



# COMBINE YOUR SUPER

Super works better when it's all together. If you've had more than one job, chances are you have more than one super fund. Ten minutes combining your super could make your super easier to manage.

## Are you on track?

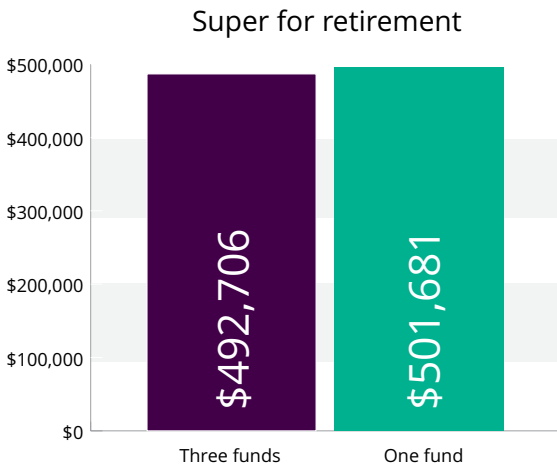
To retire comfortably, you may need more than you think. For a single this means having \$595,000 in savings at retirement, while for a couple this means having \$690,000.<sup>1</sup> There are several ways to boost your super, such as putting extra money in, but one of the easiest is to combine multiple super accounts and keep your super in one value for money fund, such as Mine Super.

By not paying multiple fees to different funds, you'll have more money to invest for your retirement.

## Example: It may not seem like much, but fees add up

Peter has three super funds. If Peter:

- leaves his super split between his three funds, he'll retire with **\$492,706** in super
- moves his money into just one fund, when he retires he'll have **\$501,681** in super.
- That's an extra **\$8,975** in super by age 65!



**Assumptions:** Peter is aged 35 years, earns \$95,000 pa and has \$20,000 in each super fund. All three funds charge exactly the same admin fees, have a \$214 pa default insurance (only on the funds with active contributions) and have similar returns. Peter plans to retire at age 65. Source: MoneySmart Superannuation Calculator, moneysmart.gov.au.

## Make your super easier to manage

Having fewer funds means you save time, receive less paperwork and you're less likely to lose track of your super.

**“ It’s worth consolidating to stay on top of everything. You have everything in the one fund. It’s all there and you don’t have to work it all out. ”**

Member, Troy O’Leary

**i Before combining your super, please consider the risks.** You should consider any differences in insurance between your old and new funds, such as whether you’ll lose any insurance and any unique insurance offerings.

### Need more information?

If you have any questions please get in touch. You can reach us on 13 64 63, Monday to Friday, 8am to 6pm, or email [help@mine.com.au](mailto:help@mine.com.au)

## Sticking with one quality fund

While having only one fund generally makes good sense, what makes even more sense is having your super in one award winning, value for money fund like Mine Super.

## A range of products to help you and your family throughout your life

- We offer a range of financial solutions, including super, insurance, transition to retirement and pension products, to take care of you throughout your working life and into retirement.
- Whenever you have a question or need a hand, you can call our friendly and knowledgeable Contact Centre Team, or access information about your account by logging in at [mine.com.au](http://mine.com.au)
- Choose to learn more about your super and finances on our website at [mine.com.au](http://mine.com.au)

## Access to flexible and competitive insurance cover, helping protect you and your family

If you're eligible, you'll receive an amount of automatic insurance. Members can apply for additional insurance to ensure adequate protection.

## Our strong track record of stable returns should help secure your future

Our range of investment options offers you flexibility and choice. Leave the investing up to us or take control and mix and match between investment options to create the ideal investment structure for your goals.

## Financial advice with integrity

Mine Super Financial Advice have a team of highly trained financial advisers who offer a wide range of advice and act only in your best interests.

Members with a super account can get simple financial advice on issues affecting their account over the phone or by video conference. Complex advice (including advice on Mine Super account-based pensions, wealth creation strategies or detailed retirement solutions) is available by appointment.

## We put members at the heart of everything we do

As a profit-to-member super fund, we reinvest any surplus to create better products and services for you.

## Stay with us even if you change jobs

You can stay with us when you change your job by giving your new employer a **Superannuation standard choice** form from [mine.com.au/super-forms](https://mine.com.au/super-forms)

<sup>1</sup>ASFA Retirement Standard, March 2024

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