

Employer Handbook

Your guide to managing superannuation with Health Super

Prepared on 1 July 2011



The industry fund for the people who care

Health Super Employer Handbook

Prepared 1 July 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).



Welcome to Health Super

We're looking forward to helping make super administration easier for your business and your staff.

This Employer Handbook explains what you need to know as an employer contributing to Health Super.

You should have received a Health Super Accumulation Product Disclosure Statement (PDS). This includes information specific to your staff, as well as more detailed information about superannuation. It's important that you read the Health Super Accumulation Product Disclosure Statement (PDS), including the information provided at healthsuper.com.au/pds, before signing the Employer Application.

Disclaimer

This Handbook sets out the main features and benefits of the Health Super superannuation fund for Participating Employers. Please read it thoroughly.

To become a Participating Employer of Health Super you must complete the online application at healthsuper.com.au or complete, sign, and date the attached Employer Application form, and it must be received by Health Super Administration (refer to our contact details on the back page of this Handbook). You will also need to read the Health Super Accumulation Product Disclosure Statement (PDS) thoroughly before completing your application. If you have not received a copy of the Health Super Accumulation Product Disclosure Statement (PDS), please contact us on 1800 133 050 for a copy.

All figures quoted are correct at the time of printing unless otherwise stated and are subject to change. Check the Health Super website for the most up to date information. Investment returns cannot be guaranteed as investment markets can be volatile. As a consequence, returns can be positive or negative. Furthermore, past investment performance is not a reliable indicator of future performance.

The Employer Handbook was prepared and issued by FSS Trustee Corporation ABN 11 118 202 672 AFSL 293340 as Trustee of the First State Superannuation Scheme ABN 53 226 460 365 of which Health Super is a division (Health Super). It has been issued to assist you make an informed decision about features and benefits of Health Super.

It is of a general nature only and does not take into account your personal or financial objectives, situation or needs. Any examples included within this document are for illustration purposes only. They are not intended to be recommendations or preferred courses of action. Before making a decision about this product, it may also be beneficial to seek professional advice from a licensed financial planner or adviser.

You should also note that investment returns are not guaranteed. All investments carry risks. Furthermore, you should also be aware that past investment performance gives no indication of future returns.

The Trustee can be contacted at:

14/15 William Street
Melbourne Vic 3000

Postal address:

Locked Bag 2900
Collins Street West VIC 8007

Note: Information contained in this document that is not materially adverse may be updated. Updated information can be downloaded from the Health Super website at healthsuper.com.au. A hard copy will also be posted free of charge on request by contacting Health Super on 1800 331 719.

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Why Choose Health Super?

Choosing to become a participating employer of Health Super makes you part of a super fund that is created specifically for your industry.



A message from Health Super

Health Super is proud to present the Employer Handbook - your guide to managing superannuation with Health Super.

We're here to provide the best quality super administration and support for your business, and offer superior products and services to your employees.

We're an industry fund, which means we are run only to benefit members. Our vision is to maximise the retirement savings for our members working in the Health and Community Services sector.

We look forward to servicing your business' superannuation needs, and building a strong and prosperous relationship with you and your employees.

Yours sincerely,
Health Super

the fund for
your
industry



Health Super offers value-for-money 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. This gives us strength in numbers, which ultimately means better value for members.

We offer a range of services to help employers meet their super obligations. As a fully complying fund we are eligible to be your 'default' fund. This means you can meet all of your superannuation obligations through one fund.

Benefits of choosing Health Super

For employers

- No fees or charges
- Efficient administration
- A fund created for your industry
- A dedicated Account Manager to support you and your employees
- Support helpline and website
- Manage super online with eSuper
- Flexible payment options
- Workplace education for your employees
- Regular updates about legislative changes and your super obligations
- A super product that covers all levels of staff across your business
- Over 40 years of super experience

For members

- Join over 320,000 members working in Health & Community Services
- Low fees
- All profits to members – our members are our shareholders
- Strong investment performance
- An online financial literacy program
- Ability to access account details via mobile phone
- Super that can be taken from job to job
- Insurance cover tailored to their industry
- A broad range of investment options
- Member education services
- Access to financial advice through Health Super Financial Planning¹
- Access to additional services such as competitive home loans, health insurance and fee-for-service financial planning through the Member Privileges Program²

¹ Health Super Financial Services Pty Ltd ABN 37 096 452 318, AFSL 240019 trading as Health Super Financial Planning (HSFP) is wholly owned by the FSS Trustee Corporation ABN 11 118 202 672 AFSL 293340 Trustee of the First State Superannuation Scheme ABN 53 226 460 365.

