

▶ Consolidating your super

If you've worked in different jobs and industries, there's a good chance that you have super invested in several funds (each with their own set of fees and administration charges).

Why consolidate?

Having several super accounts increases the chance that you'll lose track of your super. To make matters worse, paying several sets of fees and charges to numerous super funds will, over time, erode your super balance.

Rolling all your super into your Maritime Super account has many advantages ...

... save on fees

With several accounts, you'll be paying several sets of fees and charges, which can really add up in the long term.

Because we don't charge any establishment, contribution, withdrawal or termination fees, you can potentially save thousands of dollars of your hard-earned retirement money over the long term.

... save on paperwork

Having several super accounts creates a mountain of paperwork, making it very time-consuming to stay on top of things.

By combining your super, you only have one account, one annual statement and one membership number.

... manage your investment strategy more efficiently

Consolidating your super into one account means that it's easier to keep track of your investments and manage your investment strategy more effectively, which could improve your investment returns in the long run.

How to consolidate

To help you gain greater control over your super, we've made it easy for you to consolidate your super into your Maritime Super account.

There are two easy ways to consolidate your super:

- 1 Visit www.maritimesuper.com.au, log in to Member Online and use our Online Rollover tool - your details are pre-populated so it only takes a minute to do!
- 2 Alternatively, complete the *Rollover to Maritime Super form* (available by calling Member Services for a copy) and return it to us.

Remember to check the fine print ...

Before you roll over, it's worth checking whether:

- you'll be charged any exit fees in your other fund when exiting; and
- you'll lose any insurance benefits by moving your super out of your other fund.

Find your lost super

It's estimated that up to 1 in 2 working Australians have lost super at some stage of their working life. Losing track of your super means that you are paying unnecessary fees on 'lost' super accounts (which in turn can erode your super balance in the long run).

Finding lost super is easy - all you need to do is visit www.my.gov.au, log in to your myGov account and click on 'Manage my super'. Alternatively, you can phone the automated super search hotline on 13 28 65.

Over time, having several super accounts can erode your super balance, so rolling them all into your Maritime Super account makes sense

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