

SIGNIFICANT EVENT NOTICES



In accordance with its ongoing disclosure obligations, First Super notifies members of any material changes or significant events that may affect their membership. The required notice may take a variety of formats including a personalized letter, article in our member magazine, or information provided by electronic disclosure on our website. Below is a summary of each significant event notice or change for the previous two years.

DATE	EVENT DESCRIPTION	IMPACT OF EVENT
30 September 2018	<p>Changes outlined:</p> <p>Legislation and tax changes</p> <ul style="list-style-type: none"> • First Home Super Saver Scheme (FHSS) • Downsizer contributions • Early Release of Super • Complaints Handling changes • Caps and Thresholds • Advice Fees <p>Investment changes</p> <ul style="list-style-type: none"> • Risk measure and probable number of negative annual returns over 20 years • Investment objectives • Asset allocation • Investment Fees and costs • Property Operational Costs 	<p>First Super Accumulation Members</p> <p>https://www.firstsuper.com.au/wp-content/uploads/2018/11/Superannuation_SEN_Sep2018.pdf</p>

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30 September 2017	<p>New fees and costs disclosure requirements, known as RG97, came into effect on 30 September 2017.</p>	<p>Some of the costs of investing, which are already included in the unit price, will now be shown in the Product Disclosure Statement for the Super and Pension offerings to be released in September 2017. It is important to note that RG97 does not reflect any new or increased costs – it is purely a disclosure requirement.</p>
1 July 2017	<p>Tax treatment of earnings within Transition to Retirement (TTR) accounts</p>	<p>Changes to the tax treatment of investment earnings within a TTR account have been legislated and come into effect 1 July 2017. The earnings were previously tax free, but the changes revert the tax to a maximum 15% rate.</p>
1 July 2017	<p>In the 2016 Federal Budget, a number of reforms to superannuation were proposed, which came into effect on 1 July 2017.</p>	<p>Changes to contributions limits, low income super contribution, government co-contribution, eligibility to claim tax deductions from super contributions, spouse offset eligibility, high income earner super tax threshold, anti-detriment payments and the introduction of a balance transfer cap all take effect from 1 July 2017.</p>

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