

↔ Consolidating your super

This document forms part of our Product Disclosure Statements



did you know?

There are billions of dollars in lost super in Australia. While you're getting your super sorted, why not do a quick search online to see if any of it belongs to you?

Visit ato.gov.au/superseeker to search for lost super.



For more information on CareSuper or super-related topics call the CareSuperLine on 1300 360 149, email admin@caresuper.com.au or visit caresuper.com.au

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Disclaimer

The advice in this document is of a general nature. We have not taken into account your particular financial needs, circumstances and objectives. We recommend you read all the information available, assess your own financial situation and seek professional advice from a licensed or authorised financial adviser before deciding to make any decisions related to your super. While reasonable care has been taken as to the accuracy of this information, to the extent allowed by law, CareSuper accepts no liability for any loss, direct or indirect, resulting from reliance on the information contained in this document.

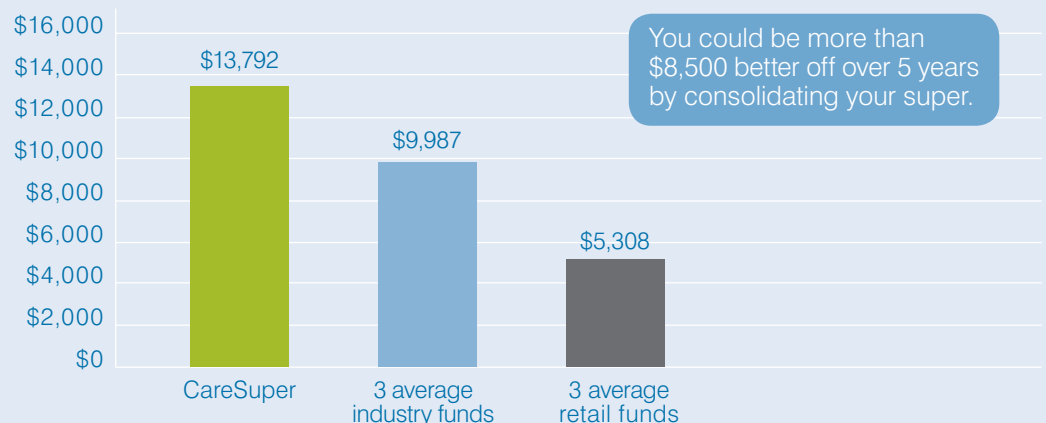
Dated 10 June 2015

Why should I consolidate my super?

Consolidating (or rolling over) multiple super accounts into the one fund is a great way to simplify your super. When you have multiple accounts you pay multiple fees and charges, which may erode your super balance – and could also mean more paperwork!

The chart below illustrates the difference having multiple funds can make to your account balance over just 5 years. Compare this to investing all of your funds in a CareSuper account for the same time period.

Consider the effect on \$50,000 invested over 5 years...



Source: SuperRatings Pty Ltd – CareSuper consolidation modelling report 4 June 2013

Assumptions: Investment returns are based on actual returns over the 5 years to 31 March 2013 using the CareSuper Balanced option and Not for Profit Median and Retail Master Trust median provided by SuperRatings. Fee averages are based on accumulation products assessed by SuperRatings. Past performance is not an indicator of future performance.

Rolling over from other Australian super funds

If you have multiple super funds, it's easy to combine them online with CareSuper. Simply log in to MemberOnline, navigate to 'Consolidate online' and follow the prompts. We can even search for your lost super to make sure you're not missing any of your super savings – just go to caresuper.com.au and use our **online consolidation tool**, or complete the Transfer your super form, which you can download from caresuper.com.au/forms.

Finding lost super

The Australian Taxation Office (ATO) is holding billions of dollars in unclaimed super. You can find out whether any of this money is yours by conducting a lost super search using CareSuper's **online consolidation tool** available at caresuper.com.au/consolidateonline or by contacting the Lost Members Register on 13 10 20.



Before you transfer

If you choose to leave your other fund, you may lose any insurance entitlements you have with that fund. Ensure that you've transferred or replaced any insurance with comparable cover before closing your account. You should also check to see whether your other fund will charge you an exit fee.

↔ Consolidating your super (continued)



Transferring your super

It's easy to transfer your other super accounts into CareSuper. Simply use our **online consolidation tool** (caresuper.com.au/consolidateonline) or complete the **Transfer your super** form, available from caresuper.com.au/forms.

Important notes

By using the **online consolidation tool** or **Transfer your super** form, you will request the transfer of the whole balance of your superannuation benefit between funds. This form will not change the fund to which your employer pays your contributions. If you would like your employer to pay future contributions into CareSuper on your behalf, complete the **Choice of fund** form available at caresuper.com.au/forms.

Tax file number (TFN)

You are not obliged to provide your TFN to CareSuper. However, if you do not provide it:

- Your concessional contributions may be taxed at the highest rate plus medicare levy
- Your fund may not be able to accept contributions for you
- It may be more difficult for you to monitor your account or to locate it if you lose track of it
- You may pay more on your superannuation benefit.

CareSuper is authorised to collect your TFN under the *Superannuation Industry (Supervision) Act 1993*. We will treat it as confidential and only use it for lawful purposes. This includes disclosing it to another superannuation fund when we're arranging a transfer of funds for you. However, you may request in writing that your TFN not be disclosed to any other trustee.

If you do not want to provide your TFN, you will need to provide certified ID along with your transfer request to transfer funds between super accounts.

Proof of identity

In some cases you may need to provide proof of identity to transfer funds between your super accounts. The copies of your proof of identity documents must be certified.

→ For more information, including a list of people who can certify your ID, refer to the **Certifying your identification documents** fact sheet available at caresuper.com.au/certifyingID.

Privacy

In completing the **Transfer your super** form:

- You confirm that you have read the CareSuper Privacy Policy available on our website at caresuper.com.au/privacypolicy
- You understand how CareSuper intends to handle your personal information and that your personal information will only be used for the purposes specified or as otherwise allowed by law
- You consent to the use and disclosure of your personal information for the purpose of transferring your superannuation benefits.

If you have any questions about your rights under the privacy legislation please call the CareSuperLine on **1300 360 149**.



The information in this document forms part of the following CareSuper Product Disclosure Statements (PDS):

- Member Guide PDS dated 10 June 2015
- CIA PDS dated 10 June 2015