

Super that moves with you

With FirstChoice Employer Super, your account stays with you when you change jobs - so your super keeps growing while you move into your next role.

Your account stays open and you continue to have access to many of the benefits you enjoy today, such as:

↑ Strong performance¹

↓ Fees lower than
the super industry
average²

\$ Invest with our
smart CFS Lifestage
option, or build your
own portfolio - the
choice is yours

Peace of mind, built into your super

If you currently hold Death and Total & Permanent Disablement (TPD) insurance cover through FirstChoice Employer Super, this will continue when you leave your employer. If you hold Salary Continuance Insurance (SCI) cover, this cover may be cancelled if you do not elect to keep it.

The type or level of cover may change if any benefits were tied to your employer plan but you will continue to be protected that can support you through life's unexpected moments. Refer to the [FirstChoice Employer Super Insurance booklet](#) for further details.

This is a good opportunity to review your insurance to make sure it still meets your needs. You can check or update your cover by logging into the CFS App and tapping on the "My CFS" tab, then "Insurance".

Financial advice whenever you need it

As a FirstChoice Employer Super member, you can continue to access Super Advice at no extra cost. This service is designed to help you make informed decisions about your super, including how your investments work and whether your current settings are right for you.

We also offer a range of other advice options to support different levels of need, so you can choose the right type of help at the right time.

Explore advice options at: <https://www.cfs.com.au/personal/tools-resources/advice>

What changes after you leave?

A few things will naturally change when you are no longer part of your employer's plan:

- Your former employer will stop making contributions, but you can provide your FirstChoice Employer super account details to your new employer to continue using your account
- Any employer-funded or subsidised insurance benefits will end
- Some fees or costs may change depending on your contribution pattern
- Your plan adviser will step away once you transition however you continue to have access to our financial advice support and services

Notify your new employer on the CFS App

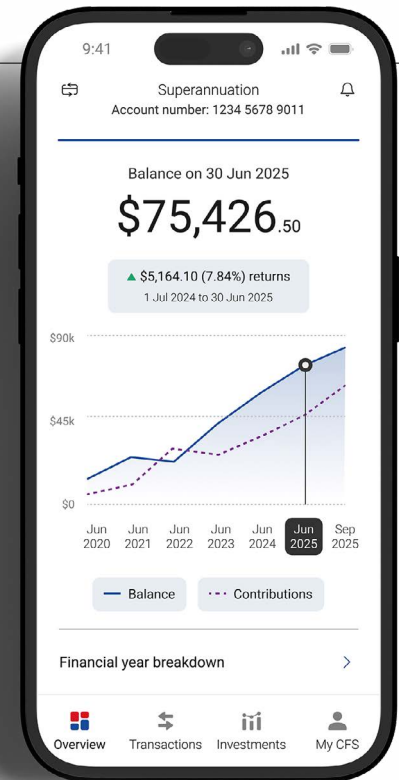
You can make sure your new employer pays your super into your FirstChoice Employer Super account with just a few taps on the CFS App. Sharing your super details only takes a minute and helps keep your contributions on track.

How to share your details:

- Login to the CFS App
- Tap on 'Grow my super'
- Select 'Share details with employer'

If you don't have the app yet, you can download it now from the App Store or Google Play.

Can't locate your OIN? Check your most recent CFS statement or click [here](#) to easily retrieve your OIN



Need help? We're here for you

If you have any questions or need support with your account, our team is ready to help.

You can contact us Monday to Friday, 8:30am to 6pm AEST.

Phone: 13 13 36

Email: contactus@cfs.com.au

Download
the app



Disclaimer:

¹ Past performance is not a reliable indicator of future performance. CFS MySuper Lifestage is a top performer over 1, 3 and 5 years for growth and balanced options based on the SuperRatings Fund Crediting Rate Survey 30 September 2025. Returns greater than one year are annualised and are net of fees and costs (excludes member fees).

² Source: Chant West Super Fund Fee Survey September 2025 for MySuper products based on the FirstChoice Employer Super Lifestage 1965-69 option for a member balance of \$50,000. Fees may vary for different age cohorts.

Please refer to page 17 of the FirstChoice Employer Super Reference Guide for additional information on retained benefits:

<https://www.cfs.com.au/content/dam/prospects/fs/5/1/fs5115.pdf>

Super Advice by CFS Advice Services: AIL has appointed CFS Advice Services Pty Ltd ABN 52 682 119 651, AFSL 564571 (CFSAS) to provide one-off limited personal advice on specified topics to members of FirstChoice Superannuation Trust who access the Super Advice service. AIL and CFSAS are both members of the Colonial First State group of companies. CFSAS holds a financial services licence to provide personal financial product advice, and its financial advisers act under this licence when providing advice services to members. CFSAS is responsible for financial advice provided to you under the Super Advice service. Before you receive a financial service from CFSAS, you should read the Financial Services Guide (FSG) issued by CFSAS. The cost of providing the Super Advice service is collectively charged to all members of the Fund and is incorporated in the fees and costs shown in the PDS. Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and issuer of FirstChoice range of super and pension products. Information on this document is provided by AIL. It may include general advice but does not consider your individual objectives, financial situation, needs or tax circumstances. You can find the target market determinations (TMD) for our financial products at <https://www.cfs.com.au/tmd> which include a description of who a financial product might suit. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. You can get the PDS and FSG at www.cfs.com.au or by calling us on 13 13 36. The insurance provider is AIA Australia Limited ABN 79 004 837 861, AFSL 230043 (AIA Australia, the 'Insurer'). AIA Australia is part of the AIA Group. The respective insurance covers are provided under policies issued to the trustee. Apple, the apple logo & iPhone are trademarks of Apple Inc, registered in the U.S and other countries. App store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. 32286/ FS8735/0426