

Fact Sheet for individuals

Russell SuperSolution Master Trust

Finding your lost superannuation

It's estimated that nearly \$13 billion is lying unclaimed in super funds, some of which could be yours. We have some tips to help you find it.

If you've ever changed jobs, moved house, had a casual job or even left work to raise your family, the chances are you've lost some super along the way.

Become a SuperSeeker

Finding your lost super doesn't have to be a daunting task. For many people, it's a relatively simple exercise that can be done online or with a telephone call.

The first step is to jump online to the "super" page on the ATO website (www.ato.gov.au/super) where their SuperSeeker tool allows you to search the lost members' register (LMR), which holds details of lost super accounts and the name of the super fund that reported the account as being lost.

You can either conduct a free online search, phone the SuperSeeker helpline on 132 865 or lodge a paper form search request.

In all cases, you will need to be ready to provide your name, date of birth and tax file number.

Not getting very far?

So what about if you think you have lost super that is not on the register? Try these tips to help you find it.

1. Search your documents

If you have old statements, they can be a good starting point to find your super. You can contact the fund using the details on your statement, to see if they still hold your account. The fund will then be able to tell you if your account is still open, or if they have rolled it over into another fund and where it went to.

2. Contact your previous employer

If you can't find an old statement, try contacting the employer that paid you the super. They can tell you which super fund they were using at the time, and provide you with their contact details.

» Need more information?

Helpline:

1800 555 667

Website:

www.russell.com.au/super

Email:

yoursupersolution@russellsuper.com

I know where it should be, now what?

After you have 'found' your super, by locating the name of the fund, making contact can still be difficult. Super funds often change their name or merge with other super companies.

A good first step is to try a search engine online, using the name of the fund. Remember to look for Australian websites only. Most major super funds will be located by this type of search and their homepage will tell you the current telephone number, information about whether your fund has merged with another, or if it has closed and what fund its remaining members were transferred to.

If you still can't locate contact details and you're sure you have the correct name of the super fund, you can use 'Super Fund Lookup' which is available at www.superfundlookup.gov.au

Consolidating your lost super accounts

After you have found your lost super, you should consider consolidating it into one main super fund. This means one account to keep track of, which may reduce the fees you pay, helping you better control your super.

Before consolidating, check whether you will incur any unreasonable exit/ withdrawal fees and if you will lose any insurance cover when you close the account.

You can find a copy of our *Rollover Form* at www.russell.com.au/forms

Remember!

You need to provide a certified copy of some identification with your *Rollover Form*. This is to ensure that your super is being transferred legitimately. The *Rollover Form* provides instructions on how to ensure you have met the identification requirements.