

Employer application form



Enjoy the benefits of being a Health Super Registered Employer:

- A dedicated Account Manager and Administration team member.
- Invitations to informative employer seminars.
- Regular employer newsletters, to keep you up to date with legislation and super changes.

Use black or blue pen
and capital letters

Important information: *Indicates mandatory fields. Please ensure these fields are completed properly.

About your business

Registered name of business*

Trading name

ABN*

Sector Public sector Private sector Other

Industry type Health and Community Services Other industry

Type of business (E.g. Hospital)

Your business address & contact details

Street address* (PO Box not acceptable)

City/Town* State/Territory* Postcode*

Postal address (if different from street address above)

City/Town State/Territory Postcode

Phone (business hours)* ()

Mobile

Email address*

Do you have offices in other states? Yes No If yes, please indicate: ACT NSW NT QLD SA TAS VIC WA

Key contacts and details

CEO/Director contact information

Title (Mr, Mrs, Ms, Dr or Other) Given name(s)*

Family name*

Job title

Phone (work)* ()

Email address

Super contact (payroll/HR)

Title (Mr, Mrs, Ms, Dr or Other) Given name(s)*

Family name*

Job title

Phone (work)* ()

Email address*

Ways to submit contribution data

Health Super requires all Registered Employers to submit contribution data via one of the following options: (please tick one)

- 1. eSuper online** Manage your contributions with our secure online service. It's easy, and it comes to us instantly, avoiding unnecessary paperwork and delays.
- 2. Email** You can submit contribution data to us using a Contributions Schedule (pre-formatted Excel spreadsheet) and send via email. A copy of the schedule will be included in your welcome pack.
- 3. Payroll upload** You can send your contribution data electronically using a payroll bureau or your in-house payroll system. Please call 1800 133 050 to set this up prior to sending.
- 4. Mail** You can submit contribution data by completing the Contributions Schedule and mailing it to us. Please note that if you select this option we require you to pay by cheque only, which must accompany the schedule. A copy of the schedule will be included in your welcome pack after registration. For more information contact us on 1800 133 050.

Office use only: EAF0611



Payment Options

For email or payroll files you can choose either BPAY®, EFT payment or cheque. If submitting the Contributions Schedule by mail we require payment by cheque only.

Please tick one box.

BPAY

EFT

Cheque

When will these payments commence?

What will be the frequency of payments?

Fortnightly

Monthly

Quarterly

Your staff

Total number of Health Super members in your business

Total number of staff employed in your business

Other funds your staff are members of (optional)

Your agreement with Health Super

Participation Agreement: This Agreement is made FSS Trustee Corporation ABN 11 118 202 672 AFSL 293340 as Trustee of First State Superannuation Scheme ABN 53 226 460 365 of which Health Super is a division (Health Super) and the Employer referred to in the application form.

Recitals

- FSS Trustee Corporation ABN 11 118 202 672 AFSL 293340 as Trustee of First State Superannuation Scheme ABN 53 226 460 365 of which Health Super is a division (Health Super) is governed by a Trust Deed (as amended from time to time and presently in force) ("Trust Deed").
- The Trust Deed provides that the Trustee may enter into an agreement with any person to become an Employer that participates in the Fund.
- In accordance with the terms of this Agreement, the applicant hereby applies to participate in the Fund as an Employer, and to remit contributions to the Fund for its Employees as notified to the Trustee from time to time.
- The Applicant hereby acknowledges that this Agreement is subject to the requirements in the Trust Deed and any relevant law.
- The Applicant hereby acknowledges that it has received the Health Super Accumulation Product Disclosure Statement (PDS) with this application form.

This agreement witnesses that:

- Any word or expression given a particular meaning in the Trust Deed has the same meaning in this Agreement.
- Subject to the approval of the Trustee, effective on and from the date of this Agreement, the applicant will become an Employer under the Trust Deed in respect of its Employees who are or become members of Health Super.