The Trustee pays HSFP half of the annual 1% account-keeping fee collected on all Health Super Account Based Pensions. The Trustee also pays a variable monthly amount (calculated on a cost recovery basis) to HSFP to conduct member seminar programs. The Trustee is not a representative of HSFP and receives no commissions when making referrals to this service. To obtain further information about the services provided by HSFP, contact HSFP direct by telephoning 1300 780 223. Alternatively, visit HSFP's website at hsfp.com.au.

² Health Super is a division of the First State Superannuation Scheme ABN 53 226 460 365 of which FSS Trustee Corporation ABN 11 118 202 672 AFSL 293340 is the Trustee. The products and services offered under the Health Super Member Privileges Program are provided by third party organisations, not Health Super. The Trustee does not accept any liability should loss or damage be incurred from the purchase by members of products or services from third parties under the Member Privileges Program. Before making a decision to purchase a product or service from a third party under this program, you should familiarise yourself with the terms and conditions relevant to the product or service you are considering. You should contact the third party direct to obtain this information.

Privacy: At Health Super we respect your privacy. If you do not wish to receive any marketing materials produced by our Member Privileges partners, please contact us.

Getting started

Joining Health Super is easy – there are no fees or hassles for your business.

How to join Health Super

Employers have two options to register:

1. Online at healthsuper.com.au
2. Complete the registration form at the back of this Handbook and mail it in

Having the following information on hand will make it easier for you to register:

- Your contact details
- Your company's ABN
- Number of employees in your business, and how many will be joining Health Super, and
- How and when you will be making super payments (see payment options on the right)

Once we have received your completed application, we will send you a welcome pack which includes:

- Your new employer number
- The Health Super Accumulation Product Disclosure Statement (PDS)
- Investment Guide
- Insurance Guide
- Payment information sheet
- Your new Health Super Account Manager's details

By agreeing to become a Participating Employer, you will be bound by the provisions of the Trust Deed and the Superannuation Industry (Supervision) Act 1993. A copy of the Trust Deed is available on our website at healthsuper.com.au

How to contribute

You have flexibility with Health Super. With a range of easy contribution and payment options, you can choose the one that suits your business.

After joining we will send you a reminder email or Contribution Schedule, depending on the options you choose when you join. Your contribution options are detailed below.

Method of contributing	Description	Payment options	Benefits
1. eSuper Our online contribution option	A secure, online service that allows you to submit your contribution details online. Just enter the contribution amount for each employee and submit. There is no additional paperwork required.	<ul style="list-style-type: none"> • BPAY® • Electronic Funds Transfer (EFT) 	<ul style="list-style-type: none"> • Secure and efficient • Online record of contributions • No paperwork • Electronic payment options • No need to re-key all of your payroll information
2. Email A pre-formatted spreadsheet with your contribution data	Send your contribution data using a pre-formatted spreadsheet. Please call 1800 133 050 to set this up prior to sending.	<ul style="list-style-type: none"> • BPAY® • Electronic Funds Transfer (EFT) 	<ul style="list-style-type: none"> • No paperwork • Electronic payment options
3. Payroll Upload Using your payroll system	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.	<ul style="list-style-type: none"> • BPAY® • Electronic Funds Transfer (EFT) 	<ul style="list-style-type: none"> • No paperwork • Electronic payment options • No need to re-key all of your payroll information
4. Paper If you don't have access to the internet	You can submit your contributions on a Contribution Schedule which is mailed to you each month or quarter.	<ul style="list-style-type: none"> • Cheque (ensure you write your employer number on the back) 	

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How your employees can join Health Super

Simply register new employees online via eSuper or on the Contribution Schedule when you make their first contribution payment. Just provide the employee's:

- Full name
- Date of Birth
- Tax File Number, and
- Residential address.

