

## Combine your super

Have you had more than one employer through your career? Most people have had several jobs and having several jobs may mean you have joined a number of super funds. In fact, most Australians have two or more super funds.

Combining all of your super into one account/fund helps you to:

### Reduce your costs

Most super accounts come with fees and costs. These fees vary between funds and they can add up over time and reduce your super savings.

By combining your super you'll only pay fees on one account.

### Simplify your paperwork

How many super statements do you receive each year? Do you find it hard to keep track of your super accounts?

By combining your super into a single account, you'll receive one easy-to-follow statement each year so you can more easily track how your super is progressing.

### Control your investments

Having your super invested in one fund can help you manage your investment strategy more easily.

### Finding lost super

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

Your money may be part of the billions of dollars held by the Australian Taxation Office (ATO) as unclaimed super. The ATO's Lost Members register has records of lost members from all regulated super funds in Australia. Twice a year super accounts of less than \$6,000 and accounts that have been inactive for more than 16 months or a deemed to be lost accounts are automatically transferred to the ATO as unclaimed monies.

This is your money that you may be missing out on. By searching for and combining your super you can take back the control of your super.

Finding your other super is easy using the ATO's online service through **MyGov** to find and consolidate your super.

## What you need to know before you combine your super

Before you combine your super into a single account you should check:

- If you will be losing any benefits, such as insurance cover. Speak with us to understand whether you can transfer or replace any insurance you still need with HESTA for Mercy before you close your other super accounts.
- If you're in a defined benefit fund you might want to seek advice from a financial adviser to make sure you're not disadvantaged.

Ask your previous fund/s for all information about your benefits in that fund including transfer, or other fees, insurance cover and the available investment options, so you can understand or seek advice on the effects of transferring these benefits.

## How to find and combine your super into HESTA for Mercy

Combining your super into your HESTA for Mercy account is easy.

First – gather the information on your other super accounts. You can find the details you'll need about your other super accounts, such as your other fund's Member Number, the name of the fund, their Superannuation Fund Number or Australian Business Number and their unique identifier (USI).

You can usually find these details from recent communications your other super fund has sent to you or their website. You can also find this information by using the ATO's online service through **MyGov**.

Once you have these details, you can either:

- Combine your other super using MyGov.
- Complete the attached *Combine your super* form and return it to us.

**Note:** This form will not change the fund to which your employer pays contributions on your behalf. To do that you will need to let your employer know where you'd like your super contributions to go to. We've made it easy to stay with HESTA for Mercy with the *Choice of Superannuation Fund* form which you can find at [hestaformercy.com.au/forms](https://hestaformercy.com.au/forms). Just complete the form and provide it to your employer.

## Providing your tax file number (TFN)

You are not obliged to provide your TFN to HESTA. However, if you do not provide it:

- Your concessional contributions may be taxed at a higher rate instead of the usual concessional rate of 15%
- You will not be able to make personal contributions to your super fund, and
- It may be more difficult for you to monitor your account or to locate it if you lose track of it.

HESTA is authorised to collect your TFN under the *Superannuation Industry (Supervision) Act 1993*. We will treat it as confidential and only use it for lawful purposes. These purposes may change in the future as a result of legislative change. Your TFN may be disclosed to another super fund when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other fund.

Although providing your TFN is not compulsory, it may slow down the processing of your transfer if you don't provide it.

Your other fund may also require you to provide additional identification. If this is the case, we will contact you to arrange for any identification documents your other fund may require.

## contact us

1300 368 891 | [Email form to information@hestaformercy.com.au](mailto:information@hestaformercy.com.au) or mail to: PO Box 8334, Woolloongabba QLD 4102

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## Consolidate your super

### COMPLETE SHADED SECTIONS

Please complete in **BLOCK LETTERS** using a **BLACK** or **BLUE** pen and ensure it is signed and dated.  
Use this form to combine any super you have with other funds.