- The Applicant agrees to comply with all provisions of the Trust Deed affecting it as an Employer.
- It is the sole responsibility of the Applicant to comply with its contribution obligations, including:
 - Payment of any contributions set out in the application form to participate in the Fund as an Employer;
 - Payment of any contributions required by legislation or any agreement, award or workplace arrangement from time to time; and
 - Prompt remission of relevant member contributions (if any) to the Trustee as required by legislation.
- In certain circumstances the Trustee may refund contributions made in error to the Fund, or required to be refunded under government legislation, but the Trustee accepts no claim, demand, loss, liability or damage connected, either directly or indirectly, with such an error.
- Where the Applicant is a partnership, if there is a change in the composition of the Applicant by and addition or resignation (or other cessation) of a partner, the Applicant must as soon as practicable provide to the Trustee written notice of that change.
- If the Applicant is dissolved for any reason, the Applicant must as soon as practicable provide to the Trustee written notice of that dissolution.
- The Applicant agrees to comply with its legislative obligation regarding the quotation of Tax File Numbers for employees who are members of Health Super.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

Cooling-off period

This product is subject to a cooling-off period as you're an Employer intending to become a Registered Employer. You may cancel your initial application within 14 days from:

- the day on which we issue confirmation of your enrolment as an Employer under your initial application; or
- the end of the fifth day after we first issue super interests to the employees (whichever is earlier).

If you cancel your initial application, any contributions made by you for Health Super members cannot be returned to you. You must notify us of the super fund to which the employees' contributions are to be transferred within one month of notifying a decision to cancel.

Sign and send

Executed as an agreement on:

Signed by (tick relevant box)

Sole proprietor

CEO/Director

Manager

Responsible officer

Partner

HR Representative

Employer signature

Sign here

X

Date

Print name

Title

Do you have any questions?

We have people who are ready to take your call and guide you through any issues you may have. Call us on 1800 133 050 - Monday to Friday 8:30am - 6:00pm AEST.



The original copy of this form must be sent to:
Health Super,
Locked bag 2900, Collins St West VIC 8007

Accumulation Product Disclosure Statement (PDS)

Prepared 1 October 2011



The industry fund for the people who care

Health Super Accumulation Product Disclosure Statement (PDS)

Prepared 1 October 2011, Issued by FSS Trustee Corporation ABN 11 118 202 672 AFSL 293340 as Trustee of First State Superannuation Scheme ABN 53 226 460 365 of which Health Super is a division (Health Super).



Contents

1	About Health Super	3
2	How super works	3
3	Benefits of investing with Health Super	4
4	Risks of super	4
5	How we invest your money	5
6	Fees and costs	6
7	How super is taxed	7
8	Insurance in your super	7
9	How to open an account	Back

Important notes

This PDS is prepared in accordance with Subdivision 4.2B of Division 4 of Part 7.9 of the *Corporations Regulations 2001*.

This PDS provides a summary of the significant information you need to make a decision about Health Super. It also contains a number of references to important information including 'Fact sheets' and 'Guides' that are each part of this PDS. References to this important information are highlighted in sections, like this:



You should read the important information about [topic] before making a decision. Go to healthsuper.com.au/pds. The material relating to [topic] may change between the time you read this PDS and the day you sign the application form.¹

¹Members who are signed up by their employer do not need to sign an application form. This part of the above wording should be read as 'the day you become a member'.

You should read and consider the important information before making a decision about this product. To obtain copies of this PDS or the important information that forms part of this PDS, visit our website healthsuper.com.au/pds or contact us on 1800 331 719.

Warning

The information in this document is general information only and does not take into account your personal financial situation or needs. You should obtain financial advice tailored to your own financial circumstances from a licensed financial planner or adviser.

Updates and changes

Changes to information contained in this document that are not materially adverse can be viewed in the 'News & Updates' section on the website at healthsuper.com.au. A hard copy will also be posted free of charge on request by contacting us on 1800 331 719.

