

Fact sheet



FOR MEMBERS

Consolidate your super

If you've ever changed jobs, chances are you have more than one super account. Combining your super could save you time and money.



WHY SHOULD YOU CONSOLIDATE?

Having more than one super account is not only confusing, it can also make it hard for you to see just how much super you've got. Consolidate your super and you'll:

See a clear picture

You'll know exactly how much super you have and can rest assured that none of your super is lost, so you're not missing out on any of your hard-earned savings.

Control your position

By watching one balance, it will be easier to manage your investment strategy and reach your retirement goals.

Pay just one set of fees

One super fund means one set of fees, not several, which may make a significant difference to your retirement savings over time.

Save time

With just one set of paperwork you can concentrate on watching your super's progress.

BEFORE YOU CONSOLIDATE

If you're thinking about consolidating your super, it's important to find out if you'll have to pay any exit fees or charges, if your tax and preservation component will be impacted or if you'll lose any features and benefits that are important to you, on leaving your other super fund(s).

Also, if you roll your money out and close your account with your other super fund(s), any insurance cover you have with them will be cancelled. It's important to think about how this will impact your insurance needs before consolidating your super.

CONSOLIDATE ONLINE IN SECONDS

Bring your super together in a few clicks. Log in to your Member Online account via www.vissf.com.au or download the VISSF App from the App Store or GooglePlay.

You'll be asked to provide your Tax File Number (TFN) and consent to search the Australian Tax Office (ATO) for all your super and consolidate any monies found into your account. The results of your search will appear in seconds.

Then, all you have to do is select the accounts you wish to consolidate into VISSF and click on the Transfer Now button. We'll take care of the rest. You can track the status of your request online and we will confirm in writing when your transfers are complete.

Alternatively, you can select the Consolidate Super tab within Member Online and simply follow the prompts.

CONSOLIDATE OVER THE PHONE

It's now even easier to bring all your super accounts together.

Not only can you combine your super accounts electronically using our Member Online portal, you can also call our Client Services Team and ask them to consolidate your super over the phone.

This is a great service for busy people - you can sort your super by making one simple phone call. And in most cases, your accounts will be combined in as little as three days.

Call our Client Services Team today on 1300 660 027 and start organising your super.

ADVICE ON CALL

As a VISSF member, you can access bite size pieces of financial advice on an extensive range of topics - at no cost, over the phone.

Getting Started

For those just getting started with their money management, these might include:

- Finding lost super
- Consolidating your accounts
- Making an investment choice
- Your contribution options

While retirement may seem like a distant concern, taking some easy, simple steps now can turbocharge your future wealth.

Building More

You don't have to be earning a lot of money to grow your wealth. Our experts can advise you on:

- Choosing the right investment option
- Ways to make extra contributions
- How to save on tax and grow your money
- Protecting your wealth using insurance

Whatever your situation, we want you to feel secure and confident about doing more to build your future wealth.

Retire Ready

Preparing for retirement can be daunting, but it's never too early to start planning. Here's how we can help.

- Work out how much you will need
- Explore your retirement options
- Learn how to set up a regular income stream
- Understand your risk tolerance
- Make the right investment choice

If retirement is on your radar, the earlier you start planning the more likely you are to retire on your terms.

Call 1300 660 027 to take advantage of our phone based financial advice services for members.

NEED HELP?

Call us on 1300 660 027

Website: www.vissf.com.au

Email: super@vissf.com.au

We're available between 8am and 5pm, weekdays. If you need to get in touch outside this time, email is the best way.

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