We will then send them a welcome pack with details of their account, and a copy of the Health Super Accumulation Product Disclosure Statement. If your employee is already a member of Health Super, use their existing membership number and we will link their account to your employer account.

Communications, education and support



Health Super is committed to providing you with the information and support to help you administer your employee's super. We're also committed to keeping your employees up to date with their account.

Information and support

For employers

Super Contact

Super Contact is a magazine developed specifically for employers. We send you four editions per year - two by mail, and two by e-mail. Super Contact keeps you up-to-date with the latest information to help you manage super for your business.

Health Super website

For publications, forms and the most up to date information about Health Super and superannuation, visit healthsuper.com.au

The Health Super team

The Health Super Account Management team can provide both you and your employees with help and support.

Our Account Managers visit workplaces regularly and meet with employees to discuss their super needs. They also run tailored workplace seminars on request.

To arrange a workplace visit or seminar, call us on 1800 133 050, alternatively contact a Health Super Account Manager directly (refer to page 13 for contact details of our Account Managers).

For members

Regular communications

An Annual Benefit Statement and a Half Yearly Snapshot of member's accounts are mailed each year to all Health Super members along with our member magazine, Talking Super.

Talking Super has important information for members including:

- Strategies to boost their super
- Fund news
- News about our involvement in the Health and Community Services sector, and
- Featured workplace articles.

Financial Fitness Program

Health Super has a range of financial education modules available online. The Financial Fitness Program has been developed to help members with every aspect of their finances.

The Program includes interactive modules, calculators, budget workbooks, quick tips and links to useful resources. We aim to help members with their super as well as their day to day finances. To view the program visit healthsuper.com.au

supporting
employers

As a Registered Health Super Employer, we'll provide you with updates on legislation or other required changes to help you meet your super obligations.



Employer responsibilities

1. Minimum super payments

The Superannuation Guarantee (SG) legislation requires employers to pay SG contributions for most of their employees. The minimum SG contribution is currently 9% of the employee's Ordinary Time Earnings (OTE).

Employers are NOT required to make super payments for employees who are:

- Paid less than \$450 (before tax) in a calendar month
- Aged 70 years and over (unless the contribution is mandated by an award or certified agreement)
- Aged under 18 years of age and working 30 hours or less per week

If your employees are covered by an award or employment agreement which specifies a higher superannuation contribution than 9% of employee's ordinary time earnings, you must pay the higher amount.

Contributions must be made by you on behalf of your employees while they remain in your employment. This includes employees who are on annual leave, sick/carer's leave, compassionate or long-service leave.

Employer contributions are generally not required when an employee is away from work and not receiving pay – such as parental leave or approved leave without pay.

For more information about when contributions must be paid, visit the Australian Taxation Office (ATO) website at ato.gov.au and access the Superannuation Guarantee decision tool.

2. Making SG payments on time

Legislation requires employers to contribute SG payments at least quarterly, by the dates shown in the table below.

SG Deadlines		
Quarter	SG payment cut-off date	SG statement lodgement & SG charge payment deadline
1 July – 30 September	28 October	28 November
1 October – 31 December	28 January	28 February
1 January – 31 March	28 April	28 May
1 April – 30 June	28 July	28 August

If you fail to meet the quarterly SG deadline or you don't pay enough SG contributions, you are required to provide an SG statement the following month, and you will also have to pay the SG Charge to the ATO. The SG Charge is a non tax-deductible payment, which includes:

- The SG Shortfall (the overdue contributions for your employees)
- 10% p.a. interest (calculated on a daily compounded basis), and
- A \$20 administration fee per quarter per member.

Paying contributions more regularly could benefit both you and your employees.

3. Tax File Number (TFN)

Where an employee quotes their TFN on their *Tax file number declaration* form provided by their employer, it is automatically taken to have been provided for superannuation purposes. This means you must either:

- Give their TFN to Health Super within 14 days of the employee authorising the release of their TFN, or
- Send the TFN to Health Super when the first SG contribution is made on behalf of the employee.

You can provide the TFN to Health Super when you submit contributions. If you do not provide each employee's TFN within the set time, the ATO may fine you \$1,000 for each offence.

