

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 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 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 9?

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 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 *Application for Insurance Cover Form*.

Obtain an *Application for Insurance Cover Form* at firstsuper.com.au/forms or by calling **1300 360 988**.

Checklist:

- > Have you provided your personal details in Section 1 of the *Application for Insurance Cover Form*?
- > Have you nominated the number of Death and 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 all other relevant details in Sections 4 to 8?
- > Have you signed and dated the form in Section 9?

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 305**

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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 by email.

Email me when my statements are available.

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 consent First Super to:

- use my TFN to search the Australian Taxation Office's (ATO) SuperMatch service for any super I may have,
- transfer any super-related monies held by the ATO to my First Super account and to notify me,
- 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 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 **Roll-in Your Super Form**, available 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

Do you elect to hold and retain cover with First Super even if you are under age 25 and/or your account balance is below \$6,000? Yes No

You should read the important information about insurance in super before making a decision. See our *Insurance* booklet at **firstsuper.com.au/PDS** or phone our Member Services Team on **1300 360 988** for a copy.

Do you elect (opt in) to keep any insurance cover held on your behalf with First Super, even if your account balance does not receive a contribution or rollover over a period of 16 continuous months? Yes No

> 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.

Automatic cover – 4 units of Death and Total and Permanent Disablement (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 TPD 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 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 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 into First Super: To transfer superannuation from your other funds into First Super, please complete the *Roll-in Your Super Form* in this PDS or see firstsuper.com.au/roll-in.

Section 8 – More about you

Do you have a financial advisor?

Yes No

If yes, is your advisor 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 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) and have read the additional information that also forms part of the PDS, dated 1 April 2020.
- > 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 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 of Disclosure information in the PDS and understand my obligations under the Insurance Contracts Act 1984.
- > 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:

Mail First Super
PO Box 666
Carlton South, VIC 3053
Email mail@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