



ngs super™
The educated choice



Get it together – consolidate your super

If you have more than one superannuation account, chances are it's costing you money! Getting all your super accounts together in one place can save you time as well as money – and NGS Super is here to help you do it.

It's easy to forget about your super when you are finishing a temporary job, or changing schools as there are so many other things on your mind. In fact 80%* of people changing jobs leave their super behind in what becomes an inactive account and there are 13 million of these in Australia.

Fees are still charged against every one of those accounts, even though no contributions are being paid in. Those fees add up to over \$416 million a year and that can eat into your super savings.

Have you thought about how many accounts you have and how much your share of that \$416 million in fees might be?

Transferring your super into one account – or consolidating your super – can make a big difference.

What are the benefits of consolidating your super?

If you got all your super accounts together in one place you could:

- pay less to funds for managing your super
- help your super grow faster
- have less paperwork to manage.

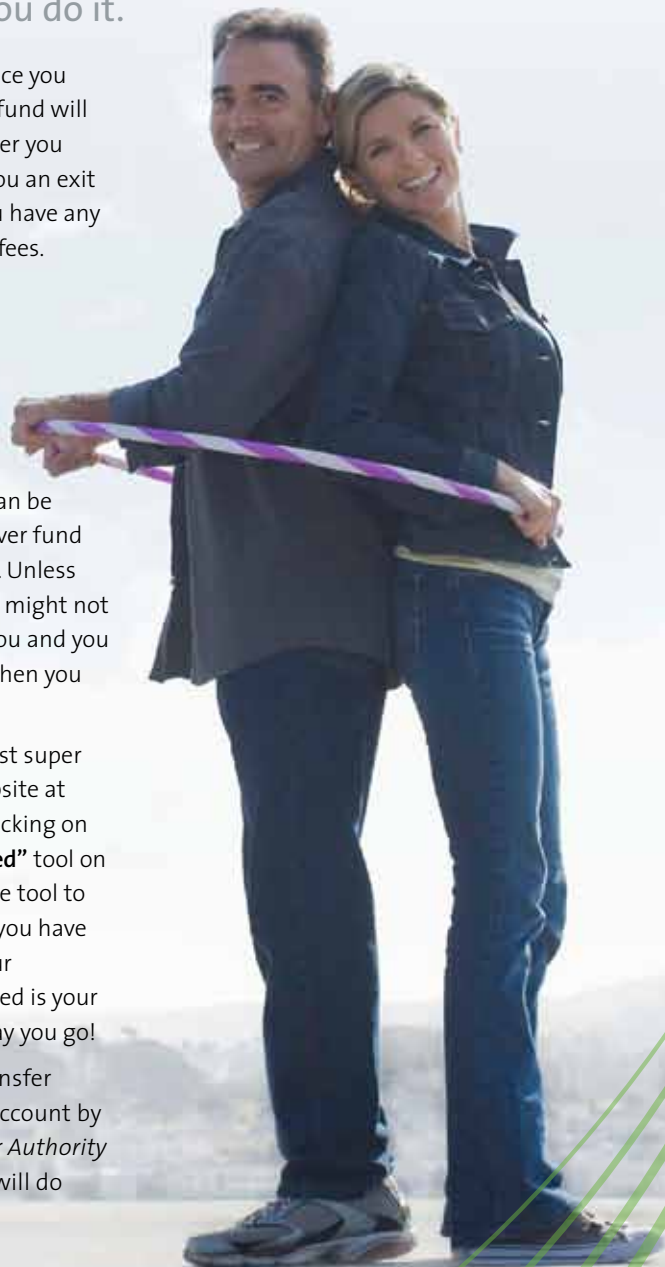
It is important to note that once you transfer your money, your old fund will discontinue any insurance cover you have and it may also charge you an exit fee. Talk to your old fund if you have any questions about insurance or fees.

Have you lost some of your super?

When a fund loses contact with a member – perhaps because they have changed address – the super account can be transferred to an eligible rollover fund or to the Australian Tax Office. Unless you track that money down, it might not be working hard enough for you and you might not have that money when you are ready to retire.

You can find out if you have lost super by visiting the NGS Super website at www.ngssuper.com.au and clicking on the “**SuperFind SuperCombined**” tool on the homepage. You can use the tool to quickly track down any super you have left behind and roll it onto your NGS Super account. All you need is your tax file number (TFN) and away you go!

Alternatively, you can also transfer money into your NGS Super account by completing a *Rollover/Transfer Authority form* on our website and we will do the rest.



* All statistics from Albert Hattingh, Jonathan Ng and Michael Rice, Consolidation of Superannuation Accounts, prepared for Choice by Rice Warner Actuaries, November 2008, available at www.choice.com.au/files/f134049.pdf

Never lose your super again

It's much easier to keep track of your super if you keep it together in one account, and transfer old accounts into one fund. Consolidating your super makes keeping track of it a breeze.

You can also make sure you don't lose any super ever again by keeping your Fund up to date. Always tell us about any change in your personal details – change of employer, change of address or change of name for instance.

How to transfer your super to NGS Super. It's as easy as 1, 2, 3...

Online

NGS Super's "SuperFind" tool located on our homepage allows you to quickly and easily find lost super and roll that super into your NGS Super account. You will need your tax file number to find a match.

Hardcopy form

1. Just fill in and sign the *Transfer My Super to NGS Super form* – you'll find it on our website. If you are transferring from more than one fund, you will need a separate, signed form for each fund.
2. To complete a transfer, you need to prove your identity to your fund, so they know you are entitled to transfer the super account they are holding. You will need original certified copies of your proof of identity documents for each fund you are transferring from. All the information you need about these documents is on the back of the form.
3. Post your forms and original certified copies of your proof of identity documents to:

**NGS Super,
Reply paid 4303
Melbourne, VIC 3001**

We do the rest for you! And we'll send you a confirmation as each transfer into your NGS Super account is completed.

Need help?

We're here to help you – give our Customer Service team a call on **1300 133 177**, Monday to Friday, between 8am and 8pm (AEST or AEDT).

How to contact us

Visit our website www.ngssuper.com.au, or contact our Customer Service Team or your local Client Relationship Manager at any time. We're here to help you.

NGS Super Administration

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Important information

This is general information only – it does not take into account your objectives, financial situation or needs.

Please assess your own financial situation, read the *Member Guide* (Product Disclosure Statement) for any product you may be thinking of acquiring and consider seeking professional advice before acting on this information.

The NGS financial planning service is offered to members of NGS Super (ABN 73 549 180 515) through an arrangement with Mercer Financial Advice (Australia) Pty Ltd (ABN 76 153 168 293) (MFA) which holds Australian Financial Services Licence No. 411766 authorising the provision of financial advice.

Issued by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233 154
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