

Get Future Ready with our *finance checklist*

We've created a handy financial health checklist that will walk you through some key steps and make sure you're future ready.

Congratulations on taking your first steps on what we hope will be a long and fulfilling career in our healthcare sector.

We know it's a busy time for you with graduating and starting your new role – we've all been there. So, it only seems right that we try to make one thing less painful for you – your finances!

We're proud to support AMA Victoria to support you, medical professionals, doctors and health professionals nationally as their super fund and to be able to support all of our members to reach for a better financial future.

About First State Super – a force for a better future

We're proud to deliver low fees¹ and strong long-term returns² for our members. We also strive to be a force for good and we are the only Australian organisation invited to form part of the United Nation's Global Investors for Sustainable Development Alliance.

First State Super's primary focus is and will remain delivering the best possible retirement outcome for our members. Through our participation in this Alliance we believe we will not only achieve our purpose but deliver a better societal outcome for all.

Your financial checklist

- ☐ Get your new budget in order
- ☐ Paying off HECS-HELP debt
- ☐ Keep track of your super
- ☐ Consider consolidation
- ☐ Insurance to protect you
- ☐ Review your investment options
- ☐ Grow your super
- ☐ Get advice when it all seems too much



First State Super invests in Australian communities, from affordable housing to renewable energy and world-class infrastructure, we deliver good for the community and strong long-term returns¹ for our members. What does your super fund? 



¹ The total annual fee (inclusive of admin and investment fees) for our Growth option is 1.10% p.a., the industry average is 1.43% p.a., Chant West Super Fund Fee Survey, March 2020, based on a \$50,000 balance in a Growth option.

² Our Accumulation Fund Growth option delivered a 10 year return to 31 May 2020 of 7.77% (SuperRatings Fund Crediting Rate Survey for the SR50 Balanced (60-76) Index), compared to the 10 year return of the Super Ratings SR50 Balanced (60-76) Index median (50 funds) of 7.13% for the same period. Returns are net of investment fees, tax and implicit asset-based administration fees. Past performance is not a reliable indicator of future performance.



Make sure you are financially aware



Get your budget in order

Your new job comes with a new salary and now that you've finished university you probably have a few new costs. Create a budget so you can save for that new car or holiday. Go to firststatesuper.com.au/budgetcalculator



Paying off HECS-HELP debt

Now that you're joining the full-time workforce, you'll probably start paying back your HECS-HELP debt. There's not a lot to it, but we've compiled a few key things you need to know.

firststatesuper.com.au/startingout



Keep track of your super

Now that you're starting your career, this could be the first time you're being paid super. Make sure you know how to keep track of your balance and stay up to date with any changes.

For First State Super members you can track your balance and a whole lot more through our app.

Download it now from the app store!



Consider consolidating your super

It's important for your financial future to have your super with a fund that has strong long-term performance, low fees and aligns with your values. But wherever you choose to have your super paid to, the most important thing is that all your money sits with the same fund, this means you only pay one set of fees. Be aware that there are many things to consider before consolidating your super, find out more at firststatesuper.com.au/combine

Consolidation is easy too, if you're a First State Super member just use our Super Match tool to find and consolidate your super. supermatch.firststatesuper.com.au



Grow your super

Did you know you can save for your first home in your super? Did you know you might be eligible to receive a government co-contribution to your super if you make extra contributions? There's lots of options to make smart financial decisions in your super and you can discover them here firststatesuper.com.au/contribute and remember you can call us for advice.



Review your investment options

The money you put into super now (and how you invest it) is incredibly important to your future. Make sure you understand how your fund performs and where your money is being invested.

For First State Super members you can login in to your account or the app to see how your money is invested – you can make changes to these options there as well. But if it's all a little complex, we're here to help.



Insurance to protect you

We offer flexible insurance within super.

From 1 April 2020, insurance rules changed for members under the age of 25 or with an account balance below \$6,000. Contact your super fund or for First State Super members visit firststatesuper.com.au/keepmyinsurance to find out more.



Get advice when it all seems too much

Does super seem like a complex world that's too much to deal with? Many of our members feel exactly the same way. That's why First State Super offers simple advice at no additional cost across super, investments and insurance to our members.

Simply call our passionate team and we'll help you set up your account or organise the right advice for you. You might also see members of our team around your workplace running seminars or providing support, don't be shy and say hello – they are always happy to point you in the right direction.

Contact us



Meet your local team

We have office and appointment locations across Australia. Find one near you at firststatesuper.com.au/locations



Visit our website

firststatesuper.com.au to discover how to make the most of your super



Phone

Call us on **1300 650 873** for all your super support needs

Choose First State Super

Complete this form and give it to your employer's HR or payroll officer

This form is for employees who are not subject to Choice of Fund legislation. It is intended for employees who are under an award or other industry arrangement that allows them to choose the fund to which their compulsory contributions will be paid from a limited list that includes First State Super. If you're unsure whether this applies to you, ask your employer before completing the form. If you are subject to Choice of Fund legislation, your employer is responsible for ensuring they comply with the legislative requirements.

i It isn't compulsory to provide your TFN but if you don't, you may pay additional tax and your contributions may not be accepted. If you quote your TFN to your employer for super purposes, they may provide it to your super fund.

i **IMPORTANT!** Any money you have in your existing fund(s) will remain there until you arrange a transfer. If you do transfer other money, make sure you check whether exit fees or penalties apply and whether insurance cover will be affected.

P Please sign and date form here.

1. Your personal details

Member number	Account number	Date of birth (DD-MM-YYYY)
<input type="text"/>	<input type="text"/>	<input type="text"/>
Title	Last name	
<input type="text"/>	<input type="text"/>	
Given name(s)		
<input type="text"/>		
Address		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Daytime contact number	Mobile number	M F
<input type="text"/>	<input type="text"/>	<input type="text"/>
Tax file number	Employer name	
<input type="text"/>	<input type="text"/>	
Email (for security reasons, please ensure that your nominated email address is your personal email address and not a role-based email address such as employee_title@company.com.au)		
<input type="text"/>		

2. Privacy

The personal information provided on this form is collected by and held for First State Super by the fund administrator, Mercer Administration, in accordance with the *Australian Privacy Principles of the Privacy Act 1988* (Cth), for the purpose of administering accounts and providing services associated with fund membership. For further information about how personal information is handled, please call us on 1300 650 873 or visit firststatesuper.com.au/privacy to view the privacy policy (a hard copy of the policy may also be provided on request). The policy contains information about access to and correction of personal information, how a complaint can be made about a privacy breach and other important information about how personal information is collected, used and disclosed.

3. Your choice nomination and declaration

Please cross **X** each box:

- ☐ Yes, I would like my employer to make contributions under my award or industrial agreement to First State Super.
- ☐ I understand that by completing this form, I am applying to join First State Super as an employer sponsored member as a result of an arrangement between my employer and First State Super.
- ☐ I have read and understood the *Member Booklet (Product Disclosure Statement)* available at firststatesuper.com.au/forms.
- ☐ I have read and understood the First State Super privacy policy.

Signature	Date (DD-MM-YYYY)
<input type="text"/>	<input type="text"/>

NOTE: Once your account has been activated and your first contribution received (this will depend on when your payroll officer sends your details and payment to us), we will send you a welcome pack containing the *Member Booklet*.

4. Where to send your form

The original form must be sent to your employer or payroll officer.

For more information and to make online enquiries visit firststatesuper.com.au or call us on **1300 650 873** Monday to Friday 8.30am to 6.00pm AEST.

