

FIND YOUR LOST OR UNCLAIMED SUPER

October 2023

This information is about Media Super. It doesn't account for your specific needs. Please consider your financial position, objectives and requirements before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination to decide what's right for you. Call **1800 640 886** or visit mediasuper.com.au.

United Super Pty Ltd
ABN 46 006 261 623 AFSL 233792
as Trustee for the Construction and
Building Unions Superannuation
Fund ABN 75 493 363 262 offering
Media Super products (Media Super).
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If you've had more than one job, you could have more than one super account. And when you move jobs and move addresses (or even change your name) it's easy to lose track of them. In fact, there's more than \$16 billion* in lost super in Australia that's waiting to be claimed – some of that could be yours!

Checking if you've got lost or unclaimed super is easy through your online account. Or we can do it for you and help you transfer any money found into your Media Super account.

Where could your super be?

If you've lost track of your super, there's usually two places it'll be:

A previous super fund	<ul style="list-style-type: none"> ▪ Fees and costs will be reducing your account balance ▪ Your money remains invested ▪ You may still have insurance cover
The Australian Taxation Office (ATO)	<ul style="list-style-type: none"> ▪ Your money isn't invested, so there's less opportunity for it to grow ▪ No fees and costs are deducted ▪ You're not covered by insurance

How to find your super

We're here to help

- **Online** – Log into your account at mediasuper.com.au/login and go to *Consolidate your super*. Here you can search for your super using your tax file number (TFN). You'll need to verify your identity so have your ID ready.
- **Phone** – You can call us on **1800 640 886** to run a search on your behalf. You'll need your TFN handy, and we'll need to run an ID check with you (to make sure the super belongs to you).
- **Form** – Visit mediasuper.com.au/forms and complete the *Combine your super into Media Super* form.

* Source: The Australian Tax Office, *Check your myGov account for your share of \$16 billion in lost and unclaimed super*, February 2023

Combine your lost super to save

Once you find your super, it can pay to combine it into one account:

- **Save on fees** – You generally pay fees for every super account you have, eating into your total super savings.
- **Keep track of your super** – It's much easier to keep track of all your super by transferring it into one account.

You can easily combine any super amounts found into your Media Super account with the click of a button. (Please note, any money held for you by the ATO will automatically be transferred to your Media Super account.)

If you know the details of your other funds, it's even easier to combine your other super into your Media Super account:

- **Online** – Log into your account at mediasuper.com.au, go to *Consolidate your super* and simply add your other fund's details.
- **Form** – Visit mediasuper.com.au/forms and complete the *Combine your super into Media Super* form.

Before you combine your super

While combining your super can save you money and hassle, there are a few things to check first:

- **Fees** – Will the fund you're transferring from charge any outgoing fees?*
- **Insurance cover** – Will you lose any insurance cover or other benefits? And are you eligible for enough insurance cover and other benefits with your chosen fund?
- **Contributions** – Can your employer contribute to your chosen fund?
- **Performance** – How have both funds performed over the medium to longer term? (But remember, past performance is not an indicator of future performance.)
- **Advice** – Will access to financial advice about your account be available as part of your membership?

*Exit fees have been banned since 1 July 2019. However, there may be some buy/sell spreads fees or reductions for capital gains tax from other funds.



Need some help? Contact us

	1800 640 886 8am to 8pm (AEST/AEDT) Monday to Friday
	enq@mediasuper.com.au mediasuper.com.au
	Visit us in person in Adelaide, Brisbane, Melbourne, Perth and Sydney. Details: mediasuper.com.au/contact
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