



Top ten tips

to **help you** get the
most out of your
membership



Feel future ready

Welcome to First State Super

As a new member of First State Super, there are a number of things you can do to make the most of your membership. Take a few minutes to consider the **Top Ten Tips** outlined in this guide. It's a great way to get your membership off to a good start.

Thanks for of being with us



Competitive fees

As one of Australia's largest superannuation funds, we use our size and stability to keep costs down.



Wide range of investments

We offer a range of investment options so you can choose the mix that best suits your needs.



Your partner in retirement

You can stay with us through our range of income stream products¹ when you decide to make the transition to retirement or to retire permanently.



Affordable, trusted financial planning

Whatever your needs, we can help connect you to advice² that will help you achieve your objectives.



Protect your most important asset

Protecting against uncertainty is important and your membership entitles you to a range of insurance benefits.



Help and support

Our friendly team is on hand to discuss your retirement plans and any queries you may have.



Take us with you

Even if you change jobs, you can keep your super with us and keep enjoying the benefits of your membership.

¹ Before making a decision seek professional financial advice, consider your own circumstances and read our product disclosure statement. Call us or visit our website for a copy.

² 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.

1 Get your super in one place

If you've got money with more than one super fund you could save quite a bit in fees by bringing your money into a single account. We call this 'consolidating your super'.

You can avoid paying unnecessary fees, receive less paperwork and have greater control over your super in just a few easy steps with our online Search & Combine tool. Before you withdraw your super from your other fund(s), check to see if you will pay an exit fee or lose any insurance cover.

Find & combine *your super online*



We can help you find any lost super you might have and move your super into one account. It's free, quick and convenient.

All you need is your member number and a few personal details, and we'll do the rest. There are no forms to sign or send in.



firststatesuper.com.au/combine

Before withdrawing super from your other fund(s), check to see if you'll pay an exit fee, or tax, or lose any insurance. You may wish to speak to a financial planner before making a decision.

Compare us

Independent research company Chant West allows you to compare key features of over 200 different funds on an 'apples with apples' basis. You'll receive a detailed report comparing First State Super and other funds you select.



Visit firststatesuper.com.au/compareus

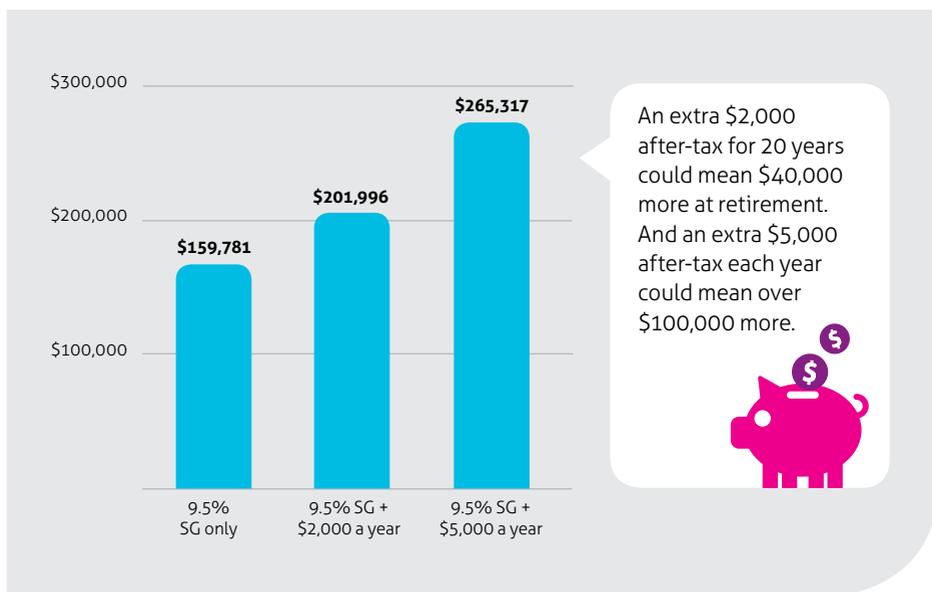
2 Add a little extra

Making extra super contributions to your super, even small amounts, can make a big difference to your account balance over time. And the sooner you start the more time your super has to grow through earnings.

