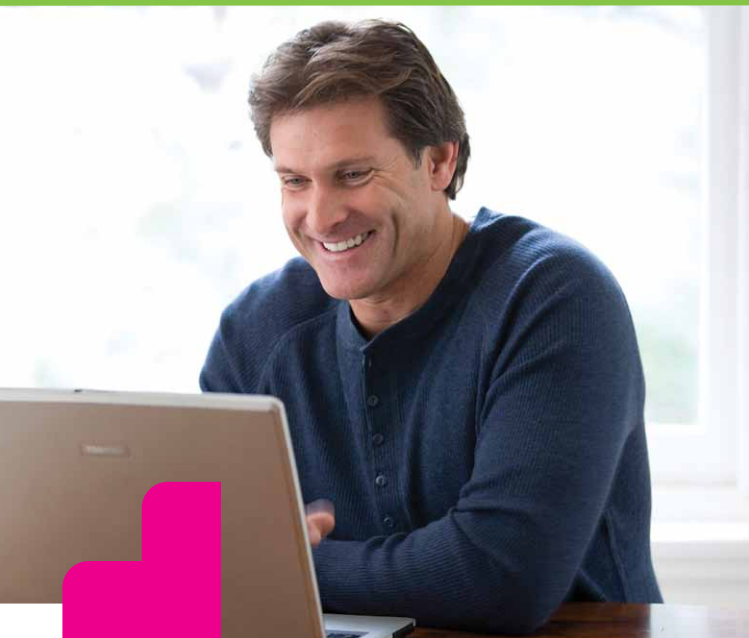


# Your Account Basics



The industry fund for the people who care

healthsuper 



Is your super all over  
the place? We'll help  
you sort it out.

Super may not be the most interesting  
subject, but it's important to make the  
right decisions about your future.



## Here's what you need to know:

- There's over \$7 billion in unclaimed super – some of it could be yours.
- It's easy to track down details of all your super accounts and it can be done online.
- You could be paying more than one set of fees and insurance premiums.
- Consolidating your super into one account doesn't require a lot of effort.

If you've had more than one job, it's possible that you could have more than one super account. Every little bit counts when saving for your retirement, so take control and make sure you're aware of all your super accounts and consider combining them into one.

## What are the benefits of consolidating your super?

- You could pay fewer fees – with each super account you will be paying investment management fees and possibly administration fees, which are eating into your retirement savings. What's more, you could be paying for insurance cover that you may not need.
- You receive less paperwork – when you have just one active super account it makes it easier to keep track of your super savings.
- You could have a more effective investment strategy – by maintaining one super account you can focus your attention on one investment strategy, instead of having a number of neglected, smaller accounts that are easy to forget and may get eaten away by fees.



It's important to be aware that some funds charge a withdrawal or termination fee when you transfer money out of their fund. You should check beforehand to see if this is the case and importantly whether the cancellation will affect any related insurance cover before transferring your super.

## How do you find your lost super?

The Australian Taxation Office (ATO) can help. By law, Australian super funds are required to notify the ATO of any 'lost members'. You may become a 'lost member' if two written communications are returned to your super fund unclaimed. This could happen if you have changed address and have forgotten to inform your super fund.

It's easy to track down details of all your accounts.

To find out if you have any lost super, log on to the ATO free SuperSeeker tool at [ato.gov.au/super](http://ato.gov.au/super) or call 13 10 20. All you need to provide is your name, date of birth and Tax File Number (TFN) to search for any lost super accounts.

After you've found any lost super, you may want to consider consolidating them all into one super account.

You may wish to consider obtaining advice from a financial planner before consolidating your super accounts to ensure you don't lose any benefits. A planner can also assist you to compare the costs and benefits of your previous and current super funds.



If you're unsure if we have your TFN recorded, please call us on 1800 331 719 or check your member benefit statement.

## How do you roll over all your super accounts into Heath Super?

It's easy! All you need to do is log on to [healthsuper.com.au](http://healthsuper.com.au), download and complete the Consolidate your super form (one form for each super account you wish to roll in). We'll take care of the rest.

Once you've filled in your details and sent us the completed form together with proof of your ID, we'll contact the organisation managing your super account. They'll act on our request (as authorised by you) and commence transfer of your other super account(s) into your Health Super account.

Please note that your existing fund may send you a transfer form for completion confirming your intentions before allowing the transfer to take place.



## Why should you choose Health Super as your main super provider?

### Low fees

As the industry fund for the people who care, our fees are structured to keep the cost of managing your super account as minimal as possible. Please refer to the Health Super Accumulation Product Disclosure Statement (PDS).

### Investment choice

We offer a choice of nine different investment options to suit each investor profile.

### Competitive

Our investment returns over the long-term are competitive. It's important to remember that super is a long-term strategy, investments can fluctuate and negative returns can occur from time to time.

### Convenient

You can keep your Health Super account if you change employment. This means you only have to keep track of one super account.

### Automatic insurance cover

Eligible members automatically receive the following insurance cover without having to provide any health evidence:

- two units of Death cover
- two units of Total Permanent Disablement (TPD) cover
- two units of Income Protection cover.

## We're here to help

It's important to get your super right. We understand that everyone has different needs. Contact us to see how we can help you make the most of your super.

**1800 331 719**

Monday to Friday 8:30am – 6.00pm AEST

**enquire@healthsuper.com.au**

Log on to our eSuper service

**healthsuper.com.au**

Locked Bag 2900

Collins Street West VIC 8007

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## We're an industry fund



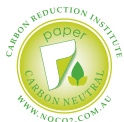
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## We're recognised



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## We care



**FSC**

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