

Consolidating your superannuation accounts could save you time and money.

If you've ever changed jobs, chances are you may have more than one superannuation account.

WHY SHOULD YOU CONSOLIDATE?

Having more than one super account is not only confusing, but it may also make it hard for you to see just how much super you have. Consolidate your super and you'll:

- **see your super picture more clearly**
You'll know exactly how much super you have, and can rest assured that none of your super is lost, so you're not missing out on any of your hard-earned savings.
- **control your position**
By watching one balance, it will be easier to manage your investment strategy and reach your retirement goals.
- **pay just one set of fees**
One super fund means one set of fees, not several, which may make a significant difference to your retirement savings over time.
- **save time**
With just one set of paperwork you can concentrate on watching your super's progress.

WHAT YOU NEED TO KNOW BEFORE CONSOLIDATING

Before you consolidate, it's important to find out if you'll have to pay any exit fees or charges, if your tax and preservation component will be impacted or if you'll lose any features and benefits that are important to you, on leaving your other super fund(s).

Also, any insurance cover you have with your other super fund(s) will be cancelled, if you roll your money out and close your account(s) with your other super fund(s). It's important to think about how this will impact your insurance needs before consolidating your super.

CONSOLIDATING YOUR SUPER IS EASY

Simply log in to your account via russellinvestments.com.au/login or download the 'Russell Investments Super Mobile App' from the App Store, and click on the Find & Combine tab and then the ID verification button. You'll then need to complete the process to confirm your identity, which is an Australian Taxation Office (ATO) requirement to make sure your personal information isn't accessed by the wrong person. Then you can click on the 'Send us on a super search' button. This will give us authority to search for your super with the Australian Taxation Office (ATO). The results of your super search will appear within seconds.

Then, if the search gave you results and you want to continue, all you have to do is select 'combine my super' and we'll take care of the rest. You can always track the progress of your consolidation.

If you prefer to use a paper form to combine your super, you can do so with a Rollover Form. You will need a separate form for each account you want to consolidate. You can either download the form at russellinvestments.com.au/forms or call us and we'll send you a form.



Advice that's right for you

Good financial advice is about making the most of what you have to help achieve your goals. That's what we offer—general information, personal advice over the phone, Retire Ready meetings (often at no cost) or comprehensive personal advice (complimentary first meeting).

Find out more at
russellinvestments.com.au/advice



We're here to help

If you have any questions, please contact us:

- call **1800 555 667** (Monday to Friday 8.30am to 5.30pm AEST)
- email iq@russellinvestments.com.au
- visit russellinvestments.com.au/super

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