

If you have ever changed jobs, you could have more than one super account with more than one super fund.

You pay fees on every super account you have. Imagine how much more super you may save by grouping your other accounts with Catholic Super.

The benefits of having only one super account are:

- you pay only one set of fees, which helps you to save more for retirement
- it's easier for you to keep track of your money, and
- there's less paperwork to deal with.

It's easy with Catholic Super

You can group your super in many ways – and they're all free.

Online

Our Super Grouper™ service is paperless, takes less than three minutes, and finds all your super accounts with other funds, and also any Lost Super with the ATO. Simply go to **supergrouper.com.au** and follow the prompts. You only need to have your member number handy, and the mobile phone number we have on file (to receive an access PIN).

Alternatively, you can log in to our MyLife Online service at **csf.com.au/mylife-online** and follow the Consolidate Now steps to group your super. You will need to know the details of each other super fund, including their ABN.

Over the phone

Our Superannuation Specialists can use Super Grouper™ for you over the phone. Simply call us on **1300 655 002**.

You can even lodge a request for a Superannuation Specialist to call you back at a time suitable for you. Simply go to **supergrouper.com.au** and request a call back.

In writing

You can download the *Request to Consolidate Your Super* form from our website at **csf.com.au/forms**. You will need a separate form for each fund you're transferring from. You can also request the form by calling us.

What happens next

Once we receive your request, we'll do all the work for you. The other fund must process the transfer within 3 days of receiving the request. We'll let you know when we've received your super from the other fund.

Catholic Super does not charge any fees for you to transfer other funds into your super account. However, your previous fund may charge you a withdrawal fee.

Important things to consider

Before you decide to transfer other funds into Catholic Super, you should consider the following:

- Ask your previous fund if it will charge any fees or termination penalties for withdrawing your super.
- If you have insurance cover with your previous fund, find out how transferring out will affect you. You may be able to transfer your insurance coverage into Catholic Super before grouping your super. Some conditions apply. Go to **csf.com.au/pds** and read the information about Catholic Super's insurance options in the *Insurance guide*.
- Make sure you compare the super funds you have and consider areas such as insurance, fees and performance. Go to **csf.com.au/compare-us** to compare Catholic Super with over 200 other super and pension funds.

You may wish to obtain financial advice before making a decision.

If you need any assistance, contact our Service Centre

→ 1300 655 002

→ info@csf.com.au

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