

## Making it super easy to transfer in your super



**No more paper!**  
Join the new online  
rollover super highway with  
NESS Super Member Access

### Why consolidate?

If you've worked in a few jobs, chances are you have super in a number of funds. The average Australian has three super funds\*, which means three lots of paperwork, three sets of fees, and three funds to remember. It can make super confusing – but it doesn't have to be.

Transferring your super into NESS Super means you may:

- ✓ Save on costs
- ✓ Reduce your paperwork
- ✓ Make it easy to keep track of your super
- ✓ Simplify your insurance
- ✓ Potentially have more when you retire.

If you have multiple super accounts you're paying multiple sets of fees. These fees and charges can add up to thousands of dollars over your working life, meaning less for you when you retire.

Receiving statements and paperwork from multiple funds can be hard to keep track of and confusing. Simplify your super by transferring it into NESS Super and you'll receive two benefit statements per year so you can easily see how your super is tracking.

\*Source: Financial Services – Rice Warner Actuaries Super Fees Report 2012

### Questions & Answers

**Q:** What if I have more than one fund I want to transfer?

**A:** If you wish to transfer super from more than one fund, you'll need to complete steps **3** and **4** for each fund.


**Q:** What if my fund is not listed?

**A:** If your fund is not in the stored list, click on the line *My fund is not in this list* and you will be asked further questions.

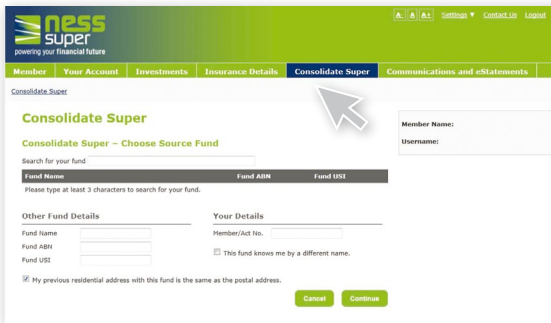
**Q:** Do I have to do this online?

**A:** No. You can go to Super/Forms & publications at [www.nesssuper.com.au](http://www.nesssuper.com.au) and print **Consolidate my Super into NESS Super form** under the Forms tab. Complete the form and send it to us. Using this method, you will need to provide certified proof of identity.

It's now super easy to consolidate your super into NESS Super. Member Access allows you to consolidate the benefits of super on-line (no more paper!) in **four easy steps...**

**1** Go to [www.nesssuper.com.au](http://www.nesssuper.com.au). Click on  **Super Member Access** and enter your personal username and password. If you're not registered, you can register on-line.

**2** Click on the **Consolidate Super** tab in your personal Dashboard at the top of the page.



ness super  
powering your financial future

Member Your Account Investments Insurance Details **Consolidate Super** Communications and eStatements

Consolidate Super

**Consolidate Super**

Consolidate Super – Choose Source Fund

Search for your fund

Fund Name	Fund ABN	Fund UST
Please type at least 3 characters to search for your fund.		

Other Fund Details

Fund Name  
Fund ABN  
Fund UST

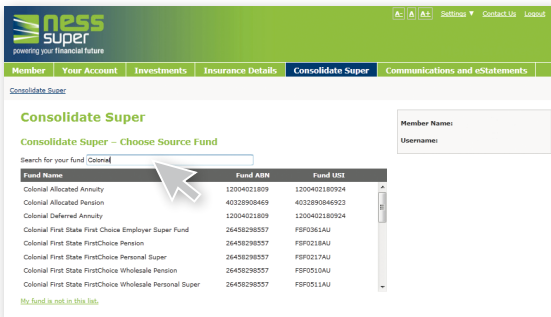
Your Details

Member/Act No.  
 This fund knows me by a different name.

My previous residential address with this fund is the same as the postal address.

