

Combining your super



If you've had a few jobs over the years, it's possible or even likely that you have more than one super fund. You can use our Search & combine tool to consolidate your super and find your lost accounts.

Don't let your super get lost!

Because we tend to 'set and forget' with super, it's easy to leave money behind when you start a new job and end up with more than one super fund. This can be costly because you pay fees to each fund, and inconvenient because you need to keep track of more than one account. In fact, if you're not adding to it, the balance may be slowly eaten away in fees and charges.

And if a super fund can't reach you because you've moved house or changed names, they might even transfer your money to the ATO – that's how super gets lost.

The Australian Taxation Office has just under \$18 billion in unclaimed super¹. If you're among the many Australians with more than one super fund, there's a good chance some of it could be yours.

You can use our Search & combine tool to find out.

Get organised with Search & combine

Using our Search & combine tool, you can put your super in one place in just a few minutes.

Combining your super means less paperwork, freeing up your time for better things. Best of all, it can make a big difference to your total super balance when you're ready to leave work.

¹ According to Super accounts data overview, Australian Taxation Office, Research and Statistics. Last updated 31 December 30 June 2017.

It's free, quick and painless

Simply head to firststatesuper.com.au/combine, and click on 'Search and combine now'. All you need is your First State Super member number and a few personal details that you should know off by heart, like your surname. We'll do the rest.

Before combining your super, be aware of any fees or taxes you may pay if you leave another fund.

Also, if you have insurance through another super fund, you can apply to transfer this cover to us before you leave that fund. Call us to find out how.

If you're not a member

If you're not a member you can join online today. Once you join, you'll be able to combine any other accounts into your First State Super account. Visit firststatesuper.com.au/join for more information.



Visit firststatesuper.com.au/combine to get started.



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