

TAHLIA OWERS, AKD
FIRST SUPER MEMBER

PRODUCT DISCLOSURE STATEMENT.

1 July 2019

This Product Disclosure Statement (PDS) summarises significant information about First Super. Employer-Sponsored and Personal Members can join First Super. Employer-Sponsored Members have superannuation contributions paid into the Fund by their employer, but can also make their own contributions. Personal Members include 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 **i** and should be considered before making a decision to invest in First Super.

You'll also find this and other important information at firstsuper.com.au.

Approved MySuper Product

First Super is an authorised 'MySuper' product provider. MySuper is a Government legislated default superannuation initiative that must meet minimum standards in relation to benefits, investment strategy and fees. Since 1 January 2014, unless an employee nominates a superannuation fund, all employers must provide their new employees with a MySuper product.

INSIDE

1: About First Super	2
2: How super works	2
3: Benefits of investing with First Super	3
4: Risks of super	3
5: How we invest your money	4
6: Fees and costs	5
7: How super is taxed	6
8: Insurance in your super	7
9: How to open an account	8

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.

To request a copy of this PDS or any of the other important information referred to in this PDS, call us on 1300 360 988.

Issued by First Super Pty Ltd ABN 42 053 498 472, AFSL 223988 (Trustee)
Trustee of First Super ABN 56 286 625 181

165 Bouverie Street, Carlton, VIC 3053

Document version PDS1907



1: ABOUT FIRST SUPER

Welcome to First Super, the industry super fund for employees in the timber, pulp and paper, and furniture and joinery industries.

At 31 May 2019 First Super had over 55,000 members and over \$3.0 billion in funds under management. We are proud of our heritage, and our products and services are designed to meet your needs as an employee in these industries.

First Super offers a choice of five investment options: Shares Plus, Growth, Balanced (MySuper option), Conservative Balanced and Cash. First Super is also proud to support the communities where you work and live.

Rest assured, First Super has a history of delivering strong long-term returns at a low cost and is committed to the highest standards in everything we do.

First Super is a not-for-profit fund offering Death, Total and Permanent Disability, and Income Protection benefits. See Section 8 of this PDS for more information.

Information about First Super's MySuper product, including a product dashboard and other important Fund documents, can be found at firstsuper.com.au.

2: HOW SUPER WORKS

Superannuation enables you to save for retirement, with most people eligible to receive employer contributions of 9.5%.

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

When you eventually decide to retire, this money can be used to provide you with an income and fill the gap that exists because you are no longer working.

The building blocks of super are:

Contributions	
>Employer contributions	>Member contributions
>Government co-contributions (if eligible)	>Transfers / roll-ins
+	
Net investment returns (if positive)	
-	
Amounts deducted	
>Fees and charges	>Government taxes
>Insurance premiums (if applicable)	>Net investment returns (if negative)
=	
Balance	
>Your super account balance	

The level of co-contribution and income threshold limits applied can change without warning. Contact First Super for current information. For the 2019/20 financial year, the maximum co-contribution is \$500, applicable to eligible members with incomes up to \$38,564 p.a. You may still receive a portion of the co-contribution if you earn up to \$53,564 p.a.

Transfers into First Super

If you have super in other funds, you may rollover and consolidate the funds into your First Super account, enjoying fewer fees and the convenience of having your super in one place.

To rollover other funds into First Super complete and return the *Roll-in Your Super Form* in this PDS (see page 25). Before closing other super account(s), consider whether any fees or taxes apply and whether you may lose other valuable benefits such as extra employer contributions or insurance.

Contribution limitations

There are limits to the amount you can contribute to super, which can change without warning.

Before-tax (concessional) contributions such as employer and salary sacrificed contributions of up to \$25,000 can be made for the 2019/20 year. After-tax (non-concessional) contributions such as personal contributions of up to \$100,000 a year (or \$300,000 in a three-year period) can be made for the 2019/20 year.

For more information, refer to 'Taxation of Super' in the *More About First Super* booklet. Contact First Super for current information whenever you decide to increase your contributions.

Contributing to super

Employer contributions

In most cases, Superannuation Guarantee law requires an employer to contribute a percentage of your ordinary time earnings to superannuation. This may rise in the future as Government policy evolves. Please contact First Super for up-to-date information.

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

Contributions made by you

You can choose to contribute to your account yourself, on top of contributions made by your employer. This is voluntary, not compulsory. Voluntary contributions are an effective way to boost your super, and can be made from your after-tax pay or from your before-tax pay. Before-tax contributions (salary sacrifice) are deducted by your employer and may reduce the amount of personal income tax you pay.

Government co-contribution

Under the co-contribution scheme, the Government pays a contribution into the super account of eligible low to middle income earners who make after-tax contributions to super.

Where you put your super is almost always your choice

Most people have the right to choose the fund their employer pays their Superannuation Guarantee contributions into. To find out if you are eligible for **Choice of Fund**, speak to your employer or contact First Super. For more information visit www.ato.gov.au/super.