Under privacy guidelines it is not acceptable to supply an employee's TFN to their super fund by sending a photocopy of their *Tax file number declaration* form provided by their employer.

Health Super stores TFNs securely and uses them only for approved purposes. All information provided to Health Super will be treated in accordance with our Privacy Policy as outlined on our website healthsuper.com.au

Giving you everything you need

Other types of contributions

To boost their retirement savings, employees may also elect to make additional superannuation contributions. These contributions can be made from their before-tax (via salary sacrifice) or after-tax income.

Voluntary contributions

Salary Sacrifice contributions

With agreement from you (their employer), your employees can make a contribution to their Health Super account from their before-tax wages. This is known as a Salary Sacrifice contribution. The member nominates to 'sacrifice' some of their before-tax salary, which the employer pays directly into the member's superannuation account.

A Salary Sacrifice arrangement would normally result in the member's taxable income being reduced by the amount that is sacrificed. The member's income tax liability may therefore be reduced.

Salary sacrifice contributions made by an employer to a complying super fund qualify as employer contributions.

Any amounts contributed should be shown separately when contributions are submitted by the employer, and included in the total payment for the month or quarter.

Federal Government legislation requires employers to promptly pay any employer (including Salary Sacrifice) contributions that have been deducted from an employee's before-tax salary or wages. These payments must reach the nominated super fund by the SG payment cut-off date (see the SG Deadlines on page 9) for the quarter in which the deduction was made. There are significant penalties for non compliance.

After-tax contributions

Employees can make voluntary after-tax contributions to their superannuation account. After-tax contributions can be made by:

- Payroll deduction
- Direct debit
- Cheque
- Via our website (eSuper for members)
- BPAY®

To accept after-tax contributions from a member, Health Super must have a record of the member's Tax File Number.

Federal Government legislation requires employers to promptly pay any voluntary contributions that have been deducted from an employee's after-tax salary or wages. These payments must reach the nominated super fund within 28 days after the month in which the deduction was made. There are significant penalties for non compliance.

Concessional contribution caps

Concessional contributions (before-tax) include SG, Salary Sacrifice and other employer contributions.

Your employees are subject to a \$25,000 concessional contribution cap per year if they are under 50. If they are over 50, the cap is \$50,000 per year.

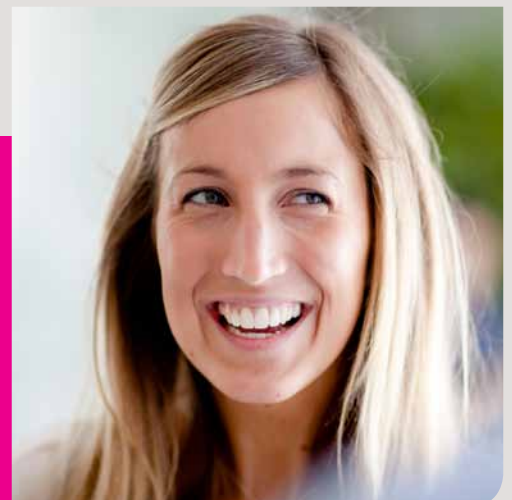
All contributions that exceed this cap will be taxed at the highest tax rate of 46.5%.

Non-concessional contribution caps

Your employees are subject to a \$150,000 after-tax (non-concessional) contribution cap. If your employees are under 65, they can bring forward two years of contributions, allowing a limit of \$450,000 over a three year period. All contributions that exceed this cap will be taxed at the highest tax rate of 46.5%.

Paying online with eSuper

If you make your contribution payments online you can access information about all contributions paid over the financial year – this may help you meet your ATO obligations.



Choice of fund

Choice of fund legislation allows eligible employees to choose the super fund their employer contributions are paid into.

Choice of fund eligibility	
For employers	<ul style="list-style-type: none"> • Covered by federal awards • Not covered by any award or registered agreement • Covered by state awards whose employers are constitutional corporations.
Generally, employees are not eligible if they are:	<ul style="list-style-type: none"> • Members of certain public sector super schemes • Members of certain Defined Benefit super schemes <p>Covered by:</p> <ul style="list-style-type: none"> • State awards where their employer is not a constitutional corporation • A Federal certified agreement, collective agreement, Australian Workplace Agreement, or Individual Transitional Employment Agreement that requires the employer to make superannuation contributions • A workplace determination, or • An enterprise agreement.

