributions to their super in a single income year. This means you can put up to $390,000 into your super in one financial year without having to pay extra tax.

Choosing where your super is paid

Most people have the right to choose the fund their employer pays their SG contributions into. To find out if you can choose your fund, speak to your employer, contact First Super or visit **ato.gov.au/super**.

Since 1 November 2021, when you start at a new workplace your contributions will go to your 'stapled' (existing) fund unless you choose your own fund. If you don't have a stapled or chosen fund, your employer will pay your super to their nominated fund.

Accessing your super

The Government provides tax incentives to encourage people to save for retirement using their super. You generally cannot withdraw your money from super until you retire permanently from the workforce, and after reaching Preservation Age which is 60 years of age.

You may also be able to withdraw money early for severe financial hardship, terminal illness, or on compassionate grounds.

You should read the important information about contributing to super, combining your super and the rules on withdrawing money from super before making a decision. Go to the *More about First Super* booklet available from **www.firstsuper.com.au/pds**. The material relating to contributing to super and withdrawing money from super may change between the time when you read this Statement and the day when you acquire the product.

3. Benefits of investing with First Super

Here's how we put you and your super first:

- Competitive fees.
- A choice of five investment options: Shares Plus, Growth, Balanced (MySuper option), Conservative Balanced and Cash.
- Automatic (default) death and TPD insurance cover for new eligible members without the need for medical evidence (conditions apply). You can even apply to transfer other insurance cover to First Super.
- Regular member communications and online tools to help you make the most of your super.
- Access to financial advice services on a variety of topics through Industry Fund Services (ABN 54 007 016 195, AFSL 232514).
- Retirement products so you can stay with First Super when you stop working and start using your super. Refer to the *Your Retirement* booklet for more information at **www.firstsuper.com.au/pds** or by contacting us on **1300 360 988**.
- A team of Coordinators around Australia who provide members and employers with in-person support.

You should read the important information about the benefits of investing with First Super before making a decision. Go to the *More about First Super* booklet, which is available at **www.firstsuper.com.au/pds** or by calling Member Services on **1300 360 988**. The material relating to the benefits of investing with First Super may change between the time when you read this Statement and the day when you acquire the product.

4. Risks of super

All investments carry risk. There are several risks associated with investing in super that you should consider.

- Investment returns may go up and down over time, so your super may also go up and down.
- The Fund's investment returns are not guaranteed, which means you may lose some money.
- The level of return for each of the Fund's investment options will vary. Past returns are not a reliable indicator of future returns.
- Different strategies carry different levels of risk, depending on the assets comprising the strategy. Assets with the highest long-term returns may also carry the highest level of short-term risk. For more information about First Super's investment options, how the default option is invested and associated risk levels see Section 5, 'How we invest your money'.
- Laws affecting super (such as superannuation laws, taxation and social security) may change over time.
- The amount of your future superannuation savings (including contributions and returns) may be insufficient to provide adequately for retirement.
- The level of risk for each person will vary depending on a range of factors including age, investment time frames, where other parts of the person's wealth are invested and personal risk tolerances.

Generally, investment in high-risk assets produces higher returns over the long-term, with a greater chance of a negative return over the short term.

Each of the four main asset classes – shares, property, fixed interest and cash – have different levels of risk and different potential for returns.

Risks specific to First Super include risks arising from inflation, changes to the management of underlying assets, and market and liquidity risks.

You should read the important information about the risks of super before making a decision. Go to the *Investing your super* booklet, which is available at **www.firstsuper.com.au/pds** or by calling Member Services on **1300 360 988**. The material relating to the risks of super may change between the time when you read this Statement and the day when you acquire the product.

5. How we invest your money

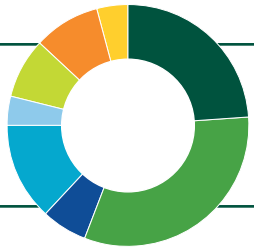
You can choose to invest in one option or in any combination of our five accumulation investment options. If you do not choose, your money will be invested in the Balanced option, which is our default option and First Super's MySuper product.

When choosing your investment option, consider the likely investment return, the level of risk, and your own personal investment time frame.

Balanced

Asset allocation and ranges

Strategic % as at 1 October 2026*



Asset class	Strategic Asset Allocation	Range
Australian equities	**24.0%**	0-40%
International equities	**32.0%**	0-40%
Private equity	**6.0%**	0-25%
Infrastructure	**13.0%**	0-20%
Property	**4.0%**	0-20%
Fixed interest	**8.0%**	0-20%
Floating rate debt	**9.0%**	0-20%
Cash	**4.0%**	0-15%

Asset Mix: Growth 75% – Defensive 25%

*Actual asset allocation percentages may not add up to 100% due to rounding.

Objectives

- Achieve an investment return (after tax and investment expenses) that exceeds inflation, as measured by the Consumer Price Index, by at least 3.0% per annum over rolling 10-year periods
- Confine the chance of the rate credited to members falling below zero in any financial year to less than one in four
- Achieve an investment return (after tax and investment expenses) that exceeds the median of the SuperRatings Default Option Survey over rolling five-year periods.

Investor profile

This option is likely to appeal to members seeking mid to long-term growth of their super along with diversification across asset classes.

Risk profile

Designed to provide good growth over the mid to long-term while reducing risk through diversification. Likely to slightly underperform against the Shares Plus and Growth options over the long-term.

Minimum time frame

The suggested minimum timeframe for the Balanced option is 10 years.

Standard risk

Likelihood of negative returns: 4.3 In every 20 years

Risk band: 6 | **Risk label:** High

Standard Risk Measure

The Standard Risk Measure allows you to compare investment options on the basis of investment volatility. The lower the risk band number, the less likely an investment option will deliver a negative return. The First Super MySuper product aims to have a lower risk band than the average MySuper option.

First Super reserves the right to change its default investment option or any of its other investment options, including the types of investments and asset allocations within an option. Members of the Fund will be notified of any such changes.

About our investment options

First Super offers four other investment options in addition to the Balanced (MySuper) option: Shares Plus, Growth, Conservative Balanced and Cash. For information about these investment options refer to pages 6 to 8 of the *Investing your super* booklet at **www.firstsuper.com.au/pds**. For information about how First Super takes into account labour standards or environmental, social and ethical considerations regarding its investment options, refer to page 10 of *Investing your super*.

How to make or change your investment choice

When joining First Super, complete the 'Member investment choice' section of the relevant *Membership Application Form* (Employer-Sponsored or Personal) to indicate your investment choice.

You can choose to switch investment options at any time, as long as your account balance is at least $1,000. Two switches each financial year are available at no additional cost. Each additional switch costs $30.00.

You can:

- choose to invest your total super account balance in one or more options, or
- choose separate investment options for your current account balance and your future contributions.

To change your investment options, complete and return an *Investment Choice Form*.

Switches are generally processed weekly and become effective from the end of the week in which the switch was processed. However, the Trustee reserves the right to adjust the timing of switches where it considers necessary for good management of the Fund.

If you need help making your investment choice, contact First Super to arrange to speak with a licensed Financial Adviser.

You should read the important information about how we invest your money before making a decision including our approach to socially responsible investing. Go to the *Investing your super* booklet at **www.firstsuper.com.au/pds** or request one by contacting Member Services on **1300 360 988**. The material relating to how we invest your money may change between the time when you read this Statement and the day when you acquire the product.

6. Fees and costs

Did you know

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from $100,000 to $80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the Fund or your financial adviser.*

To find out more

If you would like to find out more, or see the impact of the fees based on your circumstances, the **Australian Securities and Investments Commission (ASIC)** Moneysmart website (**www.moneysmart.gov.au**) has a superannuation calculator to help you check out different fee options.

*This text is required by law. However, our fees and costs are not negotiable.

This section provides summary information about the main fees and costs for the First Super Balanced (MySuper) option. This information can be used to compare costs between different superannuation products.