1. About Health Super

Health Super offers low cost superannuation services to people working in the Health and Community Services sector.

Health Super is a division of First State Super - one of Australia's largest superannuation funds with over \$30 billion in funds under management and around 750,000 members. Approximately 320,000 of our members work in the Health and Community Services sector. Health Super is administered by Health Super Pty Ltd ABN 97 084 162 489 AFSL 246492, a company owned by First State Super.

Our super products and services are designed to meet the needs of our members throughout their working life and beyond.

Health Super offers a range of products including an Accumulation account ('super'), and Transition to Retirement and Account Based Pension accounts ('pension').

Our aim is to deliver consistent returns over the long-term to maximise the retirement savings of our members.

This PDS is a summary of the significant information related to the Accumulation ('super') account. Contributions go into your super account and fees, costs and insurance premiums (if applicable) come out of your super account. Investment returns are also allocated to your account.

If you want to learn more about Health Super's history visit healthsuper.com.au

2. How super works

Superannuation (or super) is a way of setting money aside during your working life to use when you retire. Superannuation is, in part, compulsory. To encourage people to save for their retirement, the Government provides tax concessions and other benefits which generally make super one of the best long-term investment vehicles.

The Government requires employers to pay an amount equal to 9% of employees' earnings (usually ordinary time earnings) into a super account. This is called the Superannuation Guarantee (SG). Generally, if you are employed and earn more than \$450 a month, your employer will be required to make SG contributions into a super fund for you.

Most people can choose which super fund they'd like their SG contributions paid into, but in some cases your super fund may be determined by the terms of your employment. If you don't have a choice about your super fund or don't tell your employer where to pay your SG contributions they will put it into a super fund that they've chosen as their default super fund.

Contributions

There are different types of contributions, including:

- Employer contributions (these include compulsory employer contributions (SG), plus any Salary Sacrifice contributions you authorise your employer to make, and come from your before-tax earnings).
- Voluntary contributions (come from your after-tax earnings).
- Government Co-contributions (these are paid by the Government if you make Voluntary contributions and you are eligible to receive the Co-contribution based on your annual income for Co-contribution purposes).

Limits apply to the amount of before-tax and after-tax contributions that can be made each year. You may pay extra tax if the annual limits are exceeded. After age 65, you must also satisfy a 'work test' in order to make Voluntary contributions.

Consolidating your super

You can also combine your other super accounts into your Health Super account. By doing this you may save paying fees on multiple super accounts.

Investments

Health Super invests your super money. Your super account will increase with positive investment returns and decrease if there are negative investment returns.

You can choose how you would like your money invested from the six investment options that Health Super offers. You can change your investment option up to a maximum of 12 times per year. If you do not choose which investment option you would like your money invested in, your super will be invested in the Lifecycle strategy (default strategy), which is based on your age.

See section '5. How we invest your money' for further information about Health Super's investment options.

Accessing your super

There are restrictions on when you can withdraw your super money. To access your super, generally you need to have permanently retired from work and have reached your preservation age. Your preservation age is between 55 and 60 years, depending on when you were born. The higher preservation ages apply to younger people. There are other situations where you may be able to access some or all of your super, including:

- If you experience severe financial hardship,
- Qualifying on compassionate grounds, or
- If you suffer a permanent disability or become terminally ill.

For more information about how super works, visit the Australian Securities and Investment Commission (ASIC) website moneysmart.gov.au



You should read the important information about accessing your super in our 'Fact sheet: Accessing superannuation', and about super contributions in our 'Fact sheet: Contributions' before making a decision. Go to healthsuper.com.au/pds. The material relating to accessing your super and contributions may change between the time you read this PDS and the day you sign the application form.'

'Members who are signed up by their employer do not need to sign an application form. This part of the above wording should be read as 'the day you become a member'.

