

CHANGING JOBS? TAKE YOUR SUPER WITH YOU

When you start a new job, you can nominate a super fund. If you don't provide those details, your employer will put you in their fund of choice. That's how you start accumulating super accounts and paying multiple fees.

Here are some simple steps to help you keep your super with Mercer.

When you leave your employer, we will transfer your funds to the 'Individual Section' of the 'Mercer SmartSuper Plan', provided your balance is over \$500. You can then take that new account with you to your new job. Learn more at mercersuper.com/join.

Your super with Mercer

We will send you all of the details you need to take your super with you. All you need to do is fill in the *Choice of Fund* form and hand it to your employer. A copy of the form can be downloaded at mercersuper.com/takeuswithyou. Keeping your super with Mercer means you can benefit from:

- An interactive digital experience to help you manage your account online, anytime.
- Hassle free consolidation to ensure you're not paying multiple fees.
- Competitive fees so that you have more of your money working for you.
- Investment choice that lets you have as much or as little control as you want.
- Award winning customer service to help you make important decisions along the way.
- Access to financial advice to help you achieve your financial goals.
- Flexible insurance options to meet your needs.

Insurance and low balances

Your insurance cover will transfer to your account, depending on your age:

- Death cover will automatically continue if you are under age 80.
- Total and permanent disablement cover will automatically continue if you are under age 75.

If your balance is under \$500, we won't transfer your funds. What we can do is help you consolidate any other super in to your account to get it over the \$500 threshold or we can help you consolidate your funds to another account. Call us on **1800 682 525** to discuss your options.

Choosing another fund

If you choose another fund, that's OK too, but it's important to understand the process. If you ask another fund to take your super out of Mercer, we legally have three days to send it to them. If your previous employer hasn't paid your last contribution, we will have to open a new account to process these last contributions.

To avoid any hassle and unnecessary fees, wait until your last contribution is made by your employer before you make any super decisions.

If you have any questions call our helpline today on **1800 682 525**.