Super is for your retirement and generates tax savings

The Government encourages people to save for retirement, providing tax incentives for money invested in super. Since the purpose of super is to accumulate retirement savings, you generally cannot withdraw your money from super until you retire permanently from the workforce, and after reaching Preservation Age.

Your Preservation Age depends on when you were born. If you were born before 1 July 1960, your Preservation Age is 55. Once you are 60 and retired, your money can be taken out of super tax free as a pension or lump sum. For more information about taxation see page 6.

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

i You should read the important information about contributing to super and the rules on withdrawing money from super before making a decision. Go to the *How super works* section of the Australian Securities and Investments Commission (ASIC) website www.moneysmart.gov.au. This material may change between the time you read this PDS and when you sign the *Application Form*.


3: BENEFITS OF INVESTING WITH FIRST SUPER

Most working Australians rely on their super savings in retirement. Apart from the Government Age Pension, superannuation is typically the main source of income in retirement. Therefore, it's important to ensure your super is in the right hands.

First Super provides a simple, flexible and low-cost fund for your super.

The benefits of investing with First Super include:


- ✓ Flexible contribution options.
- ✓ Free consolidation service when you roll in your super.
- ✓ A choice of five ready-made investment options or any mix of the five options.
- ✓ A wide range of benefits including Retirement, Death, Total and Permanent Disability, Income Protection, Compassionate and Hardship Payments.
- ✓ The benefit paid by First Super on your death is the sum of the amount paid by the Insurer (if any) and the balance of your member account.
- ✓ Competitive default Death and Total and Permanent Disablement insurance cover for all new members without the need for medical evidence (conditions apply). You can apply to transfer other insurance cover into First Super, applying for the level of insurance cover needed.
- ✓ Optional Income Protection insurance cover. For more information see page 7.
- ✓ A range of member communication options including Member Services, online access and regular updates.
- ✓ Access to low-cost banking products (through an independent third party).
- ✓ Access to financial planning advice through Industry Fund Services Limited (AFSL 232514).
- ✓ Pension options available to members at Preservation Age and or retired members seeking a cost effective, flexible income stream. Refer to the *Pension PDS* for more information, available at **firstsuper.com.au** or by contacting the Member Services Team on 1300 360 988.

 Read important information about how First Super works before making a decision. Go to the *More about First Super* booklet at **firstsuper.com.au**. This material may change between the time you read this PDS and when you sign the *Application Form*.

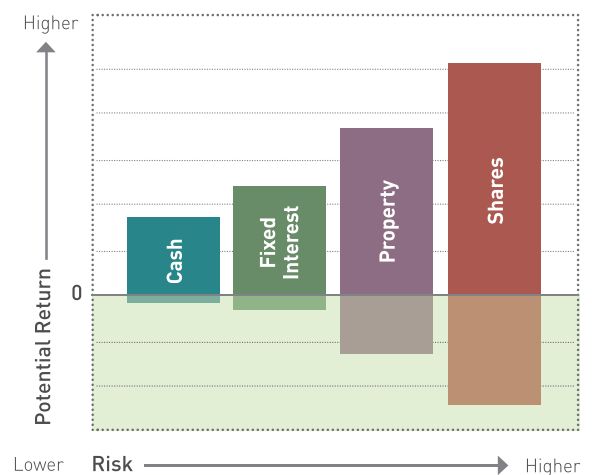
4: RISKS OF SUPER

All investments carry risk. There are a number of risks associated with investing in super you should consider.

- > The value of the investment option you choose may rise or fall.
- > The Fund's investment performance is not guaranteed, which means a person may lose some money.
- > The level of return for each of the Fund's investment options will vary, and future returns may differ from past 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 page 4.
- > Laws affecting super (such as superannuation laws, taxation and social security) may change at any time.
- > The amount of a person's 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 timeframes, where other parts of the person's wealth are invested and personal risk tolerances.

 Read other important information about investment risks before making a decision. Go to the *Investing your super* brochure at **firstsuper.com.au**. This material may change between the time you read this PDS and when you sign the *Application Form*.

THE LINK BETWEEN RISK AND RETURN




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.

5: HOW WE INVEST YOUR MONEY

First Super offers a choice of five investment options: Shares Plus, Growth, Balanced, Conservative Balanced and Cash. Read more in the *Investing Your Super* booklet at firstsuper.com.au. You can choose to invest in one option or in any combination of the options. If you do not make a choice, your money will be invested in the Balanced[#] option.

[#]This is the default option and First Super's MySuper product. If you do not choose an investment option your super will be invested in the Balanced option.

 When making your investment choice you must consider the likely investment return, the level of risk, and your own personal investment timeframe.

BALANCED

Objectives

- > Achieve an investment return (after tax and investment expenses) exceeding inflation, as measured by the Consumer Price Index, by at least 3.5% per annum over rolling ten-year periods.
- > Confine the chance of the rate credited to members falling below zero in any financial year to less than one in eight.
- > Achieve an investment return (after tax and investment expenses) exceeding the median of the SuperRatings Default Option Survey over rolling five-year periods.