3. Benefits of investing with Health Super

Super is a lifetime investment that has many benefits. The sooner you start to save for your retirement, the more chance your superannuation savings have to grow. Health Super is here to help you maximise your retirement savings throughout your working life.

Health Super can help you build your super, with a range of investment options and access to extra services now and in retirement.

Health Super members enjoy:

- Competitive fees
- A range of cost effective insurance options
- Strong investment performance (although past performance is not a reliable indicator of future performance)
- Super that can be taken with you when you change jobs
- A choice of six investment options including one socially responsible investment option
- Flexible contribution options
- Binding death benefit nominations
- Access to workplace visits and education seminars
- Online and mobile access to account information
- Access to retirement planning support through Health Super Financial Planning (see back page for details).

Members of Health Super can also make tax-effective contributions for their spouse by setting up a Health Super Spouse account.

See section '9. How to open an account' for information on joining Health Super.



You should read the important information about Spouse accounts in our 'Fact sheet: Spouse accounts' and about beneficiary nominations in our 'Fact sheet: Beneficiary nominations' before making a decision. Go to healthsuper.com.au/pds. The material relating to Spouse accounts and beneficiary nominations may change between the time you read this PDS and the day you sign the application form.'

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4. Risks of super

All investments have some level of risk. Super funds invest in a range of asset classes that have different levels of risk. Health Super offers a variety of investment options which are a combination of different weightings of these asset classes. The likely investment return and the level of risk of losing money is different for each investment option depending on the underlying mix of assets. Those assets with potentially the highest return over the longer term (such as equities) also have the highest risk of losing money over the shorter term.

When considering your investment in super, it is important to understand that:

- the value of investments will vary;
- the level of returns will vary and future returns may differ from past returns;
- returns are not guaranteed and you may lose money if there are negative returns;
- laws affecting your superannuation may change in the future; and
- the future balance of your super (including contributions and returns) may not be enough to provide adequately in your retirement.

In addition to investment risks, there are also operational risks with super funds. When you invest in any super fund, you rely on the quality of its personnel and systems. If key personnel leave or systems become disrupted, your super can be affected.

The appropriate level of risk for you will depend on your age, risk appetite, investment timeframe, where other parts of your wealth are invested, and how comfortable you are with the possibility of losing some of your super in some years.

Your financial adviser can help you understand investment risk and help you design an investment strategy that is right for you. Health Super members can access 'fee for service' financial advice through Health Super Financial Planning.



You should read the important information about investment risks in our 'Investment Guide' before making a decision. Go to healthsuper.com.au/pds. The material relating to investment risk may change between the time you read this PDS and the day you sign the application form.'

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5. How we invest your money

Health Super has six investment options - you can only select one option that covers both your super account balance and your future contributions. Each option has a different level of risk and potential level of returns.

Warning: you should consider the likely investment return, risk and your investment timeframe when choosing which option to invest in.

If you don't actively choose to invest your super in one of our investment options, it will be invested in accordance with our Lifecycle strategy (default strategy), which is based on your age as shown at right:

If you're:	You will be automatically invested in:
Under 50	Long-Term Growth
Aged 50 – 59	Medium-Term Growth
Aged 60 and over	Balanced

Investment details for the Lifecycle strategy (default strategy)

Information about the full range of investment options offered through Health Super is available in our Investment Guide available at healthsuper.com.au/pds

Investment details for Default Options:

