

# Superannuation

## Overview

The NSW Health Service provides you with choice of superannuation fund provided your nominated fund is registered as a complying fund with the Australian Taxation Office. If a choice is not made, then you will be placed with First State Super.

As one of Australia's leading profit-to-member super funds, First State Super provides great value super, insurance and financial advice to over 767,000 members, as well as award-winning investment options.

We are a profit-for-member fund working with sectors that support our communities. We provide support and advice to help you feel future ready.

## Key benefits

- ✓ **Our size and strength** – As Australia's third largest profit-for-member superannuation fund, we give voice to and advocate for initiatives that deliver positive outcomes for our members.
- ✓ **Negotiate a better deal** – We keep our fees as low as possible by using our scale to negotiate with our investment managers while not compromising investment performance.
- ✓ **Insurance through super** – Employees who join receive automatic Death and Total and Permanent Disablement cover that is tailored to your industry – even if you're in a high-risk occupation.
- ✓ **12 investment choices** – We offer 12 investment options, which gives members full access to investment markets without the confusion that comes when you have a much larger investment choice.
- ✓ **Advice to make the best decisions** – We offer a range of advice services through Australia's largest member-owned advice business StatePlus. Services range from simple phone advice about super at no additional cost through to fee-based comprehensive advice.
- ✓ **Life after work** – From seminars, programs and access to advice, we help you prepare for and transition into retirement.
- ✓ **Here for our members** – Our members can talk to us online, over the phone to one of our 130 Australia-based consultants or face-to-face via our network of member service centres and 115 appointment locations.



## Want to know more?

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