



Set up your
second half
with FirstChoice
Employer Super

Contents

1

Expertise you
can rely on

2

Making the move
to FirstChoice

3

Investing to
grow your super

4

Insurance that
has you covered

5

Your super at
your fingertips

6

Super that's
more rewarding

Your super plays a big part in your future and retirement needs. That's why selecting the right super fund is an important decision.

The good thing is that with your employer paying the super guarantee into your super as employer contributions, your savings are already starting to add up.

Your employer has chosen to offer you FirstChoice Employer Super from Colonial First State. If you wish to have your contributions paid into this fund, complete the **Super Choice form** and hand it to your employer.



Your super follows you

To help reduce duplicate super accounts, the Australian government has introduced a system where you will keep your existing super fund when you change jobs – your super account will be ‘stapled’ to you.

How does it work?

Your superannuation contribution will be paid depending on the following options.

1. You choose a super fund

If you choose a super fund, your new employer must contribute to your chosen fund.

Choosing a super fund is easy – you can do it online using your MyGov account, with the assistance of the Government’s new ‘YourSuper Comparison Tool’, or you can complete a Superannuation standard choice form that your employer gives you.

2. Your stapled fund if you don’t make a choice

If you don’t choose a super fund, your employer must request the details of your stapled fund from the ATO. If the ATO provides your employer with the details of your stapled fund, your employer must contribute to that stapled fund.

3. Your employer’s default fund if you don’t make a choice

If you don’t (or can’t) choose your own super fund, and you don’t have a stapled super fund, your employer must pay your super into a super account they choose for you. This is your employer’s ‘default fund’.



For more information, visit the ATO website:

<https://www.ato.gov.au/Individuals/Super/Getting-your-super-started/Employees/>

An employee may not be eligible to choose their own fund if the employer is making SG contributions to a fund under certain industrial instruments. In this case, the process shown here does not apply. Please seek industrial relations legal advice for your particular situation.

Expertise to help you look forward to the future

At Colonial First State, we have over
\$14 billion
invested on behalf of over
200,000 Australians.¹

As experts in superannuation and retirement solutions, we have the insights to help you make the most of your super so you have more to enjoy in the future.²

Our experienced teams are dedicated to providing you with the very best in investment, education and customer support to keep you on top of things at every step.



CFS - FIRSTCHOICE
EMPLOYER SUPER

¹ As at July 2022.

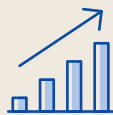
² FirstChoice Employer Super has been awarded the highest rating possible from both The Heron Partnership (from 2006–2022) and Selecting Super (from 2008–2022).

Everything you want from a super fund



Adapts to your lifestage

To take the hard work out of managing your super, our Lifestage investment options adjust how your super is invested as you get older, to suit your stage of life.



Wide choice of investments

If you prefer to have more of a say in your investment strategy, FirstChoice lets you choose from our wide range of investment options.



Flexible insurance

There is a range of flexible insurance options to protect you and your family. Cover will be either provided automatically to eligible members or on request.



Super education

Our member education program includes workplace seminars, webinars and online resources to help you make informed decisions about your financial future.



Local support

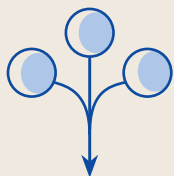
It's good to know that when you need help, we're here for you. To talk to our friendly team, simply contact our Australian call centre on 1300 654 666.



Learn more about FirstChoice at: cfs.com.au/personal/products/superannuation/employer-super

Getting started with FirstChoice

Once your first contribution has been made, you'll receive a Welcome Kit with all the information you need, and an Insurance Pack about any insurance cover that may be included in your super. There are also a few things you can do to get the ball rolling:



Consolidate your super into FirstChoice and you could save on fees.

Complete the form →



Make sure your super goes to the people you love should anything happen to you.

Nominate your super beneficiary →



Stay on top of your super and keep your account details up to date.