Investor profile

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

Risk profile

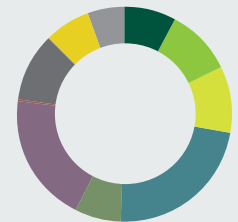
Designed to provide growth over the mid to long term while reducing risk through diversification. Likely to slightly underperform against the First Super Shares Plus and Growth options over the long term.

Standard risk

2.6 YEARS RISK BAND: 4 RISK LABEL: MEDIUM

Asset allocation and ranges

Actual % as at 31 May 2019



Asset class

Asset class	Actual	Range
Cash	7.9%	0-15%
Australian Fixed Income	10.0%	0-40%
International Fixed Income	10.0%	0-40%
Australian Listed Equities	22.8%	15-40%
Australian Unlisted Equities	6.9%	0-25%
International Listed Equities	19.6%	5-40%
International Unlisted Equities	0.2%	0-5%
Australian Unlisted Property	10.3%	0-20%
Australian Unlisted Infrastructure	6.9%	0-10%
International Unlisted Infrastructure	5.4%	0-10%
Other	0%	0%

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.

The Australian Prudential Regulation Authority (APRA) requires all super funds use the Standard Risk Measure to grade investment options (see table below).

Risk Band	Risk Label	Estimated number of negative annual returns over any 20-year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

Important Note: The Trustee does not suggest or imply that Standard Risk Measure is a realistic or reliable measure of investment risk.


In particular, the Trustee points out that:

- it contains no estimate of the potential size of an estimated negative return,
- it provides no measure for the risk that a positive return might be less than you need to meet your investment objectives,
- there is no sound reason to assume investment markets in the future will mirror projections or actual risk-performance in the past,
- it is not clear that there is sufficient reliable information to make a 20-year projection in circumstances that have, and continue to, emerge following the global financial crisis.

How is the risk band and risk label for each investment option calculated?

The risk band and risk label reflect the estimated number of negative annual returns over any 20-year period, expected for each investment option. The estimated number is calculated by First Super's advisors in good faith using a range of assumptions that may or may not prove to be reliable over a 20-year period.

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.

 Please read important information about First Super's other investment options before making a decision. Go to the *Investing Your Super* booklet at firstsuper.com.au. This material may change between the time you read this PDS and when you sign the *Application Form*.

5: HOW WE INVEST YOUR MONEY (CONTINUED)

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 year are free. 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 Application*.

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 require assistance when making your investment choice, contact First Super to arrange to speak with a licensed financial planner.

Socially Responsible Investing (SRI)

When making investment decisions, the Trustee and the Fund's investment managers may consider social, ethical or environmental impacts or labour standards of companies within the portfolio (SRI considerations) from time to time to the extent that these may materially impact on the performance objectives of the Fund.

First Super has not set any specific SRI considerations, nor timeframes and methodologies for monitoring and reviewing them.

6: FEES AND COSTS

DID YOU KNOW

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

For example, total annual fees and costs of 2% of your Fund balance rather than 1% could reduce your total 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. Your employer may be able to negotiate to pay lower administration fees.*

To find out more

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

Type of fee	Amount	How and when paid
Investment fee¹	Balanced	1.20% p.a.
	Cash	0.03% p.a.
	Conservative Balanced	0.46% p.a.
	Growth	1.05% p.a.
	Shares Plus	1.12% p.a.
Administration fee¹	\$1.50 per week plus 0.05% p.a. of account balance	Deducted from your account on the last working day of each month and paid into the fund's administration reserve.
	\$94.88 p.a.	This is a cost of operating the Fund. It is paid by the Fund and is not deducted from your account(s). The fund claims a tax deduction for administration costs each year. The deduction is paid into the administration reserve.
Buy-sell spread	Nil	Not applicable.
Switching fee	Nil for the first two switches, \$30.00 for each subsequent switch in the year.	Deducted from your account when the switch is processed.
Advice fees – relating to all Members investing in a particular MySuper product or investment option	\$6.06 p.a.	This is a cost of providing intrafund advice and education to members. It is paid by the Fund and is not deducted from your account(s).
Other fees and costs		For further information, please see the <i>Additional Explanation of Fees and Costs</i> section on page 8 of the <i>More About First Super</i> booklet.
Indirect Cost Ratio (ICR)¹	Balanced	0.04% p.a.
	Cash	0.00% p.a.
	Conservative Balanced	0.03% p.a.
	Growth	0.06% p.a.
	Shares Plus	0.08% p.a.

¹If 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, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

Note: This PDS adopts fee definitions from S29V of the SIS Act, which can be viewed at www.legislation.gov.au/Series/C2004A04633. The fees are inclusive of GST, less any input tax credits (and any applicable stamp duty if relevant).

