

# Your guide to getting started with First State Super.

**Setting up your workforce  
for a better financial future**

Issued by FSS Trustee Corporation ABN 11 118 202 672, AFSL 293340, as  
the trustee of the First State Superannuation Scheme ABN 53 226 460 365.  
MySuper Authorisation Number 53 226 460 365 073.

*Feel  
future  
ready*

**first**  
state super

Welcome to  
First State Super.  
We provide the  
right support  
and advice to  
help you and  
your employees  
**feel future ready.**



# Benefits of partnering with us

We'll help your employees build a better financial future – and help you make more informed workforce decisions.

As one of Australia's leading super funds, we provide great value super, insurance and financial advice to over 767,000 members. We are a profit-for-member fund working with sectors that support our communities. We provide the right support and advice to help your employees to feel future ready.

## For your organisation



### Simpler super admin

Our efficient platforms make super compliance easier. With our easy to use clearing house, you only need to make one transaction for each contribution period and the clearing house will sort out the rest.



### Ask our advice

We know your employees will have a lot of questions about superannuation, so our members can access simple advice through our Australia-based member contact centre, at no extra cost. For more complex financial planning questions, comprehensive advice is available on a fee-for-service basis.



### The support you need

From questions about contributions to demystifying compliance obligations, our dedicated Employer Relations Team is available to help your payroll and HR staff. Phone 02 4298 6013 or email at [employers@firststatesuper.com.au](mailto:employers@firststatesuper.com.au).



### Practical assistance and training

We offer onsite support for your HR and payroll staff including regular presentations and workshops. We also offer training services for our clearing house where required.

## For your employees



### Strong performance<sup>1</sup>

We offer 12 investment options to suit every super balance, career stage, risk appetite and investment interest, including two socially responsible investment options or the default MySuper Life Cycle option.



### Financial literacy and education

We can provide education and guidance to your employees to suit their career or life stage. Whether they are starting or changing jobs, transitioning to retirement or want to make changes to their super, we're here to support them, so they can make the best decisions for their future.



### All profits to members

As a profit-for-member fund with no shareholders, all our profits are used to benefit our members. We keep our fees low and offer great value insurance.



### Size and strength

We are one of Australia's largest super funds, with the largest member-owned financial advice network. Your employees can easily access support and advice in the way they want it – over the phone, email or face-to-face at one of our 115 appointment locations nationally.

<sup>1</sup> Our Growth and Balanced Growth options have consistently performed strongly over the past 10 years, based on SR50 Balanced (60-76) Index and SR25 Conservative Balanced (41-59) Index median 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.

# How to make contributions

It's easy to make contributions using our clearing house and it's free of charge for eligible employers.



## Step 1: Confirm your employer registration

Have your registered employer code on hand. If you are unsure of your employer code, contact **02 4298 6014** for assistance.



## Step 2: Register for clearing house access

Complete your clearing house registration process (5 minutes). You will receive a confirmation email with temporary login details once your registration is accepted.

If you've registered for clearing house access but are having trouble logging in, call us on **1300 650 873** to gain access.



## Step 3: Send contribution data online

Simply send your contribution data to our **clearing house**, which is set to the mandatory standard for superannuation contributions.



Learn more at [firststatesuper.com.au/clearinghouse](https://firststatesuper.com.au/clearinghouse)

## Not yet registered?

All it takes is 15 minutes to register for an employer account online, then you'll be ready to start making contributions.

All you will need is:

- ➔ your contact details
- ➔ the number of employees in your company
- ➔ your company's ABN
- ➔ how you'll be making your superannuation payments.

Go to [firststatesuper.com.au/employers](https://firststatesuper.com.au/employers) to register with us online. Then we will send you a confirmation email once your registration has been processed.

## It's easy to register

- ✓ Quick, free online registration
- ✓ Free access to clearing house for eligible employers
- ✓ Automatic insurance for employees
- ✓ Ongoing help and support

# How to join your employees



## Step 4: Single payment transfer

Using the contribution data you've sent, all it takes is **one easy payment** and our clearing house will take care of the rest.

## New employers

Register for access to our clearing house to join members online. You can also link existing First State Super members to your account by adding their membership number.