For more information about who is covered by an award or agreement visit fairwork.gov.au

Choice of fund nomination

You must provide a *Choice of superannuation fund* or *Standard choice* form to all eligible employees in the following circumstances:

- Within 28 days of commencement of a new employee commencing employment
- Within 28 days of an employee requesting one, provided they have not done so in the last 12 months
- When you become aware that the employee has chosen a fund that is no longer an eligible choice of fund
- Where an employee is a member of the default fund and you change the default fund.

Choosing a default fund

If any of your employees are eligible for choice of fund, you are required to select a default fund for those employees who do not choose their own fund.

This will be the fund you pay contributions into, on behalf of employees who do not choose a fund for themselves.

Choosing a default fund is an important decision that can have a significant impact on the retirement savings of your employees. To discuss having Health Super as your default fund, contact us on 1800 133 050.

Health Super is a fully complying super fund and is eligible for you to choose as your default fund¹. Health Super offers a value-for-money superannuation product with a range of investment and insurance options to meet the needs of your employees.

To help your employees confirm their selection in writing, you can provide them with the *Choice of superannuation fund* or *Standard choice* form which is available on the Health Super website or by calling us on 1800 133 050.

¹ Refer to our Complying Fund letter on page 17

Tax Deductions

Employers can make a full tax deduction for super payments made for all employer superannuation contributions (including salary sacrifice contributions) made on behalf of employees aged less than 75 years.

You can claim a tax deduction for super payments for an employee aged 75 years or over that you have been required to make by an industrial award, determination or national agreement preserving State awards.

Employer contributions are deductible in the financial year in which you pay them.

Cooling-off period

There is a cooling-off period for new employers, during which time you can withdraw your employer application. If you change your mind about paying contributions to Health Super, you must advise Health Super within 14 days of the receipt of your welcome letter. However, any contributions made by you for Health Super members cannot be returned to you. They will be rolled over to another complying superannuation fund.

Keeping Health Super informed

At Health Super, we like to ensure we have employer and member details recorded correctly.

Help us keep in touch

With you

It's important that you inform us immediately when your details change, such as your business name or address, and telephone numbers. It's also important that we have the correct details for your primary contact person for super within your business.

You can notify us of any changes via:

- eSuper
- Contribution Schedule; or
- Email, phone, letter or fax

Refer to the back page of this Handbook for our contact details.

