

Combine your super

You might have super all over the place

If you've had more than one job, you might have more than one super fund. In fact, you might even have some lost super you've forgotten about.

Having multiple super accounts could mean less money in the future

Having your super in multiple accounts means you could be paying multiple fees that are eating into your final balance.

Combining your super makes it easier to take control

Bringing all your super together can help you manage your money more easily by having it all in the one place.

Existing insurance with another provider could be transferred to your account

So you don't lose any existing cover already in place, you can apply to transfer any death, death with TPD or income protection insurance across to your account with us.



There's around
\$17.5 billion of lost
super waiting to be
claimed by Australians¹

¹ Australian Taxation Office (June 2018)



It's easy to get your super together

- 1 Go to firststatesuper.com.au/combine and click on 'Search and combine now'.
- 2 Simply enter your First State Super member number and a few personal details, and we'll do the rest.
- 3 If you need help with anything, chat to us in branch or call us on **1300 650 873**.

Even if you're not sure whether you have any other super accounts, we can help you check if there's any super you've forgotten about.


See how much you could save by combining your accounts

If you have more than one super account, you'll be paying more than one set of fees. The example on the right shows how much you can save after one year by combining your super with us.


Beware of exit fees and insurance cancellations

Before consolidating your super, be sure to check whether you'll have to pay any exit fees or taxes, or if you'll lose any insurance cover that you have with another fund.

Lee
Accounts **3**
Super **\$150,000**



Catherine
Accounts **1**
Super **\$150,000**



Lee's annual fees

Account 1	Account 2	Account 3
First State Super	MySuper average	Industry fund average
\$50,000	\$50,000	\$50,000
\$507 fees	\$620 fees	\$726 fees

Total yearly fees **\$1,853**

Catherine's annual fees

Account 1
First State Super \$150,000
\$1,417 fees

Total yearly fees **\$1,417**

Year after year, we rank in the **top ten best value funds** open to everyone²

Lee has paid an **extra \$436**

Catherine has **saved \$436**

Source: 2018 SuperRatings Benchmark Report. Administration and investment fees are included but insurance cover and fees are not. First State Super fee example is based on the investment costs for the Balanced Growth option of 0.76% and an administration fee of \$52 plus 0.15% of the balance in an accumulation account.

Why combine with First State Super?

As a profit-for-member fund, our super is all about you and making your money go further in retirement.



Our members come first



Competitive investment returns



Low fees,² more for you



We're proudly local



Advice for a better future






Socially responsible choices



Award-winning fund

We're here to help you feel future ready

Remember, whatever stage of life you're at, we're here to help you get the most out of your super so you have even more to look forward to in the future.

-  Go to firststatesuper.com.au
-  Call us on **1300 650 873**
-  Drop into one of our local branches



Awards and ratings



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² Based on SuperRatings 10 Year Platinum Performance Award for 2008-2018 and 2018 SelectingSuper AAA Quality Assessment.