Download our member app or log in to FirstNet →



For more information, visit the ATO website at:
ato.gov.au/Individuals/Super/Getting-your-super-started/Employees

An employee may not be eligible to choose their own fund if the employer is making SG contributions to a fund under certain industrial instruments. In this case, the process shown here does not apply. Please seek industrial relations legal advice for your particular situation.

Investment options for every age and stage

Working out the best way to invest your super may be the last thing on your mind right now. However, in the future, you may want to put more thought into how your super is invested.

No matter what type of an investor you are – whether you're happy to leave your super to the experts or want to take a hands-on approach – FirstChoice lets you grow your super your way.

With FirstChoice, you can not only tailor your own portfolio depending on the market and the level of risk you're comfortable with, but you can change the way your super is invested at any time.³

Consider talking to an adviser

Of course you always need to consider which investment option is right for you and may want to talk to a financial adviser before making a decision.



Start your search at: cfs.findadviser.com.au

³ If your request is received before 3pm Sydney time it is generally processed and invested effective on a business day.





ANNA • 26

“I don’t want to think about my super at this stage”

Unless you tell us otherwise, your super will be invested in FirstChoice Lifestage. Designed by our investment specialists for people in the same five-year age band as you, your money is invested appropriately for your age and the number of years until retirement, and automatically adjusts over time.

Benefits of FirstChoice Lifestage

- Managed by experts across a range of investments
- Adds diversification and manages risk by investing in different asset classes
- Adjusts automatically according to your age so you stay in the one option
- Asset allocation takes market movements into account



See how Lifestage can work for you at:
cfs.com.au/personal/resources/firstchoice-lifestage-tool



JESS • 34

“I want to choose an investment option to suit me”

Our FirstChoice Select options let you choose from a range of pre-mixed investments that offer different levels of diversification and risk.

This includes options that invest across asset classes and combine a number of investment managers. Or you can select a multi-manager, single-sector option, which combines a number of investment managers within a single asset class, like Australian shares.



JAMES • 48

“I want to tailor my own investments”

If you want to build your own portfolio from a broader investment menu, we give you access to some of the biggest investment managers along with boutique managers.

Check in with an adviser

If you're choosing your asset allocation from our investment menu, you may want to work with a financial adviser to ensure that it best suits your needs.

Our insurance has you covered

FirstChoice offers a comprehensive range of insurance provided by AIA Australia⁴ to protect you and your family. If you're eligible, insurance is provided automatically once you're 25 and have \$6,000 in your super account. If you're under 25 or have less than \$6,000, you can opt in for cover.

Generally, your default cover includes both Death and Total and Permanent Disablement (TPD) cover. The insurance you may be eligible for includes MySuper cover (legislated by the government), employer selected cover or individual cover that's selected by you.

Throughout your life, your insurance needs may change, so you can apply to increase or decrease your cover at any time.⁵

We also offer Salary Continuance Insurance (SCI), which covers you if you are temporarily unable to work due to an illness or injury. This gives you the choice of having benefits paid for two years, five years or until you're 65, with a range of waiting periods.



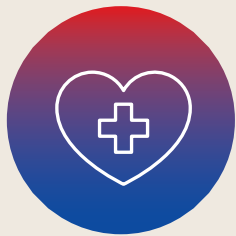
For more information, read the insurance booklet at:
cfs.com.au/personal/overview/super-overview/insurance-in-super

⁴ The insurance provider is AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia). AIA Australia is part of the AIA Group. The insurance cover is provided under policies issued to the trustee.

⁵ The process to assess any increase in cover (underwriting conditions) applies to the additional amount of insurance cover, which means you may be asked to provide evidence of your health.

Flexible life insurance options from AIA

- If you make a claim, you and your family are provided with the utmost compassion and empathy
- A dedicated case manager will look after you and your family throughout the claim process
- Any claim you make is dealt with promptly, efficiently and in good faith



Wellbeing
programs
for members:

OneLife: OneLife is an online community that encourages you to live a healthier life by focusing on four key areas: Move Well, Eat Well, Think Well and Plan Well.