Fees and costs summary

First Super Balanced (MySuper)

Type of fee or cost	Amount	How and when paid
Ongoing Annual Fees and Costs[1]		
Administration fees and costs	$1.65 per week Plus, 0.18% p.a. of your account balance (Subject to a cap of $1,250 p.a.)	Calculated and deducted from accounts at the end of each month, and paid into the Fund's administration reserve[4]. **Note:** There is a fee cap of $1,250 for our asset fee of 0.18%. This means we won't charge you more than $1,250 in asset fees in one financial year.
	Plus, 0.02% p.a. of your account balance (estimated*)	This is the cost of providing education and intrafund advice to members. It is paid by the Fund and is not deducted from your account.
Investment fees and costs[2]	0.43% p.a. of the option's assets	This is a cost of making investments. It is paid by the Fund and is deducted from the Fund's gross investment earnings before net earnings are credited to your account balance.
Transaction costs	0.08% p.a. of the option's assets	This is a cost of making investments. It is paid by the Fund and is deducted from the Fund's gross investment earnings before net earnings are credited to your account balance.
Member Activity Related Fees and Costs		
Buy-sell spread	Nil	Not applicable.
Switching fee	Nil for the first two switches each financial year. $30.00 for each subsequent switch.	Deducted from your account when the switch is processed.
Other fees and costs[3]	Various	Deducted from your account where applicable.

* These fees are estimates only, based on the latest information available. The fees and costs for subsequent years will vary depending on the actual fees and costs incurred by the Trustee in managing the investment option.

[1] If your account balance for a product offered by the superannuation entity is less than $6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

[2] Investment fees and costs include an amount of 0.06% for performance fees. The calculation basis for this amount is set out under 'Additional explanation of fees and costs' section in the *More about First Super* booklet available from **www.firstsuper.com.au/pds**.

[3] Other fees and costs, such as activity fees, advice fees for personal advice, or insurance fees, may apply. Refer to 'Additional explanation of fees and costs' section in the *More about First Super* booklet available from **www.firstsuper.com.au/pds**.

[4] Where the cost of operating the Fund is greater or less than the total amount of fees deducted, this difference is applied to the administration reserve. The Fund claims a tax deduction for administration costs and insurance premiums each year, which is paid into the administration reserve.

Note: For an explanation of the terms used in this section, see the *More about First Super* booklet available from **www.firstsuper.com.au/pds** or by contacting Member Services on **1300 360 988**. The fees are inclusive of GST, less any input tax credits (and any applicable stamp duty if relevant).

Example of annual fees and costs for the Balanced option

This table gives an example of how the ongoing annual fees and costs for the Balanced option for this superannuation product can affect your super investment over a 1 year period. You should use this table to compare this superannuation product with other superannuation products.

First Super Balanced (MySuper) option		Balance of $50,000
Administration fees and costs	$1.65 per week Plus, 0.18% p.a. of your account balance Plus, 0.02% p.a. of your account balance	For every $50,000 you have in the superannuation product, you will be charged or have deducted from your investment **$100** in administration fees and costs, plus **$85.80** regardless of your balance.
PLUS Investment fees and costs	0.43% p.a. of the option's assets.	**And**, you will be charged or have deducted from your investment **$215** in investment fees and costs.
PLUS Transaction costs	0.08% p.a. of the option's assets.	**And**, you will be charged or have deducted from your investment **$40** in transaction costs.
EQUALS Cost of product		If your balance was $50,000 at the beginning of the year, then for that year you will be charged fees and costs of **$440.80** for the superannuation product.

Note: Additional fees may apply.

Fee increases or changes

First Super reserves the right to change its fees at any time. Should direct fees increase, we will ensure you are notified in writing at least 30 days before any increase takes effect. We will also notify you about changes to costs, which are not directly charged to you as soon as practicable.

Fees payable to a financial adviser
Financial advisers receive a salary and do not receive commissions. You may elect to have a fee paid from your account to an ASIC registered financial adviser for provision of advice about your superannuation account with First Super. Refer to the Statement of Advice in which details of the fees are set out. Please contact us should you wish to do this. The Trustee will refuse to permit payment of such a fee if it contravenes any law.

You should read the important information about fees and costs before making a decision. Go to pages 9 to 13 of the *More about First Super* booklet at **www.firstsuper.com.au/pds** or request a booklet from **1300 360 988**. The material relating to fees and costs may change between the time when you read this Statement and the day when you acquire the product. To see the cost of acquiring the Fund's other accumulation products, see page 11 of the *More about First Super* booklet at **www.firstsuper.com.au/pds**. To see the definitions under *Additional explanation of fees and costs*, see pages 11 to 13 of the *More about First Super* booklet at **www.firstsuper.com.au/pds**.

7. How super is taxed

First Super deducts the tax payable and remits it to the Australian Taxation Office (ATO).

Contributions	Tax payable on contributions
Employer contributions	Yes at 15%*
Salary sacrifice contributions	Yes at 15%*
Personal tax deductible contributions	Yes at 15%*
Personal after-tax contributions	No
Co-contributions	No

*If First Super has your Tax File Number.

Tax on investment earnings

Up to a maximum of 15% tax is payable on the investment return your account earns. This tax is deducted before crediting rates are declared, so crediting rates are shown after tax.

Tax on benefits – a general guide

Tax on benefits is complex, and your decisions about how and when to take your benefit can affect the tax payable and your Age Pension entitlements. Discuss your personal situation with a licensed financial advisor. For up-to-date tax information, visit **ato.gov.au/super** or call the ATO on **13 10 20**. Any tax due on benefit payments is deducted before payment.

Tax on retirement benefits and withdrawal benefits

- If you are 60 or over, you will pay no tax on your benefit
- If you are under Preservation Age and access your super early due to receiving a TPD claim, financial hardship or on compassionate grounds, the entire taxable component of your benefit will be taxed at 20% plus the Medicare levy
- If you are terminally ill your benefit will be tax free.

Rollovers into or out of a superannuation fund

Generally, no tax is payable.

Death benefit

Lump sum death benefits paid to dependants (as defined for tax purposes) are tax free. If paid to a non-dependant, part of the benefit may be taxed.

Total and Permanent Disablement benefit

Total and Permanent Disablement benefits are taxed at different rates, depending on your age when you were disabled.

Tax on contributions is deducted on receipt and remitted to the ATO as required by law. **If you exceed contribution limits ($130,000 for non-concessional contributions and $32,500 for concessional contributions) you pay extra tax.** This may be deducted from your account if permitted by law.

Don't pay more tax than required. Provide your Tax File Number! Providing your TFN is not compulsory. However, if you don't, employer and salary sacrifice contributions will be taxed at the top marginal tax rate; personal contributions cannot be accepted without a TFN; and it will be more difficult to trace super accounts in your name and to receive your benefits in retirement.

You should read the important information about how super is taxed before making a decision. Go to pages 14 to 16 of the *More about First Super* booklet at **www.firstsuper.com.au/pds**. The material relating to how super is taxed may change between the time when you read this Statement and the day when you acquire the product.

8. Insurance in your super

Insurance with First Super is:

- **comprehensive:** covered 24 hours a day, seven days a week.
- **easy:** premiums are deducted from your First Super account, and applications to increase or recommence cover can by done by filling out an application form.
- **flexible:** you can increase your insurance cover easily to suit your needs and situation (subject to meeting the Insurer's health evidence requirements).
- **affordable:** each unit of Death (including Terminal Illness) and Total and Permanent Disablement (TPD) insurance cover costs $2.68 per week (Blue Collar/manual), $1.22 per week (White Collar/non-manual) and, $1.11 per week (Professional). For Death cover only, the cost is $0.77 per week (Blue Collar/manual), $0.36 per week (White Collar/non-manual) and $0.31 per week (Professional). Rates are inclusive of an insurance handling fee (4.67% of member premiums) and Stamp Duty.

