

Super factsheet

Do you know where all your superannuation is?

In December 2007, the Government announced there was \$12 billion of unclaimed or lost superannuation money registered in the Lost Members Register.

Once your super fund receives two pieces of unclaimed or returned mail, you will be deemed as 'LOST' and no further correspondence will be sent to you. So it is possible you have more super funds than you realise!

Could some of this \$12 billion be yours?

Why not find out? If you would like RecruitmentSuper to help you find out if some of this money belongs to you then just complete the RecruitmentSuper SuperMatch Search Authorisation (available from our website via Member/Forms) and send it to us at GPO BOX 4839, Melbourne, VIC 3001.

Alternatively, should you wish to investigate this yourself, the following steps may help:

1. Write down all of your past employers since 1992 (the year compulsory super was introduced)
2. Look for any old superannuation paperwork you may have, and identify which employer contributed to which fund
3. If you cannot account for all of your employer contributions, confirm with your old employers to which fund they may have paid your super contributions
4. If this fails:
 - o contact the ATO Lost Member Register on 13 10 20
 - o look up the internet at www.findmysuper.com.au (\$55 registration fee)
 - o visit www.ato.gov.au/super and follow the instructions to search their free SuperSeeker database.

Prior to making any phone calls or searching any websites, make sure you have your Tax File Number (TFN) at hand:

What are your options if you find any old super funds?

Any old super you find can be either:

- rolled over into your current/active superannuation fund
- left where it is, but please make sure you contact the fund and update your details so the fund can send you your annual statements

Some of the advantages of consolidating your super funds may include:

- avoiding duplication of the account fees
- easier control over how you invest your super assets
- a single statement for all your super assets
- easier to manage and keep track of your super assets

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If you track down your lost super and decide to roll it over to another fund, the following points are worth considering:

- many super funds charge penalties and other fees to transfer your super, so please confirm these fees prior to instructing the transfer of your asset
- different super funds have different insurance options and benefits for members, and these may be cancelled upon transferring your account. It pays to find out what insurance is linked to your funds and determine whether you need to retain this insurance before you transfer your asset and unknowingly cancel a benefit on which you are reliant.

Can I roll-over my funds into RecruitmentSuper?

Yes! RecruitmentSuper accepts roll overs and will even manage the process for you at no cost.

Transferring your old super to RecruitmentSuper is easy! Simply fill in a *Transfer in Form* from our website (or call us and we'll mail you one) and we will do the rest. We'll contact your old fund for you, make the necessary arrangements and let you know when the transfer is complete.

Or you can contact your previous super fund and advise them that you wish to transfer to RecruitmentSuper.

Before you consider transferring any super to RecruitmentSuper, you should consider the Product Disclosure Statement, taking into account your investment objectives, financial situation and needs. You may wish to seek assistance from one of our Consultants or your own Financial Planner for advice in relation to consolidating your superannuation benefits.

More information

For more information, or if you would like a RecruitmentSuper *Transfer In Form*, please contact our Customer Service Centre on 1800 304 000 or email info@recruitmentsuper.com.au