*You or your employer may be able to negotiate to pay lower contribution fees and management fees where applicable. Ask the Fund or your financial advisor. We are required by law to include this, which mentions that Members may be able to negotiate lower fees and costs. No contribution fees are included in the fees of this product and the fees are not subject to negotiation.

6: FEES AND COSTS (CONTINUED)

Example of annual fees and costs for the Balanced option.

The table below provides an example of how the fees and costs for the Balanced option can affect your super investment over a one-year period. You should use this table to compare this product with other super products.

MySuper product (Balanced investment option)		Balance of \$50,000
Investment fee	1.20%	For every \$50,000 you have in the Balanced option you will be charged \$600.00 p.a.
PLUS Administration fees	\$1.50 per week plus 0.05% of account balance p.a. Plus \$94.88 p.a.	And , you will be charged \$78.00 in administration fees regardless of your balance plus \$25.00 (\$50,000 x 0.05%) plus \$94.88 deducted from your investment before being credited to your account. A total of \$197.88.
PLUS Indirect costs	0.04% p.a.	And , indirect costs of \$20.00 p.a. will be deducted from your investment
EQUALS Cost of the product		If your balance was \$50,000, then for that year you will be charged fees of \$817.88 for the MySuper product.#

#Additional fees may apply.

Property Operational costs

These are additional costs paid or payable in relation to the holding of, or interest in, real property, but do not include borrowing cost, amounts paid or payable relating to the acquisition or disposal of real property, or an interest in real property. It is not a management cost. The Property Operating Costs are shown below:

Balanced	0.08% p.a.
Conservative Balanced	0.07% p.a.
Growth	0.07% p.a.
Shares Plus	0.07% p.a.

The Cash Option has a nil property operating cost.


The property operating costs comprise costs for the financial year ending 30 June 2018. Costs payable in respect of future years may be higher or lower.

Fee increases or changes

First Super reserves the right to change its fees at any time. Should fees increase, we will ensure you are notified in writing at least 30 days before any increase takes effect.

Fees payable to a financial advisor

Commissions are not paid to advisors. You may elect to have a fee paid from your account to a properly qualified investment advisor for provision of advice about your superannuation account with First Super. 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.


 Important information about Fees and Costs, including the ICR and transaction fees can be found in the *More about First Super* booklet at firstsuper.com.au. This material may change between the time you read this PDS and when you sign the *Application Form*.


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 after-tax contributions	No
Co-contributions	No

*If First Super has your Tax File Number.

 Tax on contributions is deducted on receipt and remitted to the ATO as required by law. **If you exceed contribution limits (see page 3) 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. It is also more difficult to trace super accounts in your name and to receive your benefits in retirement.

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. Therefore it is wise to discuss your personal situation

with a licensed financial advisor. For up-to-date tax information, visit www.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 between preservation age and age 59, your benefit will be made up of a tax-free and a partially taxable component. The taxable component will be paid tax-free up to a lifetime limit of \$210,000 (for the 2019/20 year), with amounts above that limit taxed at 17% including the Medicare levy,
- > If you are under Preservation Age, the entire taxable component of your benefit will be taxed at 22%, including 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 will 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.

 Please read the important information about the taxation of super before making a decision. Go to the *More About First Super* booklet at firstsuper.com.au. This material may change between the time you read this PDS and when you sign the *Application Form*.

8: INSURANCE IN YOUR SUPER

Insurance with First Super is:

- ✓ **comprehensive:** covered 24 hours a day, 7 days a week.
- ✓ **easy:** premiums are deducted from your First Super account.
- ✓ **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 & TPD insurance cover costs \$2.31 per week (standard), \$1.06 per week (low risk) and, \$0.96 per week (professional). For Death cover only, the cost is \$0.86 per week (standard), \$0.40 per week (low risk) and \$0.35 per week (professional).

Insurance is provided under group insurance policies taken out by the Trustee and issued by MetLife Insurance Limited (ABN 75 004 274 882 AFSL 238096). In case of inconsistency between the PDS and insurance policies, the policies shall prevail.

First Super provides eligible members with insurance cover for:

Death & 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, Terminal Illness and TPD up to 70 years of age.

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 voluntary and is not automatically provided to members. Please see the Insurance brochure at firstsuper.com.au for further details about income protection insurance cover, including premiums and waiting periods. Contact us if you wish to apply for Income Protection insurance.

Default Death and TPD

When you join First Super you are automatically covered for four (4) units of Death 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 default insurance cover by ticking a box on the *Application Form*. Personal members cannot increase insurance cover in this way, and receive limited cover for the first 24 months. Generally, limited insurance cover excludes existing conditions from insurance.

Once your insurance cover has been issued you can:

- > change to the low risk or professional rates if you qualify for them,
- > fix the value of your default 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.

You should contact us and read the other important information about First Super's insurance cover available at firstsuper.com.au.



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

This material may change between the time you read this PDS and when you sign the *Application Form*.

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

Age at Death/TPD	Default cover (4 units)	Age at Death/TPD	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 nominations

You can make either a Binding or Non-Binding Death nomination using the form in this PDS.