Insurance is provided under group insurance policies taken out by the Trustee and issued by TAL Life Limited (ABN 70 050 109 450 AFSL 237848). In case of inconsistency between the PDS and insurance policies, the policies shall prevail.

First Super provides eligible members with insurance cover for:

Death and Total and Permanent Disablement (TPD)

This provides a financial benefit if you die or if you become totally and permanently disabled. Insurance cover is available for Death (and Terminal Illness) and TPD and ceases at age 70.

Voluntary Income Protection

You can choose to apply for Income Protection insurance cover, which provides a monthly income to help you meet your living expenses and other financial commitments for up to two years if you are totally or partially disabled due to illness or injury and unable to work. This insurance cover is not automatically provided to members and ceases at age 65.

Automatic (default) Death and TPD

When you join First Super, if you are eligible, you are automatically covered for four (4) units of Death (including Terminal Illness) and TPD insurance cover. Employer-Sponsored Members who joined when they first became eligible, who are in active employment and who have never been eligible to receive a TPD benefit can increase their automatic insurance cover by ticking a box on the *Application Form*. Personal Members cannot increase their default cover in this way. Limited Cover may apply to the default cover, which generally means you will not be covered for existing conditions.

Once your insurance cover has been issued you can:

- change to the White Collar/non-manual or Professional rates if you qualify for them
- fix the value of your automatic insurance cover so it doesn't decline over time
- apply for more units of insurance cover
- apply for a fixed amount of insurance cover
- transfer other insurance cover you have into First Super
- cancel some or all of the insurance cover.

Putting Members' Interests First legislation requires super funds to provide insurance on an 'opt-in' basis only to:

- members whose super balances are below $6,000 on or after 1 November 2019; and
- members who are under age 25 and hold a new super account from 1 April 2020.

See **www.firstsuper.com.au/insurance** or call us on **1300 360 988** for more details.

Contact Member Services on **1300 360 988** if you wish to cancel some or all of your insurance, otherwise it will continue and premium payments will be charged to your account. You can also contact us if you wish to change or cancel your current insurance cover.

Fees are deducted from your super account and insurance cover continues as long as there are sufficient funds to pay the fees and eligibility is still met.

The table shows the value of four units of automatic insurance.

Age at Death/TPD	Automatic (default) cover (4 units)	Age at Death/TPD	Automatic (default) cover (4 units)
11 to 34	$200,000	51	$70,800
35	$180,000	52	$65,200
36	$152,400	53	$60,000
37	$146,800	54	$54,400
38	$141,600	55	$48,800
39	$140,000	56	$43,600
40	$130,800	57	$38,400
41	$125,600	58	$32,800
42	$120,000	59	$27,200
43	$114,400	60	$22,000
44	$109,200	61	$17,200
45	$103,600	62	$13,600
46	$98,000	63	$11,600
47	$92,800	64	$11,600
48	$87,200	65 to 69	$5,400
49	$81,600	70	Nil
50	$76,400		

Death benefit nominations

You can make a Non-Binding, Lapsing Binding or Non-Lapsing Binding Nomination about who you wish to receive benefits in the event of your death using the *Nomination of Beneficiary Form* in this PDS.

Eligibility conditions and exclusions. Full information about eligibility, cancellation, any conditions or exclusions and the level, type, actual cost (or ranges of costs) of optional insurance cover or any other matter in relation to insurance cover is provided in the *Insurance guide* booklet available from **www.firstsuper.com.au/pds** or on request from Member Services on **1300 360 988**. That information should be read before deciding whether insurance cover is right for you.

You should read the important information about insurance in your super before making a decision about whether insurance is appropriate for you. Go to the *Insurance guide* booklet at **www.firstsuper.com.au/pds**. The material relating to insurance in your super may change between the time when you read this Statement and the day when you acquire the product.

9. How to open an account

How to join First Super

1. Read this PDS and the important information at www.firstsuper.com.au: This has details on how First Super operates and its benefits and features. If you need advice tailored to your own personal situation, contact First Super to speak with a financial adviser.

2. Fill out the Membership Application Form attached to this PDS: It includes sections to make your investment and insurance cover choices. In addition, please complete the *Nomination of Beneficiary Form* to inform us who you would like to receive benefits in the event of your death. Complete the *Combine Your Super Form* if you wish to transfer other super accounts into the Fund. Alternatively, you can complete the online member application process at **www.firstsuper.com.au/join**.

3. Return your completed form(s) to First Super or to your employer: On joining First Super you will receive a welcome letter, membership number, and confirmation of **the amount of your insurance cover**. Some insurance cover may be subject to acceptance by our Insurer. We will notify you of the Insurer's decision.

Cooling-off period

If your employer has enrolled you in First Super, no cooling-off period applies.

If you have made this choice yourself, a **14-day cooling-off period** applies from the earlier of five days from the date your application is accepted or the date we confirm your membership. During this period, you may write to the Trustee to cancel your First Super membership and have any contributions repaid (subject to preservation rules).

We will not deduct any fees from the amount of the repayment. The amount of repayment may, however, be adjusted to take account of any increase or decrease in investment value and any taxes payable in respect of the contributions made. If any of the contributions are subject to preservation requirements, they cannot be repaid in cash but must be transferred to another complying superannuation fund, approved deposit fund or retirement savings account of your choice.

Respecting your privacy

Protecting your personal information is important to First Super. It is also a legal requirement. Our Privacy Policy outlines the type of information we will keep about you. It explains how we, and any organisation we appoint to provide services to you on our behalf, will use this information.

For more information about our Privacy Policy please visit our website at **www.firstsuper.com.au/privacy-policy** or call **1300 360 988**.

Complaints

The Trustee has established a procedure to deal with member complaints fairly. All complaints will be handled in a courteous and confidential manner, and will be properly considered and dealt with within 45 calendar days (unless the complaint relates to a death benefit distribution, in which case we'll respond no later than 90 calendar days after the expiry of the 28-calendar day period for objecting to a proposed death benefit distribution). If you have a complaint please contact First Super by writing to:

Superannuation Complaints Officer
First Super, PO Box 666, Carlton South, VIC 3053
Phone: 1300 360 988 | Email: complaints@firstsuper.com.au

Once the Trustee has investigated your complaint, you will receive a written reply explaining the Trustee's decision. 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.

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
www.afca.org.au | info@afca.org.au | 1800 931 678 (free call)

You should read the important information about how to open an account before making a decision. Go to the *More about First Super* booklet at **www.firstsuper.com.au/pds** or request one from Member Services on **1300 360 988**. The material relating to how to open an account may change between the time when you read this Statement and the day when you acquire the product.

Application forms



Application checklist

Joining First Super

Employer-Sponsored Members

If your employer agrees to make contributions to First Super please complete the *Membership Application Form* for Employer-Sponsored Members.

Checklist:

- Have you provided your personal details in Section 1?
- Have you provided your Tax File Number in Section 2?
- Have you provided your employment details in Section 3?
- Have you opted in and/or answered the questions relating to insurance cover in Section 4?
- Have you chosen your preferred investment strategy in Section 5?
- Have you completed the *Nomination of Beneficiary Form* in this PDS as requested in Section 6?
- Have you signed and dated the form in Section 10?

Personal Members

Please complete the Membership Application Form for self-employed, spouse and other members.

Checklist:

- Have you provided your personal details in Section 1?
- Have you provided your Tax File Number in Section 2?
- Have you provided details of your initial contribution in Section 3?
- Have you opted in and/or answered the questions relating to insurance cover in Section 4?
- Have you chosen your preferred investment strategy in Section 5?
- Have you completed the *Nomination of Beneficiary Form* contained in this PDS as requested in Section 6?
- Have you signed and dated the form in Section 10?

Changing insurance cover

Eligible new members are automatically provided 4 units of Death and Total and Permanent Disablement (TPD) cover when they join the Fund (conditions apply). Some Employer-Sponsored Members can receive up to double the amount of default insurance cover by requesting it on the application.

