

Consolidating Your Super With QSuper

Take control of your super

If you've ever changed job, moved house, or even changed your name, you might have more than one super fund. That makes it difficult to keep track of how much you actually have. By consolidating all your super into one account, you could maximise your investments and potentially reduce the fees you are paying.

Before you consolidate

We have made it easy for you to get your super together in the one place, and we don't charge you any fees to consolidate.

Before you consolidate your super accounts, consider if the timing is right and if you will lose access to benefits such as insurance or pension options, or if there are any fee or tax implications.

If you have insurance cover with another provider, you may be able to transfer your cover to QSuper by using the Transfer My Cover From Another Insurer form. You will just need to make sure your transfer of cover is complete before you consolidate your super. If your transfer is approved, you won't have to re-serve any waiting or pre-existing exclusion periods.

How to consolidate your super

Log in to Member Online at memberonline.qsuper.qld.gov.au and provide us with the details of your other super fund/s and we will do the rest. We will need to have your tax file number (TFN) before we can search for your lost and any other super. If you haven't already provided it to us, you can also do this in Member Online.

Alternatively, you can fill out a Consolidate with QSuper form. The form is at the back of this factsheet. If you have more than one account, you can download another copy from our website, or you can call us to request additional copies.

We then contact your other super fund/s and request the transfer to your QSuper account. We will let you know when we've finalised your request.

If you choose to use your other fund's form to organise the transfer, you will need to provide your member number and the following details about us:

- ABN: 60 905 115 063
- Unique Super Identifier (USI): 60 905 115 063 001.

What happens next?

We will add your super to your QSuper account and send you a statement showing your balance each year. Or, you can view your balance at any time with Member Online. If you haven't already signed up, it's easy. Visit our website at qsuper.qld.gov.au and follow the prompts.

If you want to know more about your super, from your contribution options through to investment options, read our Accumulation Guide on our website, or call us to request a copy.

For more information

To find new ways to get more out of your super, try our tools and calculators on our website at qsuper.qld.gov.au

Alternatively, you can call us on **1300 360 750** and we'll be happy to discuss your options.

Member Centres

Visit qsuper.qld.gov.au/membercentres
for locations

Member Services team

Phone 1300 360 750
Overseas +61 7 3239 1004
Monday to Friday 8.00am – 6.00pm (AEST)

Postal address GPO Box 200, Brisbane QLD 4001
Email qsuper@qsuper.qld.gov.au
Fax 1300 242 070
Website qsuper.qld.gov.au

This information and all QSuper products are issued by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975) as trustee for Australian Retirement Trust (ABN 60 905 115 063). Any reference to "QSuper" is a reference to the Government Division of Australian Retirement Trust. This is general information only, so it does not take into account your personal objectives, financial situation, or needs. You should consider whether the product is right for you by reading the relevant product disclosure statement (PDS) available at qsuper.qld.gov.au/PDS or call us on 1300 360 750 to request a copy. Where necessary, consider seeking professional advice tailored to your individual circumstances.

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Consolidate With QSuper

When to use this form

Complete this form if you have another superannuation account (including an SMSF) and would like to transfer part or all of the money from that account into your QSuper Accumulation account. If you want to transfer from more than one account, please complete section 2 in full.

If you would prefer to do this online, you can combine your other super money into QSuper through Member Online at memberonline.qsuper.qld.gov.au or search for your other super at my.gov.au

If you currently only have a QSuper Income account and/or Lifetime Pension, you will need to open a QSuper Accumulation account and combine your super into that account. Then you can either restart your Income account or open a new Lifetime Pension using that money. Please see the Product Disclosure Statement for Income Account and Lifetime Pension for more information.

You can't use the form to transfer an overseas pension fund to Australia. For information about your options, please see our Transfer of Overseas Pension Funds factsheet available at qsuper.qld.gov.au/factsheets or call us to request a copy.

For more information about how to transfer your super to QSuper, go to qsuper.qld.gov.au/consolidate or call us on 1300 360 750.

Please complete in **BLOCK** letters, in blue or black ink.

1 Personal details

Client number

Residential address

You can find your client number on your annual statement or by logging in to Member Online.

State

Postcode

Postal address

As above

Title First name/s

Last name

State

Postcode

Previous name¹ (if we know you by another name)

Date of birth (dd/mm/yyyy)

/ /

Home phone number

Mobile phone number

Work phone number

Email address

¹ If your name has changed and you work for the Queensland Government or a default employer, let your payroll office know and they'll then let us know. Otherwise, please send us a certified copy of either a marriage certificate or other legal change of name document.



2 Details of your other super fund/s and amount you want to transfer (mandatory)



If your name is listed differently at your other super fund, you'll need to contact them to update your details before you send this form to us.

If you are closing your other super account, make sure:

1. You have already asked your employer to pay your future super contributions to QSuper – see qsuper.qld.gov.au/changingjobs
2. You have found out whether or not transferring your super from your other super fund will mean you lose any benefits, including insurance, and to confirm whether you will be taxed.