	Long Term Growth	Medium-Term Growth	Balanced
Description	This option is designed for members who want a potentially higher level of return over the longer term, and who are willing to accept a higher level of risk to achieve the returns. This option may experience high fluctuations in returns from year to year.	This option is designed for members who want a moderate to high level of return over the medium to longer term, and who are willing to accept a moderate to high level of risk to achieve the returns. This option can expect moderate to high fluctuations in returns from year to year.	This option is designed for members who want a medium level of return over the medium term, and who are willing to accept a medium level of risk to achieve the returns. This option can expect medium fluctuations in returns from year to year.
Strategic Asset Allocation	Growth assets: 90% Income assets: 10%	Growth assets: 70% Income assets: 30%	Growth assets: 50% Income assets: 50%
Target Asset Class Allocation	Australian shares: 33% International shares: 40% Alternative Growth: 17% Alternative Income: 5% Fixed Interest: 5%	Australian shares: 26% International shares: 31% Alternative Growth: 13% Alternative Income: 9% Fixed Interest: 16% Cash: 5%	Australian shares: 17% International shares: 21% Alternative Growth: 12% Alternative Income: 13% Fixed Interest: 27% Cash: 10%
Investment Objective and Target Returns*	CPI + 4% p.a. over rolling 5 year periods	CPI + 3.75% p.a. over rolling 5 year periods	CPI + 3.25% p.a. over rolling 5 year periods
Minimum Suggested Timeframe	10 years or more	5 - 10 years	3 - 5 years
Summary risk level	High	Medium to High	Medium

Note: CPI refers to Consumer Price Index

* Target returns: While the objective for each of the investment options is expected to be achieved with reasonable probability over the rolling periods shown, the objectives are not a promise or guarantee of any particular return. Annual returns may be volatile, and negative returns may occur. Investments can experience positive growth over the long term, even though annual returns may be volatile, and there may be periods of negative returns.

You can transfer (switch) your money into another investment option at any time, by completing the *Change my investment option* form available at healthsuper.com.au or by contacting Health Super. Details are on the back cover of this PDS. We may change the types of investments included in each investment option, and add or remove investment options at any stage.



You should read the important information about our investment options, including information about how to make a choice, how to switch options and the extent to which we take labour standards or environmental, social or ethical considerations into account when we invest, in our 'Investment Guide' before making a decision. Go to healthsuper.com.au/pds. The material relating to investment options may change between the time you read this PDS and the day you sign the application form.¹

¹ Members who are signed up by their employer do not need to sign an application form. This part of the above wording should be read as 'the day you become a member'.

6. Fees and costs

Consumer Advisory Warning

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the fund or your financial adviser.¹

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (moneysmart.gov.au) has a super calculator to help you check out different fee options.

¹Health Super does not charge contribution fees and management costs are not negotiable.

Main fees and costs for the three options offered in our Lifecycle strategy (default strategy)

This section provides summary information about the main fees and costs for our Medium-Term Growth (Standard) investment option, Long-Term Growth option, and Balanced option. Similar information is included in other super funds PDSs so you can compare Health Super's fees and costs with other superannuation products.

Main fees and costs

These fees and costs are maximum amounts – you may pay less in some cases.

Type of fee or cost	Amount
Fees when your money moves in or out of the fund	
Establishment fee	NIL
Contribution fee	NIL
Withdrawal fee	NIL
Termination fee	NIL
Management costs	
The fees and costs for managing your investment	Account-keeping fee \$91 per year (\$1.75 a week), plus Asset fee 0.1% of your account balance per year, plus Estimated Investment Management fees Medium-Term Growth option: 0.74% Or: Long-Term Growth option: 0.75% Or: Balanced option: 0.65%

Cost of making an investment option choice

There is no fee for making an initial investment option choice or for being automatically included in the default strategy, and there are no fees for changing your investment option choice (subject to a maximum of 12 times per year).

Other fees and costs

There are other fees and costs that may apply to your account. Please refer to our 'Factsheet: Fees and costs' available at healthsuper.com.au/pds. Fees and costs may change at any time and you will be given 30 days prior notice before a change takes effect.

How fees and costs are charged to your account

Fees and costs related to investment options are deducted from your investment before returns are allocated to your account. Fees and costs related to the administration of your account are deducted directly from your account, and the amounts will be shown on your Annual Benefit Statement.

Example of annual fees and costs

This table gives an example of how the fees and costs in the Long-Term Growth investment option can affect your superannuation investment over a 1 year period. You can use this table to compare this product with other superannuation products.