If you wish to apply for additional insurance cover or to change to either the lower cost White Collar/non-manual or Professional insurance rates, you will need to complete Section 4 of the Member Application Form in this PDS or use the *Vary Your Insurance Cover Application Form* at **www.firstsuper.com.au/forms** or by calling **1300 360 988**.

Making extra contributions

First Super allows members to make extra contributions to super through:

1. Salary sacrifice
2. Voluntary contributions

Contact **1300 360 988** for more information.

Consolidating your super savings

First Super accepts transfers from any complying superannuation fund, approved deposit fund, or retirement savings account.

To make a transfer, you'll need to complete the *Combine Your Super Form.*

Return all signed and completed forms to:

First Super
PO Box 666
Carlton South, VIC 3053

Membership Application Form

for Employer–Sponsored Members

Complete this Form if your employer makes superannuation contributions for you.

Office Use Only: Member Number

Scan for First Super's Product Disclosure Statements

Member | Retirement

Please complete this form with **CAPITAL LETTERS** and a blue or black pen.

Section 1 | Your personal details

Title (Mr, Mrs, Ms etc)

Date of birth (DD/MM/YYYY) / /

Gender ☐ Male ☐ Female ☐ Other

Surname

Given name(s)

Residential address

Suburb **State** **Postcode**

Postal address ☐ (Tick box if same as above)

Suburb **State** **Postcode**

Telephone (home) **Telephone** (work) **Mobile**

Email address **Occupation**

By providing your email address and phone number, you are consenting to First Super communicating with you in these ways. We may also contact you by mail, your firstonline account, our Mobile App or through our website **www.firstsuper.com.au**

☐ **Please tick this box if you do not want to receive marketing information from us using your email or phone number.**

You can also change your preferences at any time by calling Member Services on **1300 360 988**. Changes may also be made through firstonline and the Mobile App.

Section 2 | Tax File Number (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, we are authorised to collect, use and disclose your TFN.

First Super may disclose your TFN to another superannuation provider when your benefits are being transferred unless you request in writing that we do not disclose your TFN to any other superannuation provider.

Declining to quote your TFN to First Super is not an offence. However, giving it to us will have the following advantages:

> we will be able to accept all permitted types of contributions to your account/s;

> other than the tax that may ordinarily apply, you will not pay more tax than you need to – this affects both contributions to your super and payments when you start drawing down your super benefits; and

> it will make it much easier to find different super accounts in your name so that you receive all your super benefits when you retire.

I agree to provide my TFN for the purpose outlined in the First Super Product Disclosure Statement:

☐ **Yes** ☐ **No**

I advise my TFN is:

I have read the information concerning Tax File Numbers and understand a failure to provide my TFN will result in tax implications on my concessional contributions and the inability of the Fund to receive any non-concessional contributions. I further understand the Fund will only use my TFN for the approved purposes.

Section 3 | Your employment details

Employer's name

Employer's contact number

Employer's address

Suburb

State

Postcode

Date commenced with employer (DD/MM/YYYY)

Section 4 | Your insurance

Before completing this section, you should read the important information about insurance in super before making a decision. See our Insurance booklet at **firstsuper.com.au/PDS** or call Member Services on **1300 360 988** for a copy. The information provided by First Super is of a general nature and does not constitute investment advice.

Completing and signing this form counts as a "Valid Election" under the definition required by law and as detailed on page 19 of our Insurance booklet.

Default insurance cover is required by law to be added to your account when you meet the eligibility criteria. Please also consider the definition of **Eligibility Criteria** in the policy which includes:

means a Member of the Fund who:

a) in respect of the Total and Permanent Disablement Benefit, is aged between eleven (11) and sixty nine (69) years of age inclusive;

b) in respect of the Death Benefit and Terminal Illness Benefit, is aged between eleven (11) and sixty nine (69) years of age inclusive;

c) is not a Member who advises you, in writing, that he/she elects not to be covered for benefits of the type provided under this Policy; and

d) with respect to the Total and Permanent Disablement Benefit only, a Member who has been paid or been eligible to receive a benefit from the Fund or another superannuation fund or Policy of life insurance will only be eligible for Limited Cover for Total and Permanent Disability cover.

You can opt out of receiving default insurance on your account where you meet the eligibility criteria, either now, or at some time in the future.

You can also opt in to receive insurance on your account if you are younger than 25 or have an account balance that is less than $6,000 provided you meet all of the eligibility criteria.

Action point: make a decision about insurance

☐ **Yes**, I would like default insurance on my account when I meet the eligibility criteria

☐ **No**, I do not want default insurance to be added to my account when I meet the eligibility criteria

We are required by law to cancel your default insurance where your account balance does not receive a contribution or rollover over a period of 16 continuous months. You can elect to keep (opt in) your default insurance on your account where your account balance does not receive a contribution or rollover over a period of 16 continuous months.

☐ **Yes**, I would like to opt in to hold and retain cover with First Super, even if I am under age 25 and/or my account balance is below $6,000

☐ **Yes**, I would like to opt in to keep my default insurance on my account, even if my account balance does not receive a contribution or rollover over a period of 16 continuous months

> I understand my election(s) (opt-in) will apply to all insurance cover through my account, including any cover for Death, Total and Permanent Disablement, and Income Protection that I already hold in my account and that I am applying for by this application.

> I understand my election(s) (opt-in) will continue to apply to my insurance cover unless and until it is/they are withdrawn by me in writing. I understand that I can withdraw my election(s) at any time.

You should read Section 2 of the Insurance Guide for the meaning of defined terms, more information and to understand when Limited Cover may apply.

Increase your cover without any health evidence

You may be able to increase your cover without the need to provide any health evidence if you:

1. join First Super within six months of commencing employment with your employer and return this form within six months of commencing employment;

2. are able to answer **Yes** to question "a" and **No** to question "b" above.

If you meet these criteria you are able to elect to increase your cover to up to 8 units of Death and TPD:

Total Death and TPD cover required: (tick whichever applies) ☐ **5 units** ☐ **6 units** ☐ **7 units** ☐ **8 units**

Section 4 | Your insurance *(continued)*

White Collar/non-manual / Professional occupations – lower premiums:

You may be eligible to reduce your insurance premiums by answering the following questions:

a: Do you spend at least 80% of your working time in an office environment? ☐ Yes ☐ No

b: Are you solely engaged in a professional, managerial, marketing, accounting, administrative or clerical occupation? ☐ Yes ☐ No

c: Are you engaged in any other occupation which would change your answers to questions "c" and "d" above? ☐ Yes ☐ No

If you answer **Yes** to questions "a", "c" and "d" and **No** to question "e" you are eligible for White Collar/non-manual premiums.

If you are not eligible for White Collar/non-manual premiums you will be covered at Blue Collar/manual rates.

If you are eligible for White Collar/non-manual you may be eligible for Professional rates by answering questions:

d: Are your duties entirely undertaken within an office environment? ☐ Yes ☐ No

e: Do you earn more than $125,000 per year from your profession? ☐ Yes ☐ No

f: Do you hold a senior management role or hold tertiary qualifications relevant to your profession or are you a member of a professional institute or registered government body related to your profession? ☐ Yes ☐ No

If you were eligible for White Collar/non-manual above and also can answer yes to "f", "g", and "h" you are eligible for Professional rates

Section 5 | Member investment choice

Before completing this section, First Super recommends you read the information about investing in this PDS. The information provided by First Super is of a general nature and does not constitute investment advice.

I would like to invest in the following investment options:

First Super Balanced (default)	%	**First Super Conservative Balanced**	%
First Super Shares Plus	%	**First Super Cash**	%
First Super Growth	%	**TOTAL must equal**	100 %

Note: If you do not make a choice, your account will automatically be invested in First Super's Balanced MySuper option.

Section 6 | Nominating your beneficiaries

You can nominate who you would like to receive your super benefit and any insurance in the event of your death. You can make a nomination that is Lapsing Binding, Non-Lapsing Binding or Non-Binding on the Trustee by completing and sending to us the *Nomination of Beneficiary Form* contained in this PDS.

