

simply better together

Why combine your super accounts?

Had more than one job in your life?

Then there's a chance you have more than one super account. Multiple accounts means multiple fees. That's why it's important to combine your super and keep it in one place.

5 reasons to roll in to HESTA

1. We get you

Our board is made up of leaders in health and community services who care about making a difference to the retirement outcomes of our members.

2. No entry fees

We don't charge you to roll in - and that means more money for your future.

3. Fewer fees = more for you

Roll all of your super into HESTA and you won't be paying fees to other funds. So you pay less. For current information on fees visit hesta.com.au/pds and read *Fees and costs*.

4. A history of strong long-term returns

Our investment options have performed well over the long-term. And you can choose to roll your other super into a specific option. Visit hesta.com.au/returns

5. Insurance

We provide great value, low cost insurance. We put some income protection in place for you, as soon as you become a member, in case the unexpected happens. For more details visit hesta.com.au/insurance

Let us help you consolidate your super accounts into one HESTA account.

Every day you keep your old super accounts open can cost you money in fees.

Super is real money. Paying fees to multiple super funds could affect your savings and the way you'll live later in life.

Lost track of your super?

You may have forgotten to roll your super accounts over when you changed jobs. We can help you track down any lost super and make sure you're getting the most out of your savings.

To find your other super accounts and roll them into HESTA:

Login to HESTA Member Online hesta.com.au/mol using your member number and password.

Click the **'Find your other super'** button

OR

'Consolidate super' and click the **'Search for your fund'** box.

Enter your member account number of the fund you want to transfer funds from. Confirm all details are correct, and you're done!

You have now rolled your super together. That's better!

combining your super


complete the *rollover initiation request* overleaf for whole balance transfers

HESTA

Before completing this form

- Read the important information below.
- Complete the Choice of super fund request form if you would like HESTA to receive future Superannuation Guarantee contributions.

When completing this form

- Refer to these instructions where a question has this icon: 
- Print clearly in BLOCK LETTERS.

After completing this form

- Sign the authorisation.
- Review the checklist below.
- Send the request form to your fund.

Important information

This transfer may close your account (you will need to check this with your FROM fund).

This form can not be used to:

- transfer part of the balance of your super benefits
- transfer benefits if you don't know where your super is
- transfer benefits from multiple funds on this one form – a separate form must be completed for each fund you wish to transfer super from
- change the fund to which your employer pays contributions on your behalf. The *Choice of super fund request* form must be used by you to change funds
- open a superannuation account, or
- transfer benefits under certain conditions or circumstances, for example if there is a super agreement under the *Family Law Act 1975* in place.

What happens to my future employer contributions?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions and may close the account you are transferring your benefits FROM.

If you wish to change the fund into which your contributions are being paid, you will need to speak to your employer about choice.

For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, visit ato.gov.au or call 13 10 20.

Things you need to consider when transferring your super

When you transfer your super, your entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your super. If you ask for information, your super provider must give it to you. Some of the points you may consider are:

- Fees – your FROM fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees as well as exit or withdrawal fees.
- Differences in fees funds charge can have a significant effect on what you will have to retire on. For example, a 1% increase in fees may significantly reduce your final benefit.
- Death and disability benefits – your FROM fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have. Other funds may not offer insurance or may require you to pass a medical examination before they cover you. When considering a new fund, you may wish to check the costs and amount of any cover offered.

What happens if I do not quote my tax file number (TFN)?

We are authorised to collect your tax file number (TFN) under the *Superannuation Industry (Supervision) Act 1993 (SIS)*. Supplying your TFN is voluntary, and it is not an offence if you choose not to provide it.

We are required by law to take the necessary steps to properly safeguard your TFN, and our intention is to use it only for lawful superannuation purposes, including to facilitate the search for and consolidation of your superannuation accounts, by seeking information from the Australian Taxation Office (ATO) and/or a superannuation entity.* A record of your TFN will be made for ongoing taxation and superannuation purposes.

