

Supported employment

This fact sheet is for members who are employed under a supported employment arrangement or have a disability. We explain some of the super-related issues that apply, and where to find more information. You can find all the forms referred to in this fact sheet at firststatesuper.com.au/forms.



Power of attorney

Members in supported employment often appoint a **power of attorney (PoA)** or other authorised representative to help them make decisions about their finances, including their superannuation. It's important to let us know if you've formally appointed a PoA. You can do this by completing the *Appointed attorney details* form on our website. The form outlines what information we need from both you and your PoA.

Your PoA can carry out a number of transactions on your behalf:

- ➔ make a contribution and, if applicable, lodge a notice of intention to claim a tax deduction for that contribution
- ➔ withdraw a benefit
- ➔ roll over or transfer benefits to another fund
- ➔ start or stop an income stream
- ➔ change a reversionary beneficiary
- ➔ vary pension payments
- ➔ choose an investment option.

NOTE: Your PoA cannot make a **binding** beneficiary nomination.

Whenever your PoA carries out a transaction on your behalf, they must complete the *Power of attorney declaration* form — also on our website — and send it to us, together with the relevant instructions.

Insurance

First State Super provides automatic insurance cover for eligible members. It's important to understand the level and cost of this cover and make sure it's right for you.

Insurance premiums are deducted from your super balance and if your income is low, the contributions your employer pays on your behalf may not be enough to cover the premiums. **This can lead to erosion of your account balance.**

Details of your insurance cover are included in your annual statement and in your online account, or you can call us. Make sure you understand the terms and conditions of your insurance. If you're in supported employment, or have a disability, you may be receiving disability support payments or be working limited hours.

If so, certain restrictions might apply. Full terms and conditions are included in the Insurance member booklet supplement for your membership category, available on our website or by calling us.

You can reduce or cancel your insurance cover any time by completing the *Application to reduce or cancel insurance cover* form. If you've registered for online access, you can also do this online via Insurance Express.

If you want to reactivate cover once it has been reduced or cancelled, you'll have to re-apply and provide detailed information about your health, income, occupation and lifestyle. The insurer may not accept your application.



Tax file number

There are many reasons why it's important to provide your tax file number (TFN):

- We can accept contributions on your behalf.
- If you don't provide your TFN, you might pay extra tax on contributions and withdrawals.
- It'll be easier to find any super you may have 'lost'. With your consent, we can use your TFN to check for any other super you may have and consolidate it into your account with us.

You can provide your TFN by completing the Tax file number collection form or logging into your online account. If you don't have a TFN, you can apply for one at www.ato.gov.au/tfn.



We're here to help!

☎ 1300 650 873

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✉ PO Box 1229
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www.firststatesuper.com.au

Super can be quite complicated and sometimes you just want to know that you're making the right decisions. Because the right decisions about your super can make a real difference to your financial future.

So if you've got any questions, or you just want the comfort of knowing you're on the right track, getting some advice can help.

StatePlus¹ is our financial planning business and is wholly owned by us. The team at StatePlus can answer simple questions about your super over the phone, or if your situation is more complex, prepare a full financial plan for you. It's all up to you, no obligation. Book online at firststatesuper.com.au/advice or call **1800 620 305** (Monday to Friday 8.15am to 8.15pm AEST/AEDT) to arrange an appointment.

¹ 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.

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