Section 7 | Other options

Voluntary contributions: Making additional contributions is a good way of boosting your retirement savings. Contact First Super for details.

Transfer your other super into First Super: To transfer superannuation from your other funds into First Super, please register with firstonline at **firstsuper.com.au/login** to check for lost super and consolidate your super.

Section 8 | More about you

Do you have a financial adviser?

☐ Yes ☐ No

If yes, is your adviser from:

☐ A financial institution (e.g. a bank)

☐ A superannuation fund (e.g. First Super)

Are you a member of another super fund?

☐ Yes ☐ No

Do you identify as an Aboriginal, Torres Strait Islander, or the First People of Australia?

☐ Yes ☐ No

Section 9 | Verifying your identity

☐ I authorise First Super to verify my identity electronically against government records or other third-party identity match providers. First Super reserves the right to ask for additional identification documents if required.

Please provide a minimum of TWO forms of identification below. If you don't have a driver licence or passport, please call us on 1300 360 988 for assistance.

Driver Licence

Full name as it appears on licence

Driver licence number | **State of issue** | **Date of expiry** (DD/MM/YYYY) / /

Current Australian Passport

Full name as it appears on passport

Passport number | **Country of issue** | **Date of expiry** (DD/MM/YYYY) / /

Medicare Card

Full name as it appears on Medicare card

Medicare card number | **Individual reference number** | **Valid to date** (MM/YYYY) / /

Medicare card colour (green/yellow/blue)

Section 10 | Declaration

To apply for membership of First Super, you must sign and date this form having read the statements below. I hereby:

> Apply to the Trustee for admission as a member of First Super under the terms and conditions of the Trust Deed by which the Fund is operated.
> Acknowledge receiving the relevant Product Disclosure Statement (PDS) and have read the additional information that also forms part of the PDS and the Insurance Guide, both dated 1 October 2026.
> Acknowledge that I have read the section on nomination of beneficiaries contained in the PDS.
> Acknowledge that I have read the Privacy Statement in this PDS and hereby consent to the collection, use, storage and disclosure of my personal information as described therein.
> If I have provided my email address and phone number, I consent to First Super sending me information about my account, First Super's products and services and marketing communications, including third-party products and services, via email, my firstonline account, SMS, Mobile App or phone, in accordance with First Super's Privacy Policy (unless I have opted out). I understand that I can change my preferences at any time by calling the Member Services Team on 1300 360 988, through firstonline or the Mobile App.

With regard to my insurance cover, I acknowledge that:

> I have read and carefully considered all questions in Section 4 in this application and all answers provided are true and correct
> Cover is conditional upon me, as a potential insured member, disclosing all matters known to me that are relevant to the Fund's or the Insurer's decision to issue cover, and acknowledge that if I do not comply with this condition, then the Fund or the Insurer may cancel my cover and/or not pay a claim
> If I am accepted as an insured member and I have not fully disclosed all known circumstances, then the Fund or the Insurer may not pay a claim arising out of, or in relation to, those circumstances
> I have read the duty to take reasonable care information in the PDS and Insurance Guide, both dated 1 October 2026, and understand my obligations under the *Insurance Contracts Act 1984*.
> I have read TAL's Privacy Policy available at www.tal.com.au/Privacy-Policy.
> I understand that if my First Super account has not received any contributions or other amounts for a continuous period of 16 months (inactive), First Super will be required by law to stop providing me with insurance cover unless I make an appropriate Valid Election (opt in).
> I understand First Super will not be permitted to provide insurance cover if my super account has not had a balance of at least $6,000 (low balance) and/or I am under 25 years of age, unless I make an appropriate Valid Election (opt in).
> I also understand that I can, at any future time, decrease or cancel my insurance cover by contacting First Super.

I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder via third party systems for the purpose of confirming my identity.

Signature ✗

Date (DD/MM/YYYY) / /

Please return this completed form by:

First Super, PO Box 666, Carlton South, VIC 3053

mail@firstsuper.com.au

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

1300 360 988

mail@firstsuper.com.au

Download the First Super app to manage your account

firstsuper.com.au

This application is part of the First Super Product Disclosure Statement, dated 1 October 2026.
First Super Pty Ltd ABN 42 053 498 472, AFSL No. 223988. Insurer: TAL Life Limited, ABN 70 050 109 450, AFSL 237848.

Membership Application Form

for self-employed, spouse and other members

Office Use Only: Member Number

Scan for First Super's Product Disclosure Statements

Member | Retirement

Please complete this Form with **CAPITAL LETTERS** and a blue or black pen.

Section 1 | Your personal details

Title (Mr, Mrs, Ms etc)

Date of birth (DD/MM/YYYY) / /

Gender ☐ Male ☐ Female ☐ Other

Surname

Given name(s)

Residential address

Suburb **State** **Postcode**

Postal address ☐ (Tick box if same as above)

Suburb **State** **Postcode**

Telephone (home) **Telephone** (work) **Mobile**

Email address **Occupation**

By providing your email address and phone number, you are consenting to First Super communicating with you in these ways. We may also contact you by mail, your firstonline account, our Mobile App or through our website **www.firstsuper.com.au**

☐ **Please tick this box if you do not want to receive marketing information from us using your email or phone number.**

You can also change your preferences at any time by calling Member Services on **1300 360 988**. Changes may also be made through firstonline and the Mobile App.

Section 2 | Tax File Number (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, we are authorised to collect, use and disclose your TFN.

First Super may disclose your TFN to another superannuation provider when your benefits are being transferred unless you request in writing that we do not disclose your TFN to any other superannuation provider.

Declining to quote your TFN to First Super is not an offence. However, giving it to us will have the following advantages:

> we will be able to accept all permitted types of contributions to your account/s;
> other than the tax that may ordinarily apply, you will not pay more tax than you need to – this affects both contributions to your super and payments when you start drawing down your super benefits; and
> it will make it much easier to find different super accounts in your name so that you receive all your super benefits when you retire.

I agree to provide my TFN for the purpose outlined in the First Super Product Disclosure Statement:

☐ **Yes** ☐ **No**

I advise my TFN is:

I have read the information concerning Tax File Numbers and understand a failure to provide my TFN will result in tax implications on my concessional contributions and the inability of the Fund to receive any non-concessional contributions. I further understand the Fund will only use my TFN for the approved purposes.

Section 3 | Your initial contribution

To join First Super, please write the amount of your initial contribution(s) in the appropriate box(es) below and provide a total figure. You need to make an initial contribution of at least $1,000.

Transfer amount*	$
Member contributions	$
Spouse contributions	$
CGT Rollover^	$
TOTAL	$

* If you are making an initial contribution by transferring or rolling over from another superannuation fund, please complete the ***Combine Your Super Form,*** available in the PDS or on request from our Member Services Team on **1300 360 988** or at **firstsuper.com.au/forms** and attach the relevant documentation.

^ A small business CGT concession amount can be rolled over into First Super using the *Capital Gains Tax Cap Election Form*, available on request.

Cheques should be payable to First Super and marked 'Not Negotiable'.

Section 4 | Your insurance

Completing and signing this form counts as a 'Valid Election' under the definition required by law and as detailed on page 19 of our Insurance booklet.

Automatic cover – 4 units of Death and Total and Permanent Disablement (TPD):

Default insurance cover is required by law to be added to your account when you meet the eligibility criteria. Please also consider the definition of **Eligibility Criteria** in the policy which includes:

means a Member of the Fund who:

a) in respect of the Total and Permanent Disablement Benefit, is aged between eleven (11) and sixty nine (69) years of age inclusive;

b) in respect of the Death Benefit and Terminal Illness Benefit, is aged between eleven (11) and sixty nine (69) years of age inclusive;

c) is not a Member who advises you, in writing, that he/she elects not to be covered for benefits of the type provided under this Policy; and

d) with respect to the Total and Permanent Disablement Benefit only, a Member who has been paid or been eligible to receive a benefit from the Fund or another superannuation fund or Policy of life insurance will only be eligible for Limited Cover for Total and Permanent Disability cover.

