



**Combine your super  
funds and save**

**Save multiple fees when you  
consolidate your super**



# Combining your super accounts could save you money and reduce paperwork

- **Reduce fees** — Consolidate your super and only pay one set of fees. The power of compounding returns means any money saved can really help grow your super balance in the long term.
- **Reduce paperwork** — One super account means only one set of paperwork. This makes it easier to monitor your super and adopt a more focused super strategy.
- **Find your 'lost' super** — Use the Australian Tax Office's free 'SuperSeeker' service by visiting [www.ato.gov.au/super](http://www.ato.gov.au/super), or calling 13 28 65.

There may be a fee of up to 1% for accepting rollovers. Before moving your other super, you should check with your other fund/s to determine whether there are any exit fees and consider any other loss of benefits (eg insurance cover).

## Combine your super in two simple ways:

1\_ Complete a Request to Transfer form for each fund you wish to combine into your BT super account and send the form to BT.

### OR

2\_ Consolidate your accounts online with BT's Easy Rollover Tool. The tool will help you create all the forms you need to bring your super together.

You can find the Request to Transfer form appropriate to your fund and the Easy Rollover Tool at [bt.com.au](http://bt.com.au) under Forms & Calcuclators, or by contacting your payroll officer.

## What to do next

- **Speak to a financial adviser**
- **Call the BT Contact Centre on 132 135, Monday to Friday, 8.00am – 6.30pm (AEST).**

Things you should know:

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