

# combine your super (and save)

| HESTA |



## Had more than one job in your life?

There's a good chance you have more than one super account – each with its own fees. Combining your super into one place means paying only one set of fees, which can mean more money for your future.

## Benefits of combining with HESTA

### > Strong long-term returns

Our *MySuper* investment option, Balanced Growth, has delivered an average annualised return of 8.87% p.a over 10 years\* to 30 June 2021 to our members. Visit [hesta.com.au/returns](https://hesta.com.au/returns)

### > No roll in fees

We don't charge you to combine your super accounts.

### > Save money

By rolling all your super into one account you'll only pay one set of fees.

## Compare the difference

See the difference rolling all your super into one fund could make.

### Sarah, 35

has multiple accounts with different super funds and pays **three** sets of fees.

By not combining her accounts Sarah is paying \$408 p.a. in extra fees until she retires at age 67.\*\*



On **three** accounts, each with a \$50,000 balance (\$150,000 total), Sarah pays a total of \$1,883 p.a. in fees. Sarah is \$408 p.a. worse off than Julie.

### Julie, 35

combined her super into one account and pays **one** set of fees.

By combining her super into one account Julie only pays one set of fees. This means more money stays in her account to grow her super balance.†



With only **one** account, and a \$150,000 balance, Julie pays a total of \$1,475 p.a. in fees. Julie is \$408 p.a. better off than Sarah.

\* Additional fees may apply.

† Past performance is not a reliable indicator of future performance.

\*\* Estimate assumes Sarah and Julie are aged 35 with an account balance of \$150,000. SuperRatings Pty Ltd. Comparison of administration and investment fees at 30 June 2021 for the HESTA Balanced Growth investment option, the all industry median and the average Retail Master Trust.

## Unsure if you have other accounts?

### > Find other super accounts you have and easily combine them into HESTA

Just log in to your account and click the 'Combine' tab. Then follow the steps to track down and combine your other accounts. An identification check requiring two forms of ID will be needed.

### > Don't have an online account yet?

It's the easiest way to manage your super – and it only takes a few minutes to set up. Go to [hesta.com.au/register](https://hesta.com.au/register)

## Before you combine your super

Review any other benefits, such as insurance cover that you have through your other funds. You may be able to transfer your insurance cover to HESTA – read *Insurance Options* at [hesta.com.au/pds](https://hesta.com.au/pds) to find out if you're eligible. Transferring cover from another fund to HESTA is subject to approval.

Think about getting financial advice to help you compare the benefits and costs of funds, and what impact combining will have on your super balance. Visit [hesta.com.au/needadvice](https://hesta.com.au/needadvice)

## How to combine your super

### > Online

Find other super you have and easily combine it into your HESTA account.

Just log in to your account [hesta.com.au/login](https://hesta.com.au/login) and click the 'Combine' tab.

### > Over the phone\*

Call us on 1800 813 327. We're available weekdays between 8am–8pm AET.

### > Through the ATO

Use your MyGov account to search and combine any of your super accounts.

### > Pen and paper

Download the *Combining your super* form from [hesta.com.au/forms](https://hesta.com.au/forms), fill it in and send it to: HESTA, Locked Bag 5136, Parramatta NSW 2124.

### You'll need these numbers if you're completing the form:

HESTA Australian Business Number (ABN):  
64 971 749 321

HESTA Unique Superannuation Identifier (USI)  
- previously known as SPIN: HST0100AU.

combine today  
[hesta.com.au/login](https://hesta.com.au/login)



## contact us

[hesta@hesta.com.au](mailto:hesta@hesta.com.au) | 1800 813 327 | Locked Bag 5136, Parramatta NSW 2124 | [hesta.com.au](https://hesta.com.au)



INDUSTRY SUPER FUNDS

\*We make sure that the roll over is authorised only by you so will ask you to verify your identity before arranging the transfer with your other fund. Any impact on your benefit caused by technology failure or dishonest conduct in handling your roll over will be compensated by us to the extent of making whole the amount of the transaction. However, if you have contributed towards unauthorised access to your information in arranging the transfer this may limit our liability. SuperRatings Pty Ltd.

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