Name of other fund 1

ABN of other fund²

Unique Superannuation Identifier (USI) of other fund²
(N/A for SMSF)

Electronic service address (ESA)³ (mandatory for SMSF)

Phone number of other fund

Your membership account number with other fund

My full balance
:
OR
:

Partial amount you want to transfer
(dollars and cents - do not round up or down)

\$

Need help?

You can call us on 1300 360 750 if you'd like help with completing this form.

Name of other fund 2

ABN of other fund²

Unique Superannuation Identifier (USI) of other fund²
(N/A for SMSF)

Electronic service address (ESA)³ (mandatory for SMSF)

Phone number of other fund

Your membership account number with other fund

My full balance
:
OR
:

Partial amount you want to transfer
(dollars and cents - do not round up or down)

\$

Name of other fund 3

ABN of other fund²

Unique Superannuation Identifier (USI) of other fund²
(N/A for SMSF)

Electronic service address (ESA)³ (mandatory for SMSF)

Phone number of other fund

Your membership account number with other fund

My full balance
:
OR
:

Partial amount you want to transfer
(dollars and cents - do not round up or down)

\$

² Please check your other super fund's website or contact them to find out their ABN and Unique Superannuation Identifier (USI). USI does not apply for an SMSF.

³ You need an electronic service address (ESA) for your SMSF provider to send us your data. Please contact your SMSF provider for the ESA. This is only required for an SMSF.

Name of other fund 4ABN of other fund⁴Unique Superannuation Identifier (USI) of other fund⁴
(N/A for SMSF)Electronic service address (ESA)⁵ (mandatory for SMSF)

Phone number of other fund

Your membership account number with other fund

My full balance

:
OR
:

Partial amount you want to transfer

(dollars and cents - do not round up or down)

\$

If you have other super funds you want to transfer to your QSuper account, please provide these details on a separate sheet of paper and attach it to the back of this form.

How your funds will be invested

Your transfer will be invested according to your current investment preferences strategy. You can check your current investment options in Member Online at **memberonline.qsuper.qld.gov.au** under 'Investments' then 'Your investments', by checking your annual statement, or by calling us.

3 Providing your tax file number

Under the *Superannuation Industry (Supervision) Act 1993*, your super fund is authorised to collect your tax file number (TFN), which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. If you transfer your super to another fund we may disclose your TFN to the other super provider unless you tell us not to in writing. It is not an offence not to quote your TFN. However, providing your TFN to your super fund will have the following advantages (which may not otherwise apply):

- Your super fund will be able to accept all types of contributions to your account(s)
- The tax on employer contributions to your super account(s) will not increase
- Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your super benefits
- It will make it much easier to trace different super accounts in your name so that you receive all your super benefits when you retire.

Your TFN

If we already have your TFN, you do not need to give it to us again.

⁴ Please check your other super fund's website or contact them to find out their ABN and Unique Superannuation Identifier (USI). USI does not apply for an SMSF.

⁵ You need an electronic service address (ESA) for your SMSF provider to send us your data. Please contact your SMSF provider for the ESA. This is only required for an SMSF.

4 Declaration and authorisation

- I know I can contact my other super fund to find out if transferring this money will affect my benefits with them. By signing this form, I am letting you know that I have either received this information from them, or I do not need any more information.
- I am the person named on this form, or have a power of attorney to act on the member's behalf.⁶
- I want Australian Retirement Trust to arrange the transfer of my money from my other super fund to my QSuper Accumulation account.
- Once payment is made to my QSuper account, if I've selected to transfer my full balance from the other super fund, I understand this will close my account with that super fund.
- I have read and understood the Product Disclosure Statement (PDS) for Accumulation Account.
- I have notified my employer (if relevant) to pay any future contributions to my QSuper account.
- I understand my other fund/s may contact me to ask for documents to satisfy their proof of identity requirements.
- I understand that my transfer will be invested according to my current investment strategy.
- I declare all information provided in this form is true and correct.

Name

Signature

Date signed (dd/mm/yyyy)

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For more information

If you want to learn more about your super we can help.



Calculators at qsuper.qld.gov.au/calculators

Try our educational calculators to learn more about your insurance, investments, how to maximise your super, and retirement planning.



Call us on 1300 360 750

Our Member Services team will be happy to discuss your account with you.



Advice

Deciding what is best for you will depend on your personal circumstances and you may want to seek personal financial advice to get the most from your superannuation. You can find out more about financial advice options at qsuper.qld.gov.au/advice

⁶ If you're signing as a power of attorney and you haven't already given us a certified copy of your power of attorney documentation, please attach it to this form.

Member Centres

Visit qsuper.qld.gov.au/membercentres for locations

Member Services team

Phone 1300 360 750
Overseas +61 7 3239 1004
 Monday to Friday 8.00am – 6.00pm (AEST)

Postal address GPO Box 200, Brisbane QLD 4001
Email qsuper@qsuper.qld.gov.au
Fax 1300 242 070
Website qsuper.qld.gov.au

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