

LOST SUPER

HAVE YOU LOST TRACK OF YOUR SUPER?



Important information

It's estimated that one in two Australians has lost track of some of their super. Could you be one of them?

If you've changed jobs over the years, chances are you have several super funds still containing your money. But do you know where they all are? And, if you've also moved house, some of these funds may no longer know how to contact you.

When this happens, your super could be reported as "lost" and be transferred to the Australian Tax Office (ATO), where the money is held until you claim it back. So how can you go about rounding up all your super and getting it sorted?



Step 1

Find your old super funds

First, search for any old statements or membership cards you may have received. They will give you the fund's contact details. If you can't find any, call your old employers to ask what fund they used.

Alternatively, call the **Member Hotline** on **1800 808 614** and we can help you search online for any super in your name. You will need to have your Tax File Number on hand in order to get the search underway.

You can also search for lost super via your myGov account at my.gov.au.



Step 2

If you find some old super, what's next?

You need to consider whether to leave the money where it is or roll it into another fund. So you can compare each fund, ask them questions such as:

- Do I have insurance cover? What am I insured for and what does it cost?
- How much are all your fees?
- What have the fund's returns been?
- Can I take the fund with me from job-to-job?
- What other benefits are available?





Lost super



Step 3

Decide what's best for you

Why not consider moving all your old super into your Australian Food Super account? Here's a list of our benefits:

- > **Life Insurance, Total and Permanent Disablement (TPD) cover and Income Protection** for members under age 70 years
- > **Low fees**
- > **Solid long-term returns**
- > **Worksite visits** and educational seminars where possible
- > **Take us with you** from job-to-job, no matter where you work
- > **Simple financial advice over the phone** as part of your membership*
- > **Online access – 24/7**
- > **We offer a Pension product.** It offers you a tax-effective income, with generally no tax payable on regular pension payments from age 60, and earnings on your account are not taxed once you have met a condition of release (e.g. permanently retired from the workforce, reaching age 65 years)
- > **Industry fund** - profits are for members not shareholders

Need help in deciding? Call the **Member Hotline** on **1800 808 614** and we can transfer you to one of our financial planning partners at Link Advice. It's part of your membership and is provided at no additional cost.

*Australian Food Super has engaged Link Advice ABN 36 105 811 836, AFSL No. 258 145, to provide this advice to members.



Step 4

How to roll into Australian Food Super

Simply rollover your super through MemberAccess, our member online account facility. It's easy and quick! Alternatively, call the **Member Hotline** on **1800 808 614** and one of our team members can help you through the process.

If you require a printed copy of this Fact Sheet please contact the **Member Hotline** on **1800 808 614**.



Member Hotline
1800 808 614



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