You can opt out of receiving default insurance on your account where you meet the eligibility criteria, either now, or at some time in the future.

You can also opt in to receive insurance on your account if you are younger than 25 or have an account balance that is less than $6,000 provided you meet all of the eligibility criteria.

Action point: make a decision about insurance

☐ **Yes**, I would like default insurance on my account when I meet the eligibility criteria

☐ **No**, I do not want default insurance to be added to my account when I meet the eligibility criteria

We are required by law to cancel your default insurance where your account balance does not receive a contribution or rollover over a period of 16 continuous months. You can elect to keep (opt in) your default insurance on your account where your account balance does not receive a contribution or rollover over a period of 16 continuous months.

☐ **Yes**, I would like to opt in to hold and retain cover with First Super, even if I am under age 25 and/or my account balance is below $6,000

☐ **Yes**, I would like to opt in to keep my default insurance on my account, even if my account balance does not receive a contribution or rollover over a period of 16 continuous months

> I understand my election(s) (opt-in) will apply to all insurance cover through my account, including any cover for Death, Total and Permanent Disablement, and Income Protection that I already hold in my account and that I am applying for by this application.

> I understand my election(s) (opt-in) will continue to apply to my insurance cover unless and until it is/they are withdrawn by me in writing. I understand that I can withdraw my election(s) at any time.

a: Are you physically able to perform your work duties on a full-time basis, and can properly perform the normal tasks of your paid employment with a First Super employer?* ☐ **Yes** ☐ **No**

*You can answer **Yes** to this question whether you are currently working on a full-time, part-time or casual basis, or if you're on fully-paid leave, unless Illness or Injury is the reason you are not working full-time or the reason you are on leave.

b: Have you ever previously received a TPD benefit from a superannuation fund or insurance policy, or are you eligible to receive a TPD benefit from any source? Please refer to the PDS and Insurance Guide for the defined terms. ☐ **Yes** ☐ **No**

You should read Section 2 of the Insurance Guide for more information and to understand when Limited Cover may apply.

Section 4 | Your insurance *(continued)*

White Collar/non-manual / Professional occupations – lower premiums:

You may be eligible to reduce your insurance premiums by answering the following questions:

c: Do you spend at least 80% of your working time in an office environment? ☐ Yes ☐ No

d: Are you solely engaged in a professional, managerial, marketing, accounting, administrative or clerical occupation? ☐ Yes ☐ No

e: Are you engaged in any other occupation which would change your answers to questions "c" and "d" above? ☐ Yes ☐ No

If you answer **Yes** to questions "a", "c" and "d" and **No** to question "e" you are eligible for White Collar/non-manual premiums.
If you are not eligible for White Collar/non-manual premiums you will be covered at Blue Collar/manual rates.
If you are eligible for White Collar/non-manual you may be eligible for Professional rates by answering questions:

f: Are your duties entirely undertaken within an office environment? ☐ Yes ☐ No

g: Do you earn more than $125,000 per year from your profession? ☐ Yes ☐ No

h: Do you hold a senior management role or hold tertiary qualifications relevant to your profession or are you a member of a professional institute or registered government body related to your profession? ☐ Yes ☐ No

If you were eligible for White Collar/non-manual above and also can answer yes to "f", "g", and "h" you are eligible for Professional rates.

Section 5 | Member investment choice

Before completing this section, First Super recommends you read the information about investing in this PDS. The information provided by First Super is of a general nature and does not constitute investment advice.

I would like to invest in the following investment options:

First Super Balanced (default)	**%**	**First Super Conservative Balanced**	**%**
First Super Shares Plus	**%**	**First Super Cash**	**%**
First Super Growth	**%**	**TOTAL must equal**	**100 %**

Note: If you do not make a choice, your account will automatically be invested in First Super's Balanced MySuper option.

Section 6 | Nominating your beneficiaries

You can nominate who you would like to receive your super benefit and any insurance in the event of your death. You can make a Lapsing Binding, Non-Lapsing Binding, or Non-Binding on the Trustee by completing and sending to us the ***Nomination of Beneficiary Form*** contained in this PDS.

Section 7 | Other options

Voluntary contributions: Making additional contributions is a good way of boosting your retirement savings. Contact First Super for details.

Transfer your other super into First Super: To transfer superannuation from your other funds into First Super, please register with firstonline at **firstsuper.com.au/login** to check for lost super and consolidate your super.

Section 8 | More about you

Do you have a financial adviser?

☐ **Yes** ☐ **No**

If yes, is your adviser from:

☐ **A financial institution (e.g. a bank)**

☐ **A superannuation fund (e.g. First Super)**

Are you a member of another super fund?

☐ **Yes** ☐ **No**

Do you identify as an Aboriginal, Torres Strait Islander, or the First People of Australia?

☐ **Yes** ☐ **No**

Section 9 | Verifying your identity

☐ I authorise First Super to verify my identity electronically against government records or other third-party identity match providers. First Super reserves the right to ask for additional identification documents if required.

Please provide a minimum of TWO forms of identification below. If you don't have a driver licence or passport, please call us on 1300 360 988 for assistance.

Driver Licence

Full name as it appears on licence

Driver licence number | **State of issue** | **Date of expiry** (DD/MM/YYYY) / /

Current Australian Passport

Full name as it appears on passport

Passport number | **Country of issue** | **Date of expiry** (DD/MM/YYYY) / /

Medicare Card

Full name as it appears on Medicare card

Medicare card number | **Individual reference number** | **Valid to date** (MM/YYYY) / /

Medicare card colour (green/yellow/blue)

Section 10 | Declaration

To apply for membership of First Super, you must sign and date this form having read the statements below. I hereby:

> Apply to the Trustee for admission as a member of First Super under the terms and conditions of the Trust Deed by which the Fund is operated
> Acknowledge receiving the relevant Product Disclosure Statement (PDS) and have read the additional information that also forms part of the PDS, and the Insurance Guide, both dated 1 October 2026.
> Acknowledge that I have read the section on nomination of beneficiaries contained in the PDS.
> Acknowledge that I have read the Privacy Statement in this PDS and hereby consent to the collection, use, storage and disclosure of my personal information as described therein.
> If I have provided my email address and phone number, I consent to First Super sending me information about my account, First Super's products and services and marketing communications, including third-party products and services, via email, my firstonline account, SMS, Mobile App or phone, in accordance with First Super's Privacy Policy (unless I have opted out). I understand that I can change my preferences at any time by calling the Member Services Team on 1300 360 988, through firstonline or the Mobile App.

With regard to my insurance cover, I acknowledge that:

> I have read and carefully considered all questions in Section 4 in this application and all answers provided are true and correct
> Cover is conditional upon me, as a potential insured member, disclosing all matters known to me that are relevant to the Fund's or the Insurer's decision to issue cover, and acknowledge that if I do not comply with this condition, then the Fund or the Insurer may cancel my cover and/or not pay a claim
> If I am accepted as an insured member and I have not fully disclosed all known circumstances, then the Fund or the Insurer may not pay a claim arising out of, or in relation to, those circumstances
> I have read the duty to take reasonable care information in the PDS and the Insurance Guide, both dated 1 October 2026, and understand my obligations under the *Insurance Contracts Act 1984*.
> I have read TAL's Privacy Policy available at www.tal.com.au/Privacy-Policy.
> I understand that if my First Super account has not received any contributions or other amounts for a continuous period of 16 months (inactive), First Super will be required by law to stop providing me with insurance cover unless I make an appropriate Valid Election (opt in).
> I understand First Super will not be permitted to provide insurance cover from 1 April 2020 if my super account has not had a balance of at least $6,000 (low balance) and/or I am under 25 years of age, unless I make an appropriate Valid Election (opt in).
> I also understand that I can, at any future time, decrease or cancel my insurance cover by contacting First Super.

