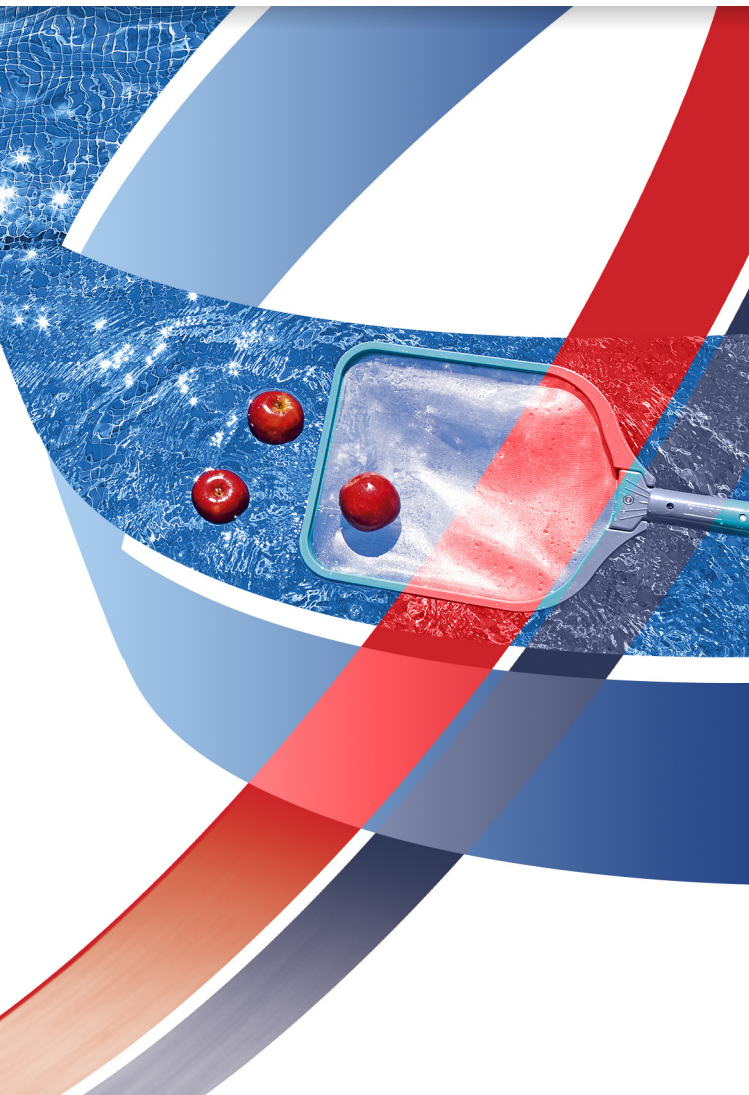


Colonial
First State

FirstBenefits

**You don't have to
wait until retirement
– enjoy the fruits of
your super now!**



What is FirstBenefits?

We all know that we can't access our super until we retire. For many of us this won't be until we reach 60. But that doesn't mean you can't benefit now!

With FirstBenefits you can enjoy the perks of your super without touching your retirement nest egg. FirstBenefits is refreshingly simple – genuine savings off the big brands we all want, across six lifestyle categories:

- home
- kids
- health
- travel & accommodation
- entertainment
- red hot deals.

Your access to FirstBenefits is guaranteed while you're a FirstChoice Employer Super member. There are no qualifying periods, no complicated terms and conditions – just simple honest savings.

What are the benefits?

We have hand-picked a great selection of benefits and merchandise:

- access to giftcards from major retailers – with free delivery¹
- 5% off international travel packages, and great deals on Australian hotels and accommodation
- discount movie tickets ordered online, special deals on entertainment, and a booking service to secure your seats
- red hot deals! – up to 70% off a range of items including DVDs, laptops and TVs.

MYER

HOYTS



¹ These vouchers must be purchased through FirstBenefits. They cannot be purchased in store.



Great savings on private health insurance

Your best asset is your good health. To help you protect it, you can access Bupa's (previously MBF) private health insurance through FirstBenefits.

When you join Bupa through FirstBenefits you'll receive:

- **One month free cover** Bupa will pay for one month's cover after you've made your first payment.
- **Better extras benefits**
 - **Up to 90% back** with MemberFirst providers
- **Better benefits for kids**
 - **Gap free general dental for kids under 25.**
 - **No excess for children** under 25 years old on your membership.
- **Higher starting limit on extras** – By joining through FirstBenefits, you start at five year loyalty levels which means you can claim more on your extras sooner.
- **Mix and match for greater flexibility** with hospital and extras

To find out more visit www.bupa.com.au/corporate and enter username: **firstbenefits** password: **health**

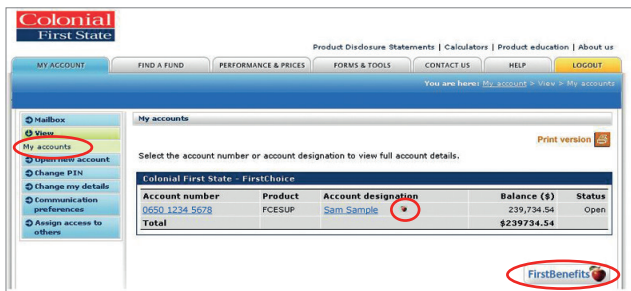
Contact **134 135** or visit your local **Bupa centre**. Please quote ID **2082828**.

How do I obtain these benefits?

It's simple. As a member of FirstChoice Employer Super you can automatically access the FirstBenefits program.

To order online:

- 1 Go to Colonial First State's website:
colonialfirststate.com.au.
- 2 Login to FirstNet using your OIN (online investor number) and password (this would have been mailed to you). If you have lost your OIN or password please call us on 1300 654 666 or reset your password online at: colonialfirststate.com.au.
- 3 Click on the **My accounts** button on the left menu.



- 4 Click on the **FirstBenefits** logo to go to the dedicated FirstBenefits website.
- 5 Browse through the user-friendly website.
- 6 Make your selection and pay by using your credit card (Visa, American Express or MasterCard) on the secure website.

To order on the phone:

- 1 Call 1300 655 360 Monday to Friday, from 9am to 5pm, Sydney time.
- 2 Request your selection and pay using your credit card (Visa, American Express or MasterCard).

Your order will then be delivered to your address.



To find out more about:

FirstBenefits:

Website: colonialfirststate.com.au

Log on to FirstNet and click on the FirstBenefits logo

Phone: 1300 655 360



FirstChoice Employer Super:

Website: colonialfirststate.com.au/employersuper

Phone: 1300 654 666

Email: employer@colonialfirststate.com.au

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