Eligibility conditions and exclusions

Insurance cover provided under First Super is subject to eligibility conditions and exclusions. These may affect your entitlement to insurance cover or the circumstances when an insurance benefit may be payable under the policy.



Please read the important information about First Super's insurance cover before deciding if it is appropriate for you. Full details can be found in the *Insurance* booklet at firstsuper.com.au. This material may change between the time you read this PDS and when you sign the *Application Form*.

9: HOW TO OPEN AN ACCOUNT



HOW TO JOIN FIRST SUPER

- 1. Read this PDS and the important information at 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 planner.
- 2. Fill out the Membership Application Form attached to this PDS**

It includes sections to make your investment and insurance cover choices. Also complete the *Roll-in Your Super Form* if you wish to transfer other super accounts into the Fund.
- 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 and 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 firstsuper.com.au 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 90 days. 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

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)

 Please read important information about how First Super works before making a decision. Go to the *More About First Super* booklet at firstsuper.com.au. This material may change between the time you read this PDS and when you sign the *Application Form*.



APPLICATION FORMS.

This page intentionally left blank.

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 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 9?

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 chosen your preferred investment strategy in Section 5?
- > Have you completed the Nomination of Beneficiary Form contained in the PDS in Section 6?
- > Have you signed and dated the *Form* in Section 9?

Changing insurance cover

New Members are automatically provided 4 units of Death & TPD cover when they join the Fund (conditions apply). Some Employer-Sponsored Members can receive double default insurance by requesting it on the application.

If you wish to apply for additional insurance cover or to change to either the lower cost Low Risk or Professional insurance rates, you will need to complete an *Insurance Form*.

Obtain an *Insurance Form* at firstsuper.com.au or by calling **1300 360 988**.

Checklist:

- > Have you provided your personal details in Section 1 of the *Insurance Form*?
- > Have you nominated the number of Death & TPD or Death only insurance units you require in Section 2?
- > Have you nominated the Income Protection benefit you require and your preferred waiting period in Section 3?
- > Have you completed the **Statement of personal health – part A** in Section 4?
If required, have you also completed the **Statement of personal health – part B**?
- > Have you signed and dated the *Form* in Section 5?

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 *Roll-in Your Super Form*.

Return all signed and completed forms to:

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

This page intentionally left blank.

Membership Application Form

for Employer-Sponsored Members



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

Office Use Only: Member Number

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

Section 1 – Your personal details

Title (Mr, Mrs, Miss etc)

Date of birth (DD/MM/YYYY)

Sex (M/F)

Surname

Given name(s)

Residential address

Suburb

State

Postcode

Postal address (Tick box if same as above)

State

Postcode

Telephone (home)

Telephone (work)

Mobile

Email address

Section 2 – Tax File Number (TFN)

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

Yes No

I consent First Super to:

- (a) use my TFN to search the Australian Taxation Office's (ATO) SuperMatch service for any super I may have;
- (b) transfer any super-related monies held by the ATO to my First Super account and to notify me;
- (c) advise me of any other super found and give me the opportunity to transfer it into my First Super account.

This consent is ongoing until I revoke it with the Fund in writing or by calling **1300 360 988**.

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 number

Employer's address

Suburb

State

Postcode

Date commenced with employer (DD/MM/YYYY)

Continued overleaf >>

Section 4 – Your insurance

Automatic cover – 4 units of Death & TPD: (tick whichever applies)

a: Are you physically able to perform your work duties on a full-time basis, not undergoing any rehabilitation program 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 sickness 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?

Yes No

Note: If you are not actively at work at the time of completing this application or if you have previously received or are eligible to receive a TPD benefit from any source, you will receive limited cover for Total Permanent Disablement insurance cover.

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 & Total and Permanent Disablement:

Total Death & TPD cover required: (tick whichever applies)

5 units 6 units 7 units 8 units

Low-Risk / 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" & "d" and **No** to question "e" you are eligible for low risk premiums.

If you are not eligible for low risk premiums you will be covered at standard rates.

If you are eligible for low risk 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 annum 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 low risk above and also can answer yes to "f", "g", & "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)	<input type="text"/>	%	First Super Conservative Balanced	<input type="text"/>	%
First Super Shares Plus	<input type="text"/>	%	First Super Cash	<input type="text"/>	%
First Super Growth	<input type="text"/>	%	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 a death benefit in the event of your death. You can make a nomination that is either 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(s) into First Super: To transfer superannuation from your other funds into First Super, please complete the **Roll-in Your Super Form** in this PDS.

Section 8 – More about you

What is your current life stage:

Please tick all that apply

- Single with children
- Under 35 and single
- Over 36 and single
- Relationship with no children
- Relationship with children
- Relationship with children no longer at home
- Thinking about retirement
- Retired

Do you have a Financial Advisor?

Yes No

If yes, is your Advisor from:

- A financial institute (e.g. a bank)
- A superannuation fund (e.g. First Super)

Are you a member of another Super Fund?