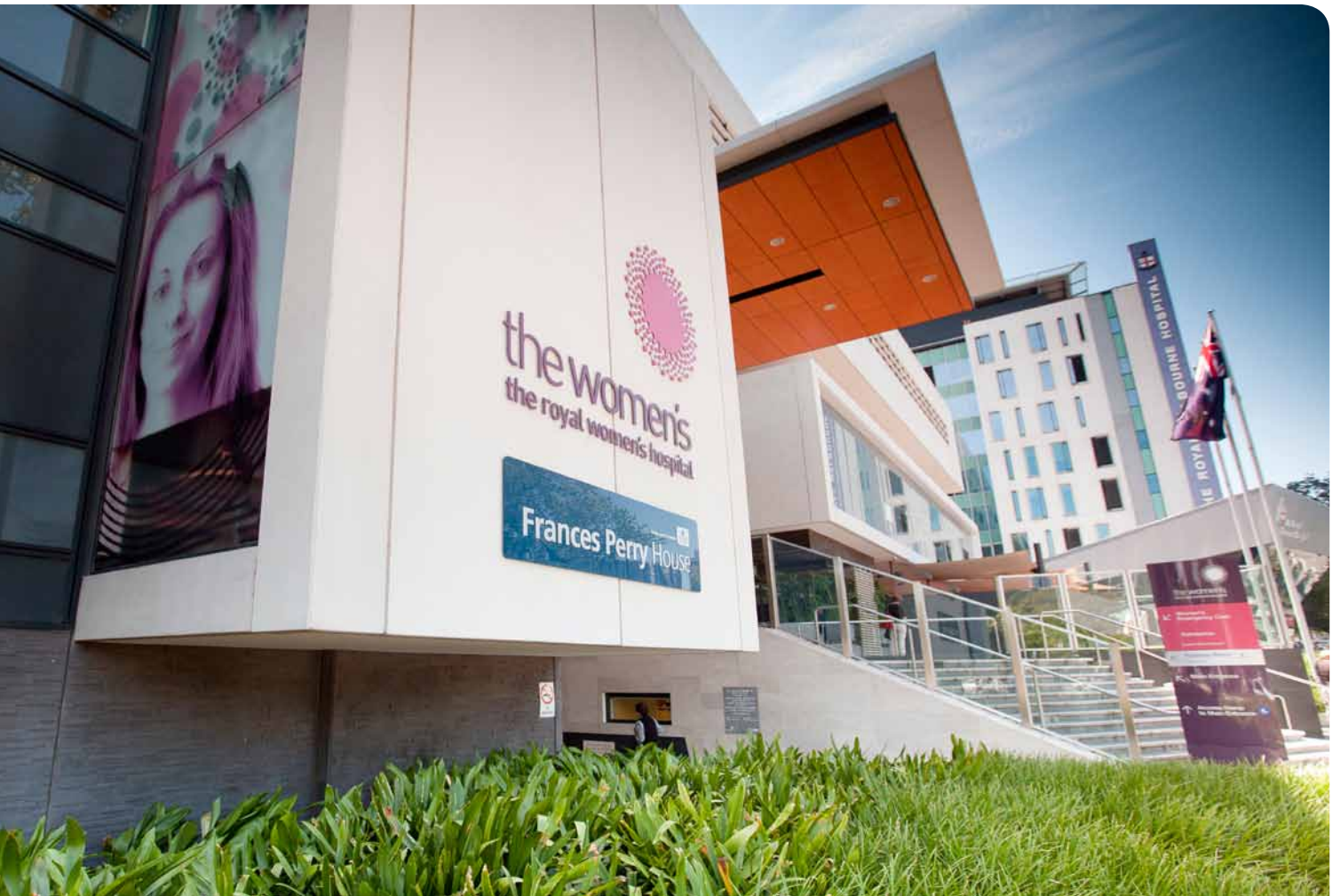
With members

In order to communicate with members, Health Super needs the correct residential address recorded for each member. If we can't communicate with our members they may be reported as 'lost' and have their super balance paid to the ATO. In addition, they will not receive correspondence relating to their account – including their member statement.

You can notify us of any changes via:

- eSuper
- Contribution Schedule; or
- Email, phone, letter or fax

Refer to the back page of this Handbook for our contact details.



Account Manager contact details

Our Account Managers are here to help you.



Grant Daubeny
Senior Account Manager
0417 574 206
gdaubeny@healthsuper.com.au



Claude Savino
0419 343 908
csavino@healthsuper.com.au



Simon Blanks
0418 313 421
sblanks@healthsuper.com.au



Melissa Bodycoat
0427 682 123
mbodycoat@healthsuper.com.au



Mark Morris
0417 542 560
mmorris@healthsuper.com.au

Making super easy for you



For help with the forms or for further information
go to the Health Super website
healthsuper.com.au/employer or call 1800 133 050 -
Monday to Friday 8:30am – 6.00pm AEST

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

1 July 2011

To whom it may concern,

'Complying Fund' status – First State Superannuation Scheme of which Health Super is a division (Health Super)

I am pleased to supply you with the following information;

Fund name: First State Superannuation Scheme of which Health Super is a division (Health Super)
ABN 53 226 460 365

SPIN: HES0001AU

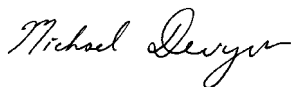
Mailing address: Locked Bag 2900, Collins Street West VIC 8007

Fund Trustee: FSS Trustee Corporation
ABN 11 118 202 672
AFSL No. 293340

The First State Superannuation Scheme (of which Health Super is a division) is a regulated Superannuation Fund within the meaning of the Superannuation Industry (Supervision) Act 1993 (Cth.), it operates as a complying fund and accepts rollovers.