You can top up your employer's compulsory contributions by making your own before or after-tax contributions by regular payroll deduction, direct debit, electronic funds transfer (EFT), BPAY® or cheque.



Find out more by visiting firststatesuper.com.au/boost.



The examples are based on the superannuation calculator on the MoneySmart website. The assumptions do not reflect the returns or fees and costs for First State Super. Please see the current Product Disclosure Statement for the First State Super product you currently hold for more details. The examples are illustrative only and are based on the following assumptions: \$60,000 pa salary, \$40,000 starting balance, 20 year investment term, 0.5% pa management costs, 5.7% pa investment earnings, 7% earnings tax, \$100 pa insurance premiums, 2.5% rise in cost of living, 1.5% rise in living standards. They should not be taken as an estimate or guarantee of the superannuation benefits you may receive from First State Super nor are they intended to convey any forecasts of future performance of the fund or its investment options.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

3 Protect your most important assets — you and your family



As a member you have access to death, total and permanent disablement, and income protection insurance cover to protect against unexpected events that may cause financial hardship.



The **insurance calculators** on our website can help you decide how much insurance you need. You can also apply to transfer cover that you may have in another policy in your name to First State Super. You should refer to your *Member Booklet* and the *Member Booklet Supplement: Insurance* (for your membership category) for more information.

For simple advice about insurance, don't forget that we can connect you to an adviser at no additional cost. Call **1300 650 873** for more information.

Applications are subject to acceptance. Insurance cover is provided to First State Super by TAL Life Limited (TAL (ABN 70 050 109 450, AFSL 237848).

4 Register for online access

Get more out of your membership by taking a few minutes to register for online access to your account.

Once you register, you'll be able to see your account balance at any time, change your investment mix, check your insurance and update your details.

If you provide your email address, you will be notified of any changes to superannuation and developments within the fund electronically, via email and online.

Step 1

You'll need your **member number** that is in the welcome letter sent to you with this guide. Go to **firststatesuper.com.au/register** to access your account online.

Step 2

Click **Register now**, fill in your personal details and set up a password.



5 Get advice¹

You can access a range of advice services to suit your needs. For simple financial advice on matters related to your First State Super account, you can receive over-the-phone or face-to-face advice at no extra cost. For more complex advice, a fee will be payable after an obligation-free appointment to help you determine what you need.

 To make an appointment go to firststatesuper.com.au/advice or give us a call.

¹ Financial planning services are provided by 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.



6 Nominate a beneficiary

Your will alone cannot dictate how your super is distributed in the event of your death. But you can control how your super account and any insurance benefits are distributed when you die by nominating a beneficiary (or beneficiaries).

For more information read the *Member Booklet Supplement: Nominating beneficiaries* or the *Nominating beneficiaries* fact sheet which are available from our website or by calling us.



7 Attend a free seminar

We run a regular seminar program covering superannuation, investment and retirement. For information, or to book a place at a seminar:

- go to firststatesuper.com.au/seminars
- email seminars@firststatesuper.com.au



8 Review your investment options

Growing your savings for a comfortable retirement partly comes down to making good investment choices.

If you don't choose an investment option, your super is invested in our default investment options. There are two options: MySuper Life Cycle Growth, and MySuper Life Cycle Balanced Growth.

To find out more visit our website or read the *Member Booklet Supplement: Investments*. To choose or change your investment options, login to your online account or complete the *Investment choice (superannuation)* form available on our website or from our service centre.



9 Keep your details up-to-date

If your address, phone number or email details change, please let us know. It's easy to update your contact details by logging into your account online, or by calling us.



10 Read your Member Booklet and keep your member number handy

Your **Member Booklet** (also called a Product Disclosure Statement) highlights the fund's key features and your entitlements as a member.

Your welcome letter, which is included with this guide, contains your **member** and **account number**. You should keep these numbers handy and quote them whenever you contact us so we can quickly locate your records and answer your enquiry.



Don't forget your membership is **portable**, so you can stay with us even if you change jobs.



Service and advice

Phone 1300 650 873

Fax 1300 722 072

Email enquiries@firststatesuper.com.au

Web firststatesuper.com.au

Post PO Box 1229
Wollongong NSW 2500

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.