

Become a member

Your super could be one of your biggest assets

With super often being the biggest investment besides your home, it's a key factor in whether you'll be able to live the life you want in retirement.

Profits go to members, not shareholders

While some other funds aim to make profits for shareholders, all our profits go back into member benefits like low fees and other services to help you get the most out of your super.

The fund you choose now can make a big difference to your future

Investment returns have a big impact on your final super account balance. Our Growth and Balanced Growth investment options have consistently performed strongly over the past 10 years.¹

Our fund matches competitive returns with community accountability

We look for investments that not only care for the environment, but offer jobs in the communities that our members live and work in.



We take care of the super for over
765,000
members²
and anyone can be a member

² July 2018

¹ Based on SR50 Balanced (60-76) Index and SR25 Conservative Balanced (41-59) Index median over the past 1, 3, 5 and 10 years, up to 30 June 2018. Our investment returns are calculated after allowing for tax on investment income and investment management expenses, but before the deduction of administration fees. Past performance is not a reliable indicator nor is it a guarantee of future performance. Investment returns can be positive or negative depending on how the market is performing.



It's easy to have your super with us

- 1 Go to firststatesuper.com.au/join and fill in your details.
- 2 Have your tax file number (TFN) handy.
- 3 While it's not compulsory to give us your TFN, providing it can stop you paying additional tax and make it easier to trace your super.
- 4 Verify your contact details.
- 5 Create a new password.
- 6 You'll then be directed to your new online account.
- 7 Here you will find your pre-populated choice of fund form.
- 8 Simply print and hand it to your employer.

You'll receive a welcome email with everything you need to get started.

Now you've joined, what's next?

To make the most of being with us, here are some next steps to get your super on track for the future. Remember, we're here to help you with each one.

Choose the right investments for you

Making sure you're in the right investment options for your needs and life stage is crucial. It could help to put your money to work and give you more to look forward to in the future.

Combine your super

If you have more than one super account, you're paying more than one set of fees. Over your working life this could add up to thousands. We can help you find and combine all your super.

Review your insurance

Paying for your insurance out of your super is an easy and affordable way to protect your family from the unexpected. As a member, and if you have insurance cover with us, you may be eligible to transfer any death, death with TPD and/or income protection that you may have in another policy to your super account with us.³

Get advice on maximising your money

First State Super members can access simple advice from a super adviser at no extra cost. It's a great way to get help with choosing your investment options, insurance and more.

³ Subject to eligibility and underwriting requirements being met. For information on transferring other cover to First State Super refer to the relevant Insurance Member Booklet Supplement for your division. Call us or visit our website for a copy.

The super fund that's with you all the way

As a profit-for-member fund, our super is all about you and making your money go further in retirement.



Our members come first



Competitive investment returns



Low fees,⁴ more for you



We're proudly local



Advice for a better future



Socially responsible choices



Award-winning fund

We're here to help you feel future ready

Remember, whatever stage of life you're at, we're here to help you get the most out of your super so you have even more to look forward to in the future.

- Go to firststatesuper.com.au
- Call us on **1300 650 873**
- Drop into one of our local branches



Awards and ratings



Disclaimer: This is general information only and does not take into account your specific objectives, financial situation or needs. Seek professional financial advice, consider your own circumstances and read our product disclosure statement before making a decision about First State Super. Call us or visit our website for a copy. Issued by FSS Trustee Corporation ABN 11 118 202 672, AFSL 293340, the trustee of the First State Superannuation Scheme ABN 53 226 460 365. Financial planning services are provided by our financial planning business State Super Financial Services Australia Limited, trading as StatePlus, ABN 86 003 742 756, AFSL No. 238430. StatePlus is wholly owned by First State Super. Note that you have a 14-day cooling off period if you change your mind about joining First State Super. Ask us for more information.

⁴ Based on SuperRatings 10 Year Platinum Performance Award for 2008-2018 and 2018 SelectingSuper AAA Quality Assessment.

