

Choosing an investment option

Getting your investments right can mean more money in retirement

Understanding your options and making an informed decision could make a difference to how much you'll be able to enjoy life in the future.

Creating a better future for all Australians is important to us

As well as delivering strong long-term returns,¹ we look for investments that not only care for our environment, but contribute to jobs in the communities that our members live and work in.

Strong long term returns can help to deliver a larger final balance

Our Growth and Balanced Growth investment options have consistently performed strongly over the past 10 years.¹

Advice to help you choose your investment options

A super adviser is on hand to help you choose your investment options, and it's included in your membership at no extra cost.



It's important to **review your investment options** to ensure they best **meet your needs**

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 manage your investments

Use your online account to choose, monitor and switch your investments.

- To log in, go to firststatesuper.com.au/login
- To view your investment mix and see the number of units you have in each option, go to the 'investment allocation' page.
- To change your investment options, go to the 'investment switch' page, where you can switch the option for your current balance, your future contributions or both.



If you need help working out the best investment mix for you, speak to a super adviser about your personal situation and risk appetite. Remember, simple advice is included in your membership, so you don't pay any extra.



Don't have online access? Setting up an online account is quick and easy. Just go to firststatesuper.com.au/register

A choice of investments to make the most of your money

To help you feel more confident about your future, we give you 12 different investment options to choose from.

Pre-mixed investments

If you're more comfortable leaving your investments to the experts, our pre-mixed options give you a mix of growth and defensive assets depending on where you're at. Choose from high growth to more conservative options as well as our socially responsible option.

Single asset class investments

If you want to be more hands-on, you can take advantage of one or more single asset class options including equities, property and fixed interest investments from Australia and around the world.

MySuper Life Cycle

If you don't choose an investment option, we'll put you in one of our two MySuper Life Cycle strategies, designed to give you the right mix of assets to grow your super based on your age.

Understanding how to invest well for life

Here are some things to be aware of when choosing your investment options.

Higher returns can mean more risk

Seeking greater returns from high growth assets usually exposes you to greater risk of negative returns, while more conservative options such as our Balanced Growth option aims to limit your risk and protect your capital.

Diversifying your investments can help minimise risk

As investments perform differently at various times, spreading your money across a number of asset types (like our pre-mixed options) can help to reduce your risk.

Your super will go through many ups and downs

Super is a long-term investment, so you need to look at the big picture. While you may be able to ride things out if you have more time, as you get older you might want a more conservative investment option.



Your investment choices at a glance

Our investment tool can help you learn more about the 12 investment options that are available. Plus, we'll show you what to consider when making your choices. Just go to firststatesuper.com.au/investmentchoices

Why invest with First State Super?

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,² 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



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² Based on SuperRatings 10 Year Platinum Performance Award for 2008-2018 and 2018 SelectingSuper AAA Quality Assessment.

