

How many super funds do you have now?

1

If so, you're one of over 12 million Australians who are holding all their super in just one account.

Next step?

[Get more out of your super.](#)

2 or more

There are good reasons to combine your funds, and other good reasons to maintain several accounts.

Next step?

Read on to learn more.

I'm not sure

If you've ever changed jobs, or held a part-time or casual job, you may have multiple super funds—and you might not even know! [There is \\$16 billion in lost super waiting to be claimed.](#)

Next step?

Check if any of it's yours!

Did you actively choose to keep more than one super account?

Yes

There can be good reasons to maintain more than one super fund, for example, to keep insurance benefits or to have special benefit arrangements like a Defined Benefit account.

The important thing is to know your reasons for having more than one account, and to understand what's in it for you and what you need to know before making any decisions (see breakout boxes).

Next step?

[Get more out of your super](#)

No, it has just ended up that way

If so, you may want to think about bringing it all together.

Of course, it's about working out what's appropriate for your circumstances. And this means carefully considering the pros as well as the potential cons. After all, once you authorise a transfer, it cannot be stopped.

Next step?

What's in it for you vs what you need to know (see breakout boxes)

Talk to an expert

If you're still not sure whether it's right for you, that's okay. We are happy to talk to you about what you need to consider, so you can make an informed decision appropriate for you.

- We offer **general information** that can help explain what to consider before you combine your super.
- If you want **more targeted and personalised phone-based advice**, we can arrange that too. This involves a comparison of fees, investment returns and insurance across your super accounts, and comes at a cost which will depend on the number of accounts.

Next step?

Call us today.

Make the switch

Of course, we would like you to [choose us](#), but which fund to use is a matter of personal choice and circumstances.

If you decide to combine with us, the process is quite simple. You can combine:

- via your online account (it's the easiest way—you log in, choose which account to combine and hit 'Submit'), or
- via a [rollover form](#) (or the [Nationwide Super rollover form](#))

Next step?

[Log online to combine](#) (if you're a Nationwide Super member, [this is where you log in](#))

Combining super

What's in it for you

By combining super accounts, you could:

- save on fees as you won't be doubling up on administration and other charges, and perhaps you may also qualify for further discounted fees from one fund
- reduce your admin, as you'll only have one fund sending you an annual member statement, reports, etc.
- reduce your risk of ending up with lost super since you'll have only one fund to notify if your contact details change
- find it easier to keep track of your balance, investment strategy and [progress towards your goals](#), as all your super savings will be in one place.

What you need to know

- Any [insurance cover you hold through a super account](#) will end when you close the account.
 - It may be difficult to take out the same level of insurance or for the same cost, particularly if you aren't as young and healthy as you were when you opened the account. (Ask if you can transfer the existing cover, because some funds do allow it.)
 - If your other account is with an employer's default super fund, very likely you aren't paying for insurance fees. It could be extra cost for you to take on.
- Additionally, if you plan to claim a tax deduction for a personal contribution made to the other super account, you cannot do this once you've exited it.