Cancel Continue

**3** Look for the box, **Search for your fund** and enter the name of your other super fund. The details of many super funds are stored and will appear. If your fund is one of those listed, click on it. The fund's details will be automatically inserted.



ness super  
powering your financial future

Member Your Account Investments Insurance Details **Consolidate Super** Communications and eStatements

Consolidate Super

**Consolidate Super**

Consolidate Super – Choose Source Fund

Search for your fund: Colonial

Fund Name	Fund ABN	Fund UST
Colonial Allocated Annuity	12004021809	1200402180924
Colonial Allocated Pension	40328908469	4032890846923
Colonial Deferred Annuity	12004021809	1200402180924
Colonial First State FirstChoice Employer Super Fund	26458298557	FSF0281AU
Colonial First State FirstChoice Pension	26458298557	FSF0281AU
Colonial First State FirstChoice Personal Super	26458298557	FSF0237AU
Colonial First State FirstChoice Wholesale Pension	26458298557	FSF0510AU
Colonial First State FirstChoice Wholesale Personal Super	26458298557	FSF0511AU

[By fund, click on this list.](#)

**4** Complete your member or account number, nominate if you want to transfer your whole balance or partial amount to NESS Super and click "Continue".

Once you have provided confirmation on the next screen, we'll do the rest! We will arrange for your funds to be transferred into NESS Super. Most superannuation providers are on the new rollover super highway. If your fund is not yet set up with the Australian Taxation Office (ATO), you will be asked to complete a manual form and to provide proof of identity.

## Tips before you transfer



Before you transfer your super into NESS Super, it's a good idea to:

- **Track down all of your super.** The ATO's SuperSeeker tool makes it easy to search for your super. Visit [www.ato.gov.au/super](http://www.ato.gov.au/super) to find out more.
- **Check if you will be charged exit fees.** Some funds charge exit fees when you leave them – check with your other fund(s).
- **Check if you will be losing any benefits, such as insurance.** You may have insurance with the fund you're leaving and you will lose this cover if you leave. The good news is we may be able to transfer cover from other fund(s) without requiring medical evidence. **Please call us on 1800 022 067 to talk about this before taking any action.**
- **Consider getting financial advice.** Now might be a good time to review your retirement planning and insurance arrangements. NESS Super works closely with our financial advice partner who can provide you with professional, independent financial planning and advice. To find out more, go to [www.nesssuper.com.au](http://www.nesssuper.com.au)



## To transfer your insurance

Insurance is an important benefit attached to your super. Super and insurance complement each other. Super is designed to provide you with a comfortable standard of living after you stop working. Insurance can protect your standard of living before you reach retirement age if you're unlucky enough to be seriously injured or affected by illness.

### What to do

Go to Super/Forms & publications at [www.nesssuper.com.au](http://www.nesssuper.com.au) and open the *Transfer of Insurance to NESS Super* form under the Insurance tab.

Make sure you complete all sections of the form and send it to NESS Super.

### ! Important!

If you're transferring your super into NESS Super and would also like to transfer your insurance, it's important to retain your insurance cover in your previous fund(s) until our insurer has assessed and accepted your application to transfer your insurance to NESS Super.

You shouldn't cancel your insurance in your previous fund(s) or transfer your entire account balance until this has happened.

## ATO SuperSeeker – another part of the new online rollover super highway

You may have super with other funds that you have forgotten about. Perhaps you've changed your name, address or job and lost track of some of your super.

Your money may in fact be some of the billions of dollars held by the ATO as unclaimed super. But did you know that the ATO has a free online tool on its website, [www.ato.gov.au/super](http://www.ato.gov.au/super), that allows individuals to search for any lost or unclaimed super?

Called **SuperSeeker**, you can use it to:

- check all your super accounts
- find any lost super held by other funds
- find any ATO-held super
- consolidate other super accounts into the super account you want (including NESS Super!)

To use SuperSeeker, all you have to do is register for the ATO's online services.

### It's easy to use and there's no paperwork!



Find out more at [www.ato.gov.au/super](http://www.ato.gov.au/super).

## Contacting NESS Super is easy

Our friendly staff are ready to help you.



**Freecall** 1800 022 067



**Post** NESS Super Administration  
Locked Bag 20  
Parramatta NSW 2124



**Web** [www.nesssuper.com.au](http://www.nesssuper.com.au)



**Email** [nessadmin@ass.com.au](mailto:nessadmin@ass.com.au)

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