I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder via third party systems for the purpose of confirming my identity.

Signature ✗

Date (DD/MM/YYYY) / /

Please return this completed form by:

First Super, PO Box 666, Carlton South, VIC 3053

mail@firstsuper.com.au

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

1300 360 988

mail@firstsuper.com.au

Download the First Super app to manage your account

firstsuper.com.au

This application is part of the First Super Product Disclosure Statement. October 2026.
First Super Pty Ltd ABN 42 053 498 472, AFSL No. 223988. Insurer: TAL Life Limited, ABN 70 050 109 450, AFSL 237848.

Employee Choice of Fund Form

If you want your super contributions to be paid to First Super, please complete this form with your details and **GIVE IT TO YOUR EMPLOYER**. **Do not** send this completed form to First Super or the Australian Taxation Office.

Please complete this form with CAPITAL letters and a blue or black pen.

Since 1 November 2021, if you start a new job and don't tell your employer where to pay your super, they will check with the ATO to see if you already have a super account from a previous job.

To make sure your superannuation is paid to your First Super account and nowhere else, complete this *Choice of Fund Form* and give it to your employer each time you change jobs.

Section 1 | Your personal details

Surname

Given name(s)

Tax File Number

— —

Your employee number (if applicable)

Under the *Superannuation Industry (Supervision) Act 1993 (SIS Act)*, you are not obliged to disclose your TFN, but if you do not provide it, your contributions may be taxed at a higher rate. If your TFN is provided, your employer must provide your TFN to the super fund.

Section 2 | Your super account details

First Super is an eligible choice fund and an authorised MySuper product provider.

First Super member number#

#Leave blank if you don't have a member number yet.

Fund name

First Super

Unique Superannuation Identifier

FIS0001AU

Fund ABN

56 286 625 181

Fund address

PO Box 666, Carlton South VIC 3053

Telephone

1300 943 171

Email

mail@firstsuper.com.au

Section 3 | Sign and date

I request that all my future super contributions be made to First Super.

Please sign here

Date of request (DD/MM/YYYY)

/ /

Give this completed form to your employer.

Information for employers

First Super Pty Ltd is the Trustee of First Super Superannuation Fund (Fund).

- The Fund is a complying resident regulated superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act 1993 (SIS Act)*. It may be nominated as a default fund, as it meets the minimum statutory insurance cover requirements.
- The Fund is not subject to a direction under section 63 of the *SIS Act* directing the Trustee not to accept any contributions made to the Fund by an employer-sponsor.
- Subject to any restrictions in the *SIS Act* on the acceptance by superannuation funds of certain superannuation contributions, the Fund will accept superannuation contributions made by an employer for the benefit of an employee.
- If you are not a First Super participating employer, see **firstsuper.com.au/employers** to register and pay your employee super to First Super.
- Call First Super on **1300 943 171** if you need help making payments for your employees or to ask a question about your employer super obligations.

Issued by First Super Pty Ltd ABN 42 053 498 472, AFSL No. 223988. As Trustee of First Super ABN 56 286 625 181. October 2026.

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Nomination of Beneficiary Form

Important information before you get started

There are three ways to tell First Super who you want to receive your super benefit, including any insurance payable, when you die.

1. Lapsing Binding Beneficiary Nomination
2. Non-Lapsing Binding Beneficiary Nomination
3. Non-Binding Beneficiary Nomination.

To help you decide what type of beneficiary nomination is better for you, read First Super's *Nominating Beneficiaries Fact Sheet* at **firstsuper.com.au/fact-sheets**.

What are the differences between Lapsing Binding, Non-Lapsing Binding, and Non-Binding Nominations?

A Binding Nomination instructs the Trustee (First Super) about who you want to receive your benefit and in what proportions. As long as it's valid at the time of your death, we are legally bound to follow your instructions.

There are two types of **Binding Nomination.**

> A Non-Lapsing Binding Nomination is valid indefinitely unless you cancel or amend it.

> A Lapsing Binding Nomination only lasts for three years, so you will need to keep it updated for your wishes to be followed. Members with a Lapsing Binding Nomination in place will be reminded to update it before it expires.

A **Non-Binding Nomination** is a request for First Super to pay your benefit to the person or people you've asked. It is not legally binding, so while we will take it into account, we must ultimately follow super and tax laws when deciding who receives your money.

Make your Non-Lapsing Binding Nomination or your Non-Binding Nomination online

Log into your firstonline account at **firstsuper.com.au/login** and go to 'Beneficiaries' under 'My details' to make your nomination instantly online.

Who can be nominated as a beneficiary?

You can nominate:

1. One or more dependants. A dependant is generally a child, spouse, financial dependant, or person with whom you have an interdependency relationship. See the *Nominating Beneficiaries Fact Sheet* for examples of these relationships.
2. Your Legal Personal Representative. This is the executor of your Will or the person responsible for administering your estate if you do not have a Will. If you want to leave your benefit to a non-dependant, nominating a Legal Personal Representative means all or part of your super can be distributed under the terms of your Will.

What is an interdependency relationship?

Two people may have an interdependency relationship if:

> they have a close personal relationship

> they live together

> one or each of them provides the other with financial support

> one or each of them provides the other with domestic support and personal care.

An interdependent relationship can also exist if a close personal relationship exists but the other requirements for interdependency are not satisfied because of a physical, intellectual or psychiatric disability that requires a person to live in an institution.

continued over>

Valid Binding Nominations

A Binding Nomination is assessed when you pass away. For both Lapsing Binding and Non-Lapsing Binding Nominations in paper-form, it is only valid if:

> you have made it using this form and completed all sections clearly and correctly
> you have signed and dated the form in the presence of two eligible witnesses, who have signed and dated the form at the same time as you
> you have only chosen beneficiaries who are eligible to be nominated
> First Super receives this form from you before you die.

Your nomination could become invalid if:

> it is cancelled or, for a Lapsing Binding Nomination, it lapses after three years and you do not renew it, in which case it will revert to a Non-Binding Nomination
> a beneficiary you nominated is no longer a dependant
> you do not provide all details requested in the form, or it is not properly witnessed (in this case, we will consider your nomination to be Non-Binding)
> a beneficiary you nominated dies before you (if you have nominated more than one beneficiary, this person's part will be distributed equally among the other dependants or your Legal Personal Representative, and if there are no other beneficiaries it will be distributed according to super and tax laws).

Changing or cancelling a beneficiary nomination

You can use this form to change or cancel an existing beneficiary nomination. Whenever we receive a new *Nominating Beneficiary Form* from you it automatically overrides any instructions you have provided in the past. Refer to the form on page 2 for which sections to complete to change or cancel a beneficiary nomination.

Tax on death benefits

Death benefits paid to dependants (generally limited to your spouse and minor children) are tax free. The taxable component of a death benefit paid to non-financial dependants will be taxed at special rates. For more information contact the Australian Taxation Office on **13 10 20**.

Privacy

We only use the information received as part of this form to follow your requests. Find out more about how First Super collects and manages your personal information by reading the Privacy Policy at **firstsuper.com.au/privacy-policy** or calling us on **1300 360 988**.

Nomination of Beneficiary Form

Please complete this form with **CAPITAL LETTERS** using a blue or black pen.

> If you are making or changing a Binding or Non-Lapsing Binding Nomination, complete **every** section.

> If you are making or changing a Non-Binding Nomination, complete sections **1, 2, 3** and **5** only.

> If you are cancelling an existing beneficiary nomination, complete sections **1** and **5** only.

Office Use Only: Member Number

Section 1 | Your personal details

Title (Mr, Mrs, Ms etc) | **Date of birth** (DD/MM/YYYY) | **Gender** (M/F Other) | **Member number** | **Account number**

Surname

Given name(s)

Residential address

Suburb | **State** | **Postcode**

Postal address ☐ (Tick box if same as above)

Suburb | **State** | **Postcode**

Telephone (home) | **Telephone** (work) | **Mobile**

Email address

Section 2 | Your beneficiary's details

To make sure your nomination is valid, read page 1 to see who can be nominated as a beneficiary.
The total % of your nomination must add up to 100%. It if doesn't, it will be invalid.

