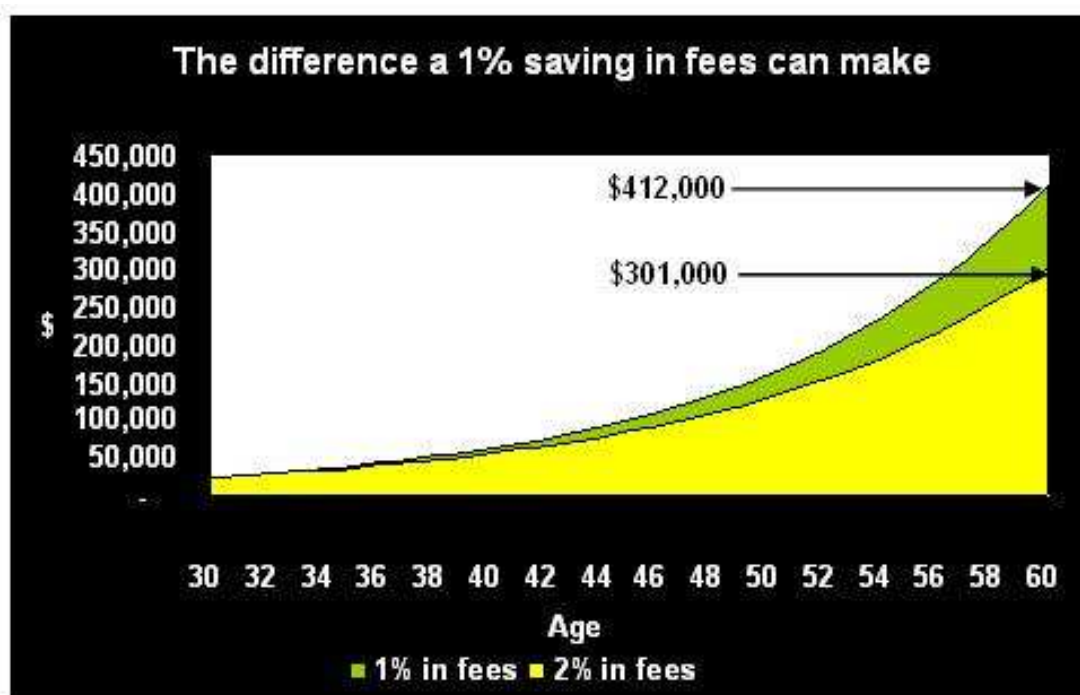


Super Fund Consolidation

Compare, Choose, Consolidate your Super Funds

If you're like most people, you don't like paying unnecessary fees and charges, especially if the fees reduce the amount of money you will have when you stop working. Consolidating your super funds means you will only end up paying one set of fees which means more money for you.

Let's take a look at what saving on fees potentially means for you. If you could save just 1% a year on fees by consolidating your super into one fund, over the next 30 years this save you around a whopping \$110,000*.



**Assumptions: starting account balance \$20,000, at age 30, initial salary \$40,000; 3.0% inflation rate; 3.0% salary increase per annum; 9% superannuation guarantee contributions; no additional salary sacrifice or voluntary contributions; 15% contributions tax; net investment return of 6.84% as per ASIC model; fees change from 1% and increase to 2%; retirement age 60.*

First, find your funds!

If you've had several different jobs, you probably have several different super funds to your name. We'll need to know the details of these funds, so gather up any member statements that you have received from them. If you can't find them, no problem, either call us on 1800 046 144 and get one of our Personal Money Coaches (super experts) to help you.

Have you lost your super?

Considering that around one in three Australians have lost or unclaimed super* (according to the Australian Tax Office), there's a good chance that you're one of them. You may have changed jobs, moved house and your old fund can't find you or even forgot that you had it.

Any questions? Call 1800 046 166 or visit: www.moneysolutions.com.au

If you think you've lost some super and don't know where to start looking ask Money Solutions to give you a hand.

*At the end of 2005, the Australian Tax Office held \$8.2 billion in lost or unclaimed super sitting in 5.4 million super accounts.

What information do I need to collect?

To help you consolidate your super funds we'll need a couple of bits of information. Generally, your member statements will have this information. We're looking for things like:

- name of the fund
- your balance in the fund
- investment option you're in
- whether or not you have any insurance in the fund

What do I do next?

Now, we'll need to take a closer look at your super funds to see which one is going to be beneficial for you to consolidate into. After all, you want to know which one is appropriate for you.

It's great to see that more and more people like you are getting interested and taking an active role in their super. At the end of the day, the more super you have at retirement the merrier your lifestyle will be.

If you want to get this sorted now, all you need to do is call us on **1800 046 144** and ask to speak with a Personal Money Coach

Any questions? Call 1800 046 166 or visit: www.moneysolutions.com.au