## Existing employers

If you're not yet using our clearing house, you may need to register with us to gain access. Call us to see if this applies to you.

If you're an existing First State Super clearing house user, you can add new employees at any time when you select First State Super as a default fund. You can find this in the Fund Relationships section of our clearing house.



## Step 1: Create account for new employee

To create an account for a new employee using our clearing house, you'll need their:

- ➔ full name (initials are not accepted)
- ➔ date of birth
- ➔ tax file number
- ➔ email address
- ➔ phone number
- ➔ residential address



## Step 2: Submit their first contribution

Once you submit their first contribution to the clearing house, your employees will receive a welcome email, including a copy of the Product Disclose Statement. We also send new members emails to guide them on setting up their account and getting the most out of their super.

## Cooling off period

You will have a 14-day cooling off period, where you can withdraw your employer registration.

This begins from the earlier of:

- ➔ the date you receive your welcome letter
- ➔ five business days after the date of your welcome letter.

If you choose to cancel your employer registration during the cooling off period, we will transfer the following to another superannuation fund:

- ➔ the amount of any contributions made by you (including salary sacrifice contributions) plus or minus any positive or negative earnings on these amounts.

This will be less any taxes and reasonable administration costs incurred by us.



**You must provide details of the other superannuation fund in writing within one month of exercising your cooling-off right.**

# Understanding your super obligations

We're here to help guide you so you can stay on top of your super obligations. Visit [superoracle.firststatesuper.com.au/](https://superoracle.firststatesuper.com.au/) for information on everything that you need to know... and more.

## 1 Make minimum super payments

**Government legislation requires employers to pay super guarantee (SG) contributions to eligible employees.**

The current contribution rate is 9.5% of employees' ordinary time earnings (OTE). You are not required to make payments for employees who are:

- Paid less than \$450 (before tax) in a calendar month
- Under 18 years of age and working less than 30 hours a week.

## 2 Meeting your SG contribution obligations

**You must contribute SG payments at least quarterly, by the following dates:**

Quarter	SG payment cut-off date	SG statement lodgement and charge payment deadline
1 July – 30 September	28 October	28 November
1 October – 1 December	28 January	28 February
1 January – 31 March	28 April	28 May
1 April – 30 June	28 July	28 August

## 3 Provide tax file numbers

**You must provide us with your employees' tax file number (TFN) within 14 days of them authorising its release, or send the TFN when you make the first SG contribution.**

- The ATO imposes penalties if you don't provide the TFN in the set time frame.



### Please note:

Super legislation and requirements change, according to the needs of the ATO. Make sure we have your contact details so we can keep you informed of changes you need to be aware of. You can also find everything you need to know at: [superoracle.firststatesuper.com.au/](https://superoracle.firststatesuper.com.au/)

# Looking after your employees' future

Members who don't make an investment choice will automatically be invested in the MySuper Life Cycle strategy. They have access to the same investment options and great value insurance cover as any other member.

## How we invest

	MySuper Life Cycle strategy	Choice strategy
<b>Investment strategy</b>		
See the Member Booklet Supplement: Investments	➔ Growth option up to and including age 59	➔ Five pre-mixed options
	➔ Balanced Growth option for age 60 and over	➔ Seven single asset class options
<b>Fees</b>		
See the Member Booklet Supplement: Fees and Costs	Administration fees are the same whether your employee is a MySuper member or a Choice member. Investment fees differ between options.	

## Built-in peace of mind

### Insurance

See the Member Booklet Supplement: Insurance	➔ Automatic Death and Total and Permanent Disablement cover
	➔ Optional start-up bonus cover
	➔ Additional Death and Total and Permanent Disablement cover
	➔ Optional Income Protection cover <sup>1</sup>



### Supporting your organisation

First State Super's Employer Relations Team is here to help you with:

- ➔ clearing house support
- ➔ assistance with employer registration
- ➔ help with online forms
- ➔ legislative questions

## Need help getting started?

**Phone** 02 4298 6013

**Fax** 1300 722 072

**Email** [employers@firststatesuper.com.au](mailto:employers@firststatesuper.com.au)

**Post**

PO Box 1229

Wollongong NSW 2500



<sup>1</sup>Additional insurance cover is subject to eligibility and underwriting requirements being met.

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