☐ **Legal Personal Representative** — **% of benefit**

Beneficiary 1: Full name | **Date of birth** (DD/MM/YYYY)

Relationship to you – tick one box only. — **% of benefit**

☐ **Spouse** ☐ **Child** ☐ **Financial dependant** ☐ **Interdependent relationship**

Beneficiary 2: Full name | **Date of birth** (DD/MM/YYYY)

Relationship to you – tick one box only. — **% of benefit**

☐ **Spouse** ☐ **Child** ☐ **Financial dependant** ☐ **Interdependent relationship**

Beneficiary 3: Full name | **Date of birth** (DD/MM/YYYY)

Relationship to you – tick one box only. — **% of benefit**

☐ **Spouse** ☐ **Child** ☐ **Financial dependant** ☐ **Interdependent relationship**

Beneficiary 4: Full name | **Date of birth** (DD/MM/YYYY)

Relationship to you – tick one box only. — **% of benefit**

☐ **Spouse** ☐ **Child** ☐ **Financial dependant** ☐ **Interdependent relationship**

Have more than four beneficiaries? Provide their details on a separate piece of paper and attach it to this form. Make sure any additional Binding Nominations are signed, dated and witnessed (refer to section 4).

Section 3 | Your nomination type

Tick one box only.

This is a: Lapsing Binding Nomination ☐ **Non-Lapsing Binding Nomination** ☐ **Non-Binding Nomination** ☐

First Super accepts original copies both electronically and by mail.

Section 4 | Witness declaration

This section is for Lapsing and Non-Lapsing Binding Nominations only. I declare that I am over the age of 18, not named as a beneficiary on this form, and this Binding Nomination was signed by the member in my presence on the same date it was signed by me.

Witness 1

Full name

Date of birth (DD/MM/YYYY) / /

Address

Signature

✗

Date (DD/MM/YYYY) / /

Witness 2

Full name

Date of birth (DD/MM/YYYY) / /

Address

Signature

✗

Date (DD/MM/YYYY) / /

Section 5 | Member declaration

I request and direct the Trustee (First Super) to distribute any benefit payable when I die in accordance with this form.

This form supersedes any previous beneficiary nomination I have made.

I acknowledge that I have read and understand the information about Binding Nominations on page 1 and my nomination meets these requirements.

I confirm that I am authorised to provide the personal details included on this form and I consent to my information being checked by First Super or the official record holder via third-party systems for the purpose of confirming my identity.

Please sign here

✗

Date (DD/MM/YYYY) / /

How to send us this form

Mail your form to:

First Super, PO Box 666, Carlton South, VIC 3053

OR

Email us your form:

Email a copy to **mail@firstsuper.com.au**

Need help?

For more information about how to make a beneficiary nomination, read the *Nominating Beneficiaries Fact Sheet* at **firstsuper.com.au/fact-sheets** or call Member Services on **1300 360 988**.

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Combine Your Super Form

Use this form to transfer your full or partial superannuation balance from another fund into your First Super account.

FIRST super

An Industry SuperFund

Office Use Only: Member Number

If you are combining super from more than one account, you will need to use a separate form for each account.

In this form we will refer to your other super account as your **from** fund and your First Super account as your **to** fund.

Please complete this form in a blue or black pen using **CAPITAL LETTERS**. Check boxes (✔) where applicable.

Before you combine your super

Before combining your super, you should consider any fees and costs that may apply and the impact on your current insurance cover and benefits. When you combine your super account, any insurance cover you have with your **from** fund does not automatically transfer. If you want to transfer your cover, you will need to do this before combining your super. You should wait until you have received written confirmation from us that your cover has transferred to your First Super account before you combine your super. For more information about transferring your cover, please read the *Insurance guide* at **firstsuper.com.au/pds**. If you are in a defined benefit scheme with your other fund, you should speak with your employer and/or your other fund about the process of combining your existing account with your First Super account.

Combine your super online

The fastest way to transfer other super to First Super is online. Simply log into your firstonline account at **firstsuper.com.au/login** and go to 'Combine your super'.

www

Section 1 | Your personal details

Title (Mr, Mrs, Ms etc)

Date of birth (DD/MM/YYYY) / /

Gender ☐ Male ☐ Female ☐ Other

Surname

Given name(s)

Other / previous names

Residential address

Suburb **State** **Postcode**

Postal address ☐ (Tick box if same as above) **State** **Postcode**

Telephone (home) **Telephone** (work) **Mobile**

Email address

If you know that the address held by your **from** fund is different to your current address, please provide those details below.

Previous address

Suburb **State** **Postcode**

Section 2 | Tax File Number (TFN)

☐ **Use my TFN to process my super transfer.**

Enter your TFN:

It is not compulsory to provide your TFN, but without it we may not be able to accept all types of contributions from you, you may pay extra tax on your contributions, and it may be harder to keep track of or locate your super.

By providing your TFN, you are authorising us to give this information to your **from** fund, who will use it to confirm your identification with the Australian Tax Office and transfer your super.

Section 3 | Whole or partial transfer

Do you want to transfer the whole balance of your **from** fund to First Super or part of your balance? If you are only transferring part of your balance, tell us how much you wish to transfer.

☐ **Whole** – transfer my whole account balance. This will close your **from** fund account.

☐ **Partial** – transfer the nominated amount. $

Section 4 | Fund details

FROM FUND:

Fund name

Fund phone number

Member or account number (if known)

Australian Business Number (ABN)

Unique Superannuation Identifier

IF YOUR FROM FUND IS A SELF-MANAGED SUPERANNUATION FUND (SMSF):

Fund name

Australian Business Number (ABN)

Electronic service address (ESA)

TO FUND (FIRST SUPER):

Fund name

First Super

Fund phone number

1300 360 988

Member or account number

Australian Business Number (ABN)

56 286 625 181

Unique Superannuation Identifier

FIS0001AU

Section 5 | Authorisation

By signing this form:

> I declare that I have fully read and understood this form and the information I have provided is true and correct.

> I am aware I may ask any superannuation provider about fees or charges that may apply, or any other information about the effect this transfer may have on my benefits such as insurance cover, and do not require any further information.

> I discharge the superannuation provider of my **from** fund of all further liability in respect of the benefits paid and transferred to First Super.

> I request and consent to the transfer of my superannuation as described within this form and authorise the superannuation provider of my **from** fund and First Super to give effect to this transfer.

Print name

Please sign here

✗

Date (DD/MM/YYYY)

/ /

Privacy statement

First Super collects and uses your personal information according to our Privacy Policy so we can provide you with services and benefits in connection with your account. This information may include your name and date of birth, contact details and tax file number. In general, we will only disclose your personal information to a third party for a purpose you would reasonably expect in relation to the Fund, where it is required by law, mentioned in our Privacy Policy or otherwise disclosed to you and to which you have consented. You can refuse to provide us with your personal information, but if you do, we may be unable to administer your account. You can read our *Privacy Policy and Information Collection Statement* at **firstsuper.com.au/privacy-policy** or call us on **1300 360 988**.

Please return this completed form by:

First Super, PO Box 666, Carlton South, VIC 3053

mail@firstsuper.com.au

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

1300 360 988

mail@firstsuper.com.au

Download the First Super app to manage your account

firstsuper.com.au

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

If you would like to join First Super or have any questions, please contact Member Services today.

1300 360 988
(8am to 6pm weekdays AEST/AEDT)

mail@firstsuper.com.au

First Super, PO Box 666,
Carlton South, VIC 3053

firstsuper.com.au

Download the First Super app to manage your account

Keep in touch

It's important you tell us if you change address, phone number or email address to continue to receive all information issued by First Super.