**!** **IMPORTANT:** Complete ALL details. This is needed to validate your identity and get in touch if we have any questions.

### 1. Your personal details

Member Number	Your name (First name and surname)		
<input type="text"/>	<input type="text"/>		
Date of birth	Mobile or daytime telephone		
<input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>	<input type="text"/>		
Address			
<input type="text"/>			
Suburb	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Email			
<input type="text"/>			

### 2. Your other fund details (to be transferred to your HESTA for Mercy account)

**!** **IMPORTANT:** To combine your other super fund accounts, you'll need to gather some information to complete the details below. You can usually find this on recent communications from your other super fund or their website.

#### FUND ONE DETAILS

Fund name	Member number
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Superannuation fund number or Australian Business Number (ABN)	Unique Superannuation Identifier (USI)
<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Electronic service address (Self managed super fund only)	
<input type="text"/>	
Amount to transfer (tick one box only): <input checked="" type="checkbox"/> Whole balance (default) <input checked="" type="checkbox"/> Partial amount of <input type="text"/> \$ <input type="text"/>	

#### FUND TWO DETAILS

Fund name	Member number
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Superannuation fund number or Australian Business Number (ABN)	Unique Superannuation Identifier (USI)
<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Electronic service address (Self managed super fund only)	
<input type="text"/>	
Amount to transfer (tick one box only): <input checked="" type="checkbox"/> Whole balance (default) <input checked="" type="checkbox"/> Partial amount of <input type="text"/> \$ <input type="text"/>	

Please continue over page

### FUND THREE DETAILS

Fund name

Member number

Superannuation fund number or Australian Business Number (ABN)

Unique Superannuation Identifier (USI)

Electronic service address (Self managed super fund only)

Amount to transfer (tick one box only):

Whole balance (default)

Partial amount of

\$

### FUND FOUR DETAILS

Fund name

Member number

Superannuation fund number or Australian Business Number (ABN)

Unique Superannuation Identifier (USI)

Electronic service address (Self managed super fund only)

Amount to transfer (tick one box only):

Whole balance (default)

Partial amount of

\$

## 3. Authorisation - read, sign and date

I request the transfer of the balance held in respect of me as indicated above for the above super fund/s into my HESTA for Mercy account:

- I consent to my tax file number being disclosed for the purposes of combining my super.
- I understand that I have the right to ask my previous super fund/s for information that I reasonably require for the purpose of understanding any super entitlements (including insurance) I may have in that fund, including information about any fees and charges that may apply to the transfer and information about the effect of the transfer on any entitlements I have in my other super fund/s. I confirm that I do not require such information from my other fund/s.
- Unless indicated otherwise, I understand that these instructions will result in the transfer of the whole balance held in my other super fund/s.
- I understand that by completing this request I may lose any insurance entitlements I have within my other fund/s.
- I understand and approve the deduction of any fees that may be charged by my other fund/s as a result of the transfer.
- I understand that I will receive confirmation once my money has been received from my other fund/s.
- My request will not be actioned if the information is incomplete or ambiguous.
- If I've provided my contact details on this form, the Trustee may, at its discretion, use these details to update any existing information on my member record and use this in future communications with me.
- I have read and understood HESTA's Privacy Collection Statement which is available at [hestaformercy.com.au/privacy](https://hestaformercy.com.au/privacy) or by calling 1300 368 891, and accept that the information on this form is true and correct to the best of my knowledge and belief. I consent to my personal information being collected and used by the Trustee for the ongoing administration of my membership by the fund administrator and other service providers.

Your Signature

Date

 /  / 

### Return your completed form

Scan and email all requirements to [information@hestaformercy.com.au](mailto:information@hestaformercy.com.au)

or mail it to HESTA for Mercy, PO Box 8334, Woolloongabba QLD 4102

or drop it off in person to Potter Building, Ground Floor, Mater South Brisbane campus

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