Yes No

Do you speak a language other than English at home?

No

Yes, please specify _____

Section 9 – 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 Product Disclosure Statement (PDS)
- > 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
- > Acknowledge that, if I have consented, First Super may use my personal details to search for lost superannuation money on my behalf.

With regard to my insurance cover, I acknowledge that

- > I have read and carefully considered Question 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 of Disclosure information in the PDS and understand my obligations under the Insurance Contracts Act 1984.

I confirm that I am authorised to provide these personal details and I consent to my information being electronically checked via third party systems for the sole purpose of confirming my identity.

Signature



Date (DD/MM/YYYY)

/ /



Please return this completed form by:

Mail First Super
PO Box 666
Carlton South, VIC 3053

Email forms@firstsuper.com.au

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

Call 1300 360 988
Email mail@firstsuper.com.au
Website firstsuper.com.au

This page intentionally left blank.

Membership Application Form

for self-employed, spouse and other members



Office Use Only: Member Number

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

Section 1 – Your personal details

Title (Mr, Mrs, Ms etc)

Date of birth (DD/MM/YYYY)

Sex (M/F)

Surname

Given name(s)

Residential address

Suburb

State

Postcode

Postal address (Tick box if same as above)

State

Postcode

Telephone (home)

Telephone (work)

Mobile

Email address

Send me information about First Super electronically.

Email me when my statements are available online instead of sending them via post.

Section 2 – Tax File Number (TFN)

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

Yes No

I consent First Super to:

- (a) use my TFN to search the Australian Taxation Office's (ATO) SuperMatch service for any super I may have,
- (b) transfer any super-related monies held by the ATO to my First Super account and to notify me,
- (c) advise me of any other super found and give me the opportunity to transfer it into my First Super account.

This consent is ongoing until I revoke it with the Fund in writing or by calling **1300 360 988**.

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.

Continued overleaf >>

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#	\$
GST Rollover^	\$
TOTAL	\$

* If you are making an initial contribution by transferring or rolling over from another superannuation fund, please complete the **Roll-in Your Super Form**, available on request or at www.firstsuper.com.au and attach the relevant documentation.

To enable spouse contributions to be made on your behalf, please ensure that your spouse completes Section 5 of this Form.

^ 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

Automatic cover – 4 units of Death & TPD: (tick whichever applies)

a: Are you physically able to perform your work duties on a full-time basis, not undergoing any rehabilitation program 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 sickness 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? Yes No

Note: If you are not actively at work at the time of completing this application or if you have previously received or are eligible to receive a TPD benefit from any source, you will receive limited cover for Total Permanent Disablement insurance.

Low-Risk / 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" & "d" and **No** to question "e" you are eligible for low risk premiums.

If you are not eligible for low risk premiums you will be covered at standard rates.

If you are eligible for low risk 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 annum 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 low risk above and also can answer yes to "f", "g", & "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)	<input type="text"/>	%	First Super Conservative Balanced	<input type="text"/>	%
First Super Shares Plus	<input type="text"/>	%	First Super Cash	<input type="text"/>	%
First Super Growth	<input type="text"/>	%	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 a death benefit in the event of your death. You can make a nomination that is either 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(s) into First Super: To transfer superannuation from your other funds into First Super, please complete the **Roll-in Your Super Form** in this PDS.

Section 8 – More about you

What is your current life stage:

Please tick all that apply

- Single with children
- Under 35 and single
- Over 36 and single
- Relationship with no children
- Relationship with children
- Relationship with children no longer at home
- Thinking about retirement
- Retired

Do you have a Financial Adviser?

Yes No

If yes, is your Adviser from:

- A financial institute (e.g. Bank)
- A superannuation fund (e.g. First Super)

Are you a member of another Super Fund?

Yes No

Do you speak a language other than English at home?

No

Yes, please specify _____

Section 9 – 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 Product Disclosure Statement (PDS)
- > 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
- > Acknowledge that, if I have consented, First Super may use my personal details to search for lost superannuation money on my behalf.

With regard to my insurance cover, I acknowledge that:

- > I have read and carefully considered Question 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 of Disclosure information in the PDS and understand my obligations under the Insurance Contracts Act 1984.

I confirm that I am authorised to provide these personal details and I consent to my information being electronically checked via third party systems for the sole purpose of confirming my identity.

Signature



Date (DD/MM/YYYY)

____ / ____ / ____



Please return this completed form by:

Mail First Super
PO Box 666
Carlton South, VIC 3053
Email forms@firstsuper.com.au

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

Call 1300 360 988
Email mail@firstsuper.com.au
Website firstsuper.com.au

This page intentionally left blank.