Cheques should be made payable to the First State Super - Health Super Division.

Yours sincerely,

A handwritten signature in black ink that reads "Michael Dwyer".

Michael Dwyer
Chief Executive Officer

NOTE: This letter can be given to the fund you are transferring from to confirm that Health Super (a division of the First State Superannuation Scheme) is a complying superannuation fund.

Complete this form and provide it to your employer if you wish to nominate First State Superannuation Scheme of which Health Super is a division (Health Super) as your chosen super fund. Do not return this form to Health Super.

I wish to nominate First State Superannuation Scheme of which Health Super is a division (Health Super) as my choice of fund for future Superannuation Guarantee contributions. Choice of Superannuation Fund legislation provides that this form, including the letter of compliance (on the back of this form), is an acceptable means of nominating my choice of fund.

Use black or blue pen
and capital letters

Employee details

Full name
Member number
Tax File Number

Details of my chosen super fund

Fund name First State Superannuation Scheme of which Health Super is a division (Health Super)
Fund address Locked Bag 2900, Collins Street West, VIC 8007
Super Fund's Australian Business Number (ABN) 53 226 460 365
Phone 1800 331 719
Website healthsuper.com.au

Sign and send

I have attached a letter from the Trustee stating that the Fund is a complying fund and that it will accept contributions from you as stipulated in the letter.

Employee signature

Sign here

Date

Print name

Job title

To be completed by employer

Employee payroll number

Date accepted

Date processed

Note to employer: The Fund is a standard employer sponsored fund and can accept contributions on behalf of new or existing members from any employer sponsor. Employers can apply to be a Registered Employer sponsor by phoning 1800 133 050.

To find out how to make employee contribution payments, visit healthsuper.com.au/employers/making-payments

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 - 8:30am - 6:00pm AEST Monday to Friday.



Sign and return this form to:
Your HR or Payroll Officer to process your request

In the community

Health Super is keen to live the values of good corporate citizenship. As the industry fund for the people who care, we consider the interests of our membership in areas broader than just financial services.

We seek partnerships that support community initiatives which are valued by our membership.

Sponsorship partners

Health Super's partnership with Vision Australia's Carols By Candlelight® Live Site event helps raise funds to provide services to visually impaired people, as well as providing a free event for members and their families.

The Leadership in Nursing and Midwifery Awards in association with Deakin University provide independent recognition of leaders within health services. We're proud of our ongoing relationship with Deakin University, which nurtures the employees, carers and leaders of tomorrow.

Supporting students

Our Student Club supports students who are studying to work in the Health, Community services and Aged Care sectors. Membership is free. Through the Club, we provide education and career resources to those at the very beginning of their careers.

Committed to the environment

Our staff are also keen to make their contribution. Our recently formed Green Committee has already made improvements to our workplace so that we can reduce our environmental footprint. Health Super staff are also regular participants, contributors and donors to charities and other not-for-profit organisations.



“We’re proud of our successful partnerships with community groups.”



Major sponsorships



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 133 050

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

FSC



This publication is printed on Titan Plus Satin, an FSC certified paper stock.

The Employer Handbook was prepared and issued by FSS Trustee Corporation ABN 11 118 202 672 AFSL 293340 as Trustee of the First State Superannuation Scheme ABN 53 226 460 365 of which Health Super is a division (Health Super). It has been issued to assist you make an informed decision about features and benefits of Health Super. It is of a general nature only and does not take into account your personal or financial objectives, situation or needs.

Any examples included within this document are for illustration purposes only. They are not intended to be recommendations or preferred courses of action. Before making a decision about this product, it may also be beneficial to seek professional advice from a licensed financial planner or adviser.

You should also note that investment returns are not guaranteed. All investments carry risks. Furthermore, you should also be aware that past investment performance gives no indication of future returns.

The Trustee can be contacted at:

14/15 William Street Melbourne Vic 3000

Postal address:

Locked Bag 2900 Collins Street West VIC 8007

Note: Information contained in this document that is not materially adverse may be updated. Updated information can be downloaded from the Health Super website at healthsuper.com.au. A hard copy will also be posted free of charge on request by contacting Health Super on 1800 133 050.