Example – Long-Term Growth option	Balance of \$50,000 with total contributions of \$5,000 during the year	
Contribution Fees	Nil	For every \$5,000 you put in you will be charged \$0
PLUS Management Costs	0.10% Asset fee plus 0.75% Estimated Investment Management fee plus \$91 p.a. (\$1.75 per week)	And for every \$50,000 you have in the fund, you will be charged \$425 each year, plus \$91 in administration fees regardless of your balance
EQUALS Cost of Fund		If you put in \$5,000 and your balance was then \$50,000, you would be charged: \$516¹ What it costs you will depend on the investment option you choose and the fees you negotiate with your fund or financial adviser.²

¹Additional fees may apply.

²This statement is required by law. Health Super's fees are not negotiable.

If you would like to calculate the effect of fees and costs on your account balance, the Australian Securities and Investments Commission (ASIC) has a superannuation fee calculator at moneysmart.gov.au



You should read the important information about fees and costs in our 'Fact sheet: Fees and costs' before making a decision. Go to healthsuper.com.au/pds. The material relating to fees and costs may change between the time you read this PDS and the day you sign the application form.¹

¹Members who are signed up by their employer do not need to sign an application form. This part of the above wording should be read as 'the day you become a member'.

7. How super is taxed

There are a number of ways that super is taxed.

The following tax rules apply except if you exceed the before-tax or after-tax contribution annual limits.

If you exceed the contribution annual limits for super you will be required to pay extra tax.

Health Super will pay any tax applying to your super account directly to the Australian Taxation Office.

- 'Before-tax' contributions are subject to tax at the rate of 15% provided we hold your Tax File Number (TFN). 'After-tax' contributions to your super account are generally not subject to tax.
- Any investment returns on your super are subject to tax at the rate of 15%. This tax is deducted from investment returns before they are allocated to your account.
- Withdrawals from your account may be taxed if you are aged less than 60 years. Once you turn 60, generally no tax will apply to withdrawals from your super account.

More information about how tax applies to super contributions, investment returns and withdrawals is available at superinfo.gov.au

We are authorised by law to collect your Tax File Number (TFN), which we will only use for permitted purposes.

If you do not provide your TFN when you acquire this product, your contributions and withdrawals may be taxed at a higher rate and we may not be able to accept some types of contributions, such as Voluntary contributions.

Warning: You should provide your TFN as part of acquiring this product. If you have provided your employer with your TFN, you should also make sure your employer has provided us with your TFN.

Also, if you provide your TFN it may be easier for you to trace any other super accounts in your name so that you receive all your super benefits when you retire.



You should read the important information about tax in our 'Fact sheet: Tax' before making a decision. Go to healthsuper.com.au/pds. The material relating to tax may change between the time you read this PDS and the day you sign the application form.'

¹Members who are signed up by their employer do not need to sign an application form. This part of the above wording should be read as 'the day you become a member'.

8. Insurance in your super

When you become a member of Health Super as a result of commencing work with a Registered Employer, you will receive automatic insurance cover as set out in the table below, subject to eligibility criteria, conditions and exclusions. Health Super's insurance policies are currently underwritten by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 ("Insurer") but the Trustee reserves the right to replace the policies or vary their terms and conditions (including the level of cover and the amount of premiums). The Trustee will notify members of any changes.

The types of insurance cover available are:

- Death cover (includes Terminal Illness);
- Total and Permanent Disablement (TPD) cover, and
- Income Protection cover.

A summary of the amounts and costs for automatic cover is shown as follows:

Age	Cover	Cover amount	Total cost per week
15-64	2 units of Death and TPD cover, and 2 units of Income Protection cover	Up to \$183,200 Up to \$1,000 per month	\$3.30 (\$2.66 for 2 units of Death and TPD cover and \$0.64 for 2 units of Income Protection cover)
65-69	2 units of Death cover	Up to \$5,200 of Death cover	\$1.60
70 and over	No insurance cover		

To apply for additional insurance cover or change your automatic cover, you will need to complete the *Insurance application and change* form and specify the type and amount of cover you require. Your application for insurance cover is also subject to you meeting the eligibility criteria and conditions.