Nomination of Beneficiary Form



Office Use Only: Member Number

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

Section 1 – Your personal details

Title (Mr, Mrs, Ms etc)

Date of birth (DD/MM/YYYY)

Sex (M/F)

Surname

Given name(s)

Residential address

Suburb

State

Postcode

Postal address (Tick box if same as above)

State

Postcode

Telephone (home)

Telephone (work)

Mobile

Email address

Section 2 – Beneficiary details

Please read the 'Important information' overleaf before you complete this section. If you would like all or part of the benefit to be paid to your Estate (then distributed in accordance with your Will), please tick the 'Legal Personal Representative' box, otherwise please nominate the people you would like to receive your Death Benefit. Please remember to write in the % of benefit each should receive and that the total must be 100%. Each beneficiary must also be a dependant (see 'Who can receive a Death benefit' on page 3 of this form).

Recipient Legal Personal Representative

Beneficiary 1

Surname

Given name(s)

Date of birth (DD/MM/YYYY)

Relationship to you

% of benefit

Beneficiary 2

Surname

Given name(s)

Date of birth (DD/MM/YYYY)

Relationship to you

% of benefit

Beneficiary 3

Surname

Given name(s)

Date of birth (DD/MM/YYYY)

Relationship to you

% of benefit

Beneficiary 4

Surname

Given name(s)

Date of birth (DD/MM/YYYY)

Relationship to you

% of benefit

You can nominate more than four beneficiaries by providing their details on a separate piece of paper attached to this form that is signed and dated by you and witnessed in the same manner as this form.

Continued overleaf >>

Section 3 – Nomination details

This is a (tick one): Binding Nomination **OR** Non-Binding Nomination

Section 4 – Member declaration (must be completed in all cases)

I request and direct the Trustee to distribute any benefit payable in the event of my death in accordance with this form. This Nomination form supersedes any previous nomination of beneficiary. I acknowledge that I have read and understood the Binding Nomination rules over page, and that my nomination complies with these requirements.

Please sign here

Date (DD/MM/YYYY)

Section 5 – Witness declaration (Binding Nomination only)

I declare 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

Witness 2

Full name

Date of birth (DD/MM/YYYY)

Address

Signature

Date

Important information about Nomination of Beneficiaries

The difference between a Binding and Non-Binding Nomination

A Binding Nomination is an instruction to the Trustee about who is to receive your benefit in the event of your death. The Trustee is legally bound to follow this instruction, provided that the nomination is legally valid and the person(s) nominated qualify for payment under the law when the benefit is paid. A Binding Death Benefit nomination is valid for three years and may be appropriate if your personal circumstances are stable.

A Non-Binding Nomination is a request for the Trustee to pay your benefit in a certain way in the event of your death. It is not legally binding, but is taken into account. The Trustee is obliged to follow the law in working out who should receive a death benefit. A Non-Binding Nomination may be appropriate if your personal circumstances are unsettled.

Who can receive a Death benefit?

A Death benefit can be received by one or more dependants or your legal personal representative (estate).

A dependant is generally a child, spouse or a person with whom you have 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 interdependency relationship may also exist where there is a close personal relationship between two people who do not satisfy other criteria because either or both of them suffer from a physical, intellectual or psychiatric disability.

Special Rules for Binding Nominations

- > A Binding Nomination must be signed by two witnesses who are at least 18 years old and are not named as beneficiaries.
- > This form is invalid if not received by the Trustee before your death
- > Only your dependants or legal personal representative can be nominated to receive a share of a Death benefit. Whether or not a person is eligible to receive part of your Death benefit is determined at the date of your death
- > Your Binding Nomination will cease to have effect if you subsequently marry, remarry or divorce. You can amend or revoke a Binding Nomination at any time by sending a new nomination form.
- > If a person you have nominated dies before you or is not eligible to receive a share of your Death benefit, that person's part will be distributed equally amongst the surviving nominated dependants and/or legal personal representative.
- > If you do not provide all details requested in this form, or if it is not properly witnessed the Form is a Non-Binding Nomination.
- > If you fail to properly and clearly specify the % of your benefit payable to each person, it will be distributed equally among those persons nominated who are eligible to receive a benefit, providing the Nomination Form was otherwise valid.

This page intentionally left blank.

Roll-in Your Super Form


By completing this form, you will request the transfer of either the whole or partial balance of your superannuation benefits between funds. This form will not change the fund to which your employer pays your contributions. The Standard Choice Form must be used to change funds.

You can also search for any other super and roll in on our website at firstsuper.com.au/findlostsuper

BEFORE COMPLETING THIS FORM

- > Read the important information below
- > Check that the fund you are transferring your benefits **to** can accept this transfer.

WHEN COMPLETING THIS FORM

- > Refer to these instructions where a question shows a message like this: 
- > Print clearly in BLOCK LETTERS.

AFTER COMPLETING THIS FORM

- > Sign the authorisation
- > Review the checklist below
- > Send the request form to your Fund.

IMPORTANT INFORMATION

This transfer may close your account (you will need to check this with your **from** Fund).