We may disclose your TFN to another superannuation provider if your benefits are transferred, unless you instruct us in writing not to disclose it to any other fund.

*Please note: Future legislation may result in changes to these purposes.

Why should I provide my TFN?

- HESTA will be able to accept all permitted types of contributions to your account,
- other than the tax that may ordinarily apply, you will not pay more tax than you need to – this affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits, and
- it will make it much easier to find different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

Have you changed your name or are you signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship exists between two (or more) names. The following table contains information about suitable linking documents.

| Purpose | Suitable linking documents |
|-----------------------------------|---|
| Change of name | Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office |
| Signed on behalf of the applicant | Guardianship papers or Power of Attorney |

Checklist

- Have you read the important information?
- Have you considered where your future employer contributions will be paid?
- Have you completed all of the mandatory fields on the form?
- Have you signed and dated the form?

Send this form to

HESTA Locked Bag 5136
Parramatta NSW 2124

*Visit ato.gov.au for the most current information on super contributions and tax.

Issued by H.E.S.T. Australia Ltd ABN 66 006 818 695 AFSL No. 235249, the Trustee of Health Employees Superannuation Trust Australia (HESTA) ABN 64 971 749 321. This information is of a general nature. It does not take into account your objectives, financial situation or specific needs. You should look at your own financial position and requirements before making a decision. You may wish to consult an adviser when doing this. Past performance is not a reliable indicator of future performance. Insurance cover is subject to terms and conditions. Before making a decision about HESTA products you should read the relevant Product Disclosure Statement (call 1800 813 327 or visit hesta.com.au for a copy), and consider any relevant risks (hesta.com.au/understandingrisk). The information you provide on this form, and any subsequent information you provide to us or our service providers in relation to this form, is collected in accordance with the HESTA Privacy Collection Statement available at hesta.com.au/privacy or by calling 1800 813 327.

rollover initiation request

HESTA

Use this form to request a transfer of your full super account balance from another fund to HESTA.

COMPLETING THIS FORM

- Read the important information pages
- Refer to instructions where indicated with: ➔
- This form is only for whole (not part) balance transfers

AFTER COMPLETING THIS FORM

- Sign the authorisation
- Send form to either your FROM (transferring) fund or you TO (receiving) fund

Personal details

Title Mr Mrs Ms Other

*Family name

*Given names

Other/previous names

*Date of birth (DD/MM/YYYY) / /

Tax file number

Under the *Superannuation Industry (Supervision) Act 1993*, you are not obliged to disclose your tax file number, but there may be tax consequences.

➔ See 'What happens if I do not quote my tax file number?'

*Gender Male Female

NB: * Denotes mandatory field. If you do not complete all of the mandatory fields, there may be a delay in processing your request.

Current address (residential, no PO. Boxes)

*Address

*Suburb

*State/Territory *Postcode

Email

Contact phone number

Previous address

➔ If you know that the address held by your FROM fund is different to your current residential address, give details below.

Address

Suburb

State/territory Postcode

Fund details

FROM (Transferring Fund)

*Fund name

Fund phone number

*Membership or account number

Australian Business Number

Unique Superannuation identifier

➔ If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer. You must check with your TO fund to ensure they can accept this transfer.

TO (Receiving Fund)

*Fund name *HESTA*

Fund phone number *1800 813 327*

*Membership or account number

Australian Business Number *64 971 749 321*

Unique Superannuation identifier *HSTO100AU*

Authorisation

By signing this request form I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct.
- I am aware I may ask my superannuation provider for information about this transfer may have on my benefits, and have obtained or do not require any further information.
- I consent to my tax file number being disclosed for the purposes of consolidating my account.
- I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to my TO fund.
- I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

*Name (Print in BLOCK LETTERS)

*Signature

*Date (DD/MM/YYYY)

 / /

*Denotes mandatory field. If you do not complete all of the mandatory fields, there may be a delay in processing your request.

IN-CONFIDENCE - when completed

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