CancerAid: If you're diagnosed with cancer, the CancerAid app gives you access to a 6-week coaching program and the ability to take greater control of your care and achieve better health outcomes.



HEALTHIER, LONGER,
BETTER LIVES



Super at your fingertips

Here are just some of the ways we make it easy for you to manage your account, check your super balance and access the information you need along the way.

Our member app helps you stay connected

- Access your key account information
- Monitor your super balance and transactions
- Track your employer contributions
- Check your beneficiaries
- Update your insurance details
- View super information and resources

To learn more about the app, visit **cfs.com.au/app** or simply download today by scanning one of these QR codes.



Keep track
of your super
on the go

Apple, the Apple logo and iPhone are trademarks of Apple Inc, registered in the US and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC.

Learn more with our Super Sessions

To help you get super smart, our education program provides you with the knowledge and tools to help you take control of your super.

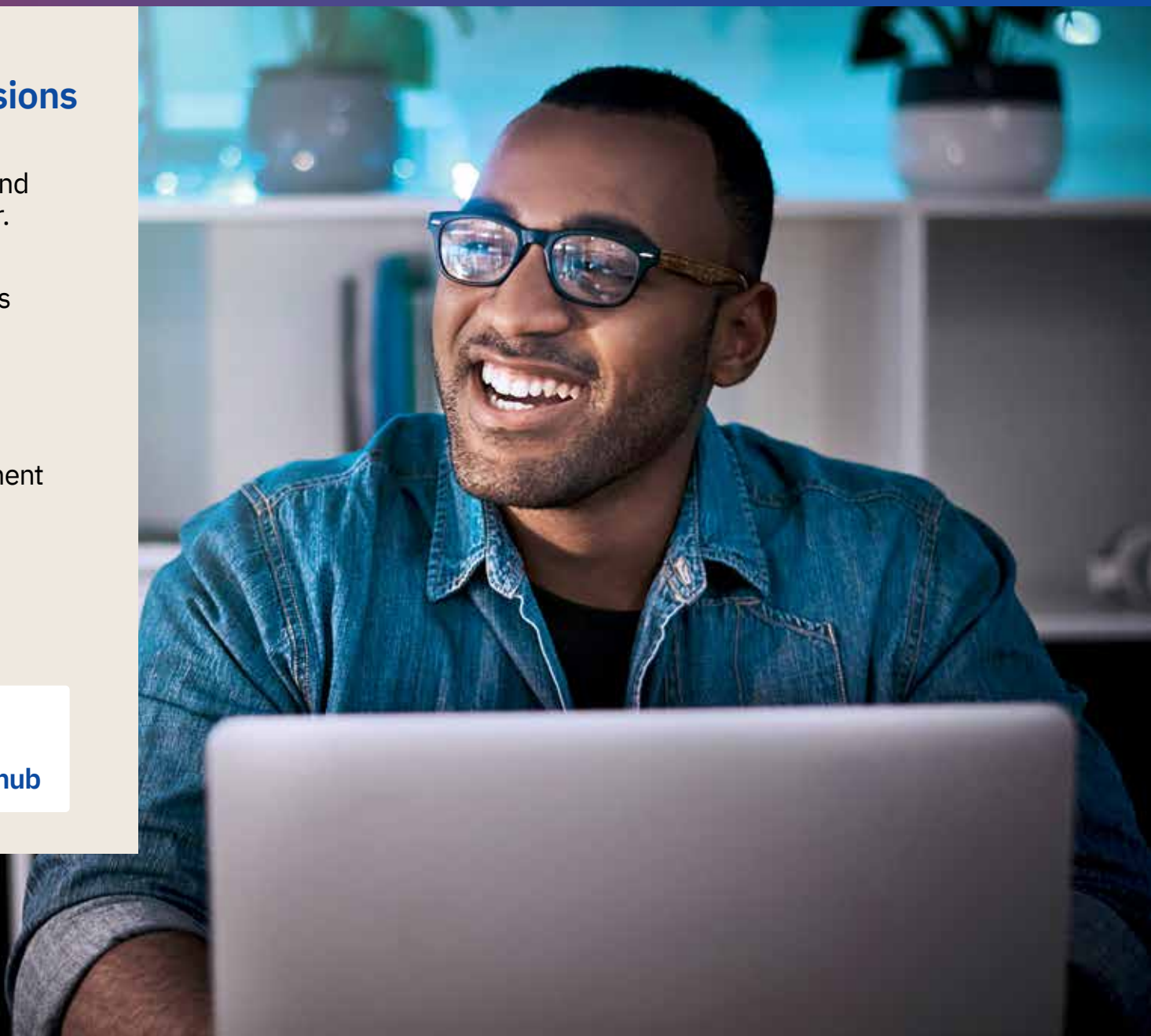
Learn in a way that suits you, whether it's through workplace presentations, webinars or videos.