This form cannot be used to:

- > Transfer benefits if you don't know where your superannuation is
- > Transfer benefits from multiple funds on this one Form – a separate form must be completed for each fund you wish to transfer superannuation from
- > Change the fund to which your employer pays contributions on your behalf
- > Open a superannuation account, or
- > Transfer benefits under certain conditions or circumstances, for example if there is a superannuation agreement under the Family Law Act 1975 in place.

CHECKLIST

- Have you read the important information?
- Have you considered where your future employer contributions will be paid?
- Have you checked your **to** Fund can accept the transfer?
- Have you completed all of the mandatory fields on the Form?
- Have you signed and dated the Form?

WHAT HAPPENS TO MY FUTURE EMPLOYER CONTRIBUTIONS?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions and may close the account you are transferring your benefits **from**.

If you wish to change the fund into which your contributions are being paid, you will need to speak to your employer about Choice. For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, visit www.superchoice.gov.au or call the ATO on **13 10 20**.

THINGS YOU NEED TO CONSIDER WHEN TRANSFERRING YOUR SUPERANNUATION

When you transfer the whole balance of your superannuation, your entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your superannuation. If you ask for information, your superannuation provider must give it to you. Some of the points you may consider are:

- > Fees – If you are not aware of the fees that may apply, you should contact your fund for further information before completing this Form. The fees could include administration fees. Your **to** Fund may also charge entry or deposit fees on transfer. Differences in fees funds charge can have a significant effect on what you will have to retire on. For example, a 1% increase in fees may significantly reduce your final benefit
- > Death and disability benefits – your **from** Fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have. Other funds may not offer insurance, or may require you to pass a medical examination before they cover you. When considering a new fund, you may wish to check the costs and amount of any cover offered.

WHAT HAPPENS IF I DO NOT QUOTE MY TAX FILE NUMBER (TFN)?

You are not obligated to provide your TFN to your superannuation fund. However if you do not provide your TFN, your contributions may be taxed at the highest marginal tax rate plus the Medicare levy, compared to the concessional tax rate of 15%.

If your superannuation fund does not have your TFN, you will not be able to make personal contributions to your superannuation account. Choosing to quote your TFN will also make it easier to keep track of your superannuation in the future.

Under the **Superannuation Industry (Supervision) Act 1993**, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The TFN may be disclosed to another superannuation provider, when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other trustee.

Roll-in Your Super Form

under the Superannuation Industry (Supervision) Act 1993



Office Use Only: Member Number

COMPLETING THIS FORM

- > Read the important information pages
- > Refer to instructions where indicated with a
- > This form may be used for whole or partial balance transfers.

AFTER COMPLETING THIS FORM

- > Sign the authorisation

Please select the applicable transfer option:

Full Balance OR Partial Transfer of \$

Section 1 – Your personal details

Title (Mr, Mrs, Ms etc)

Date of birth (DD/MM/YYYY)

Sex (M/F)

Tax File Number

Surname*

Given name(s)*

Other / previous names

Residential address*

Suburb

State

Postcode

Postal address (Tick box if same as above)

State

Postcode

Email address

- > If you know that the address held in your from Fund is different to your current residential address, please give details below.

Previous address

Suburb

State

Postcode

Telephone (home)

Telephone (work)

Mobile

Under the **Superannuation Industry (Supervision) Act 1993**, you are not obliged to disclose your Tax File Number, but there may be tax consequences.

- > See 'What happens if I do not quote my Tax File Number?'

*Denotes mandatory field. If you do not complete all of the mandatory fields, there may be a delay in processing your request.

Section 2 – Fund details

FROM:

Fund name*

Fund address*

Fund phone number*

Member or account number*

Australian Business Number (ABN)

Superannuation Product Identification Number (SPIN)

TO:

Fund name*

Fund address*

Fund phone number*

Member or account number*

Australian Business Number (ABN)

Superannuation Product Identification Number (SPIN)

> If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.

> You must check with your **TO** fund to ensure they can accept this transfer.

Section 3 – Authorisation

By signing this request form I am making the following statements:

- > I declare I have fully read this form and the information completed is true and correct
- > I am aware I may ask any superannuation provider for information about fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information
- > If the to Fund is a self managed superannuation fund (SMSF), I confirm that I am a member, Trustee or Director of a corporate Trustee of the SMSF
- > I discharge the superannuation provider of my from Fund of all further liability in respect of the benefits paid and transferred to my to Fund.

I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

Name* (Print in BLOCK LETTERS)

Please sign here

Signature

Date (DD/MM/YYYY)



Please return this completed form by:

Mail First Super
PO Box 666
Carlton South, VIC 3053

Email forms@firstsuper.com.au

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

Call 1300 360 988
Email mail@firstsuper.com.au
Website firstsuper.com.au

*Denotes mandatory field. If you do not complete all of the mandatory fields, there may be a delay in processing your request.



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

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

Call: 1300 360 988

Email: mail@firstsuper.com.au

Write to: First Super, PO Box 666, Carlton South, VIC 3053

Website: firstsuper.com.au

Keep in touch

It's important to tell us if your details change to continue to receive information issued by First Super.