Eligible new members can apply to increase their insurance without health checks or medical evidence within the first 60 days of joining the fund. Information about this offer is included in the Welcome Pack sent to all new members when they join.

Insurance costs are paid out of your super account. The costs of cover depend on the amount of cover you request, your age, gender, occupation and your salary.

If you make an insurance claim, we and the Insurer will determine whether you are entitled to be paid based on the terms of the policy, the Fund's rules and the law.

You can request to change, cancel or decline your cover at any time by completing the *Insurance reduction or cancellation* form available on our website. For example, you could opt out of Income Protection cover while retaining Death and TPD cover or you could cancel all insurance cover. You must do so in writing to the address listed on the back page of this PDS. New members can cancel or opt-out of automatic cover within 30 days of the cover commencing. Any premiums paid will be refunded to your account.

Warning: Unless you cancel or opt-out of the automatic insurance cover, the cost of the cover will be deducted from your account. Any eligibility criteria, conditions and exclusions may affect your entitlement to insurance cover and you should read about them in our Insurance Guide when deciding whether insurance through Health Super is appropriate for you.



You should read the important information about insurance cover, the premium costs and eligibility for cover, as well as changing or cancelling insurance cover, conditions and exclusions in our 'Insurance Guide' before making a decision. Go to healthsuper.com.au/pds. The material relating to insurance cover may change between the time you read this PDS and the day you sign the application form.'

¹Members who are signed up by their employer do not need to sign an application form. This part of the above wording should be read as 'the day you become a member'.

9. How to open an account

1. Read this PDS and the other important information referred to in the PDS.
2. If your employer is registered with Health Super, they can sign you up as a member of Health Super and start making contributions into your account. Once you receive your Welcome Pack from Health Super you can also make Voluntary contributions into your account, make an investment choice and apply to increase, change or cancel any automatic insurance cover. Details about other features will be provided in your Welcome Pack.
3. To open an account for your spouse, both you and your spouse should read this PDS and the 'Fact sheet: Spouse accounts' available on our website healthsuper.com.au/pds, and complete the application form available on our website healthsuper.com.au

The product offered under this PDS is not subject to a cooling-off period unless you're an employer who's intending to become a Registered Employer. An employer may cancel an initial application for enrolment of employees within 14 days from:

- the day on which we issue confirmation of the employee's enrolment under the employer's initial application; or
- the end of the fifth day after we first issue superannuation interests to the employees (whichever is earlier).

Employers can find important information about the cooling-off period in our Employer Guide available at healthsuper.com.au
If you feel we are not dealing with you as you would like, you can make a complaint to us by calling us on 1800 331 719 and asking to speak to the Complaints Officer.

Privacy

We collect your personal information for the purposes of administering your super account and benefits as set out in the Trustee's Privacy Statement. Further detail can be found in the Privacy Policy at healthsuper.com.au. If you would like a copy or if you would like to access or update the personal information we hold about you, please contact our Privacy Officer on 1800 331 719.



You should read the important information about complaints in our 'Fact sheet: Complaints and privacy' before making a decision. Go to healthsuper.com.au/pds. The material relating to complaints and privacy may change between the time you read this PDS and the day you sign the application form.¹

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We're here to help

It's important to get your super right. We understand that everyone has different needs. Contact us to see how we can help you make the most of your super.

1800 331 719

Monday to Friday 8:30am – 6.00pm AEST

enquire@healthsuper.com.au

Log on to our eSuper service
healthsuper.com.au

Locked Bag 2900
Collins Street West VIC 8007

We're an industry fund



We're recognised



We care



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