Topics include:

- Consolidating your super
- Understanding your statements
- Knowing how much you'll need for retirement
- Closing the super gap for women



Check out our Super Sessions at:
cfs.com.au/personal/resources/learning-hub



Save on health insurance

FirstChoice members can enjoy an 8% discount on health insurance premiums through our partnership with CBHS Corporate Health.⁶

As health insurance that's there to help you be healthier and happier – not just care for you when you're sick – CBHS Corporate Health will help you find the right level of cover for your lifestyle.



Get more information on health insurance call 1300 586 462

⁶ The percentage discount is reviewed periodically and is subject to change. Discount applies to the standard CBHS Corporate Health Insurance premiums as advertised on cbhscorporatehealth.com.au. Colonial First State is not responsible for, and expressly disclaims all liability for, damages of any kind arising from the use of, reference to, or reliance on any of the information contained in this document or for any services or actions of CBHS Corporate Health and CBHS Health Fund Limited. While this material is published with necessary permission, its content is the responsibility of CBHS and Colonial First State gives no guarantee that the information provided is accurate, complete or current.

Access to expert financial advice

When making decisions about your super, financial advice looks at your personal circumstances to help you make the right decisions. It can really help you set your financial goals and feel confident that you're making the most of your money for the future.

If you need personal advice and your plan doesn't have an adviser, you may want to find one who can help with your needs.



**Take the first step with our Find an Adviser
site at: cfs.findadviser.com.au**



Other helpful super tools and services



Member guidance team

For general advice on your super, our member guidance team are here to help at no extra cost.

Call us on 1300 654 666



Online tools and calculators

Our handy online tools can help you get organised, including a budget planner and a super calculator.

Plan your budget and calculate your super at:

[cfs.com.au/personal/
resources/research-and-tools](https://cfs.com.au/personal/resources/research-and-tools)



Member guidance team

For general advice on your super, our member guidance team are here to help at no extra cost.

Call us on 1300 654 666

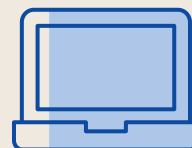
Here's what you get from FirstChoice



**Welcome Kit and
Insurance Pack**



**Half yearly
statements**



**Online account
access**



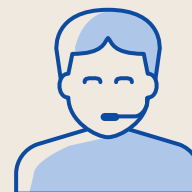
**Colonial First State
app**



**Super education
and insights**



**Industry news
and updates**



**Australian-based
call centre**



**Member
Benefits**



SALE



For more information call 1300 654 666 or visit cfs.com.au/employersuper



Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the issuer of FirstChoice Employer Super offered from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557. This document 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 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 1300 654 666. Information presented is for general knowledge purposes only and does not constitute an offer, invitation, request or recommendation to apply for the product. All applications for these Products must be on the application form attached to the PDS which can be completed online (other than for FirstChoice Employer Super) or on the paper version. Applications for FirstChoice Employer Super can be made by speaking to your employer or Relationship Manager (RM). The insurance provider is AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia). AIA Australia is part of the AIA Group. The insurance cover is provided under policies issued to the trustee. This information is based on current requirements and laws as at the date of publication. Published as at 27 July 2022.

565889_CFS00039/28507/FS2805/0922