

Consolidate your superannuation benefits

Transferring to the Plum Superannuation Fund

Combining your super into one account can help reduce fees and paperwork, making it easier to monitor your super investment.



Did you know that you have access to telephone-based financial advisers who can provide you with advice on a range of topics including consolidating your super? Phone a Member Services Consultant on **1300 55 7586** to find out more.

Three easy steps to consolidate your super

Step 1 – Complete the *Consolidate your superannuation benefits* form attached. If you want to consolidate more than one fund into your Plum account, please photocopy this form or download it from plum.com.au

Step 2 – Attach your certified proof of identification. Most super funds require certified proof of identification before they will allow you to transfer your super. Attaching certified identification to each consolidation request will help the process run smoothly. To find out more about certifying your identification please see overleaf.

Step 3 – Post your completed *Consolidate your superannuation benefits* form and certified identification to Plum and we'll forward it to the other fund on your behalf. The other fund is bound to transfer your money to your Plum account within 30 days, providing all the information you provide is complete and correct.

Note: If you don't hear from us confirming your transfer, please contact a Member Services Consultant or your other fund to check on its progress.

After completing the form, make sure you:

- sign and date it; and
- attach your certified proof of identification.

If you have multiple funds to transfer into your Plum account, please provide a separate form and original, certified proof of identification with each consolidation request.

Send your completed request to:

**Plum Financial Services Limited,
Reply Paid 63, Melbourne VIC 8060**

Things you need to consider when transferring your super to Plum

When you transfer all or part of your super to Plum, your entitlements under the other fund may cease. You need to consider all relevant information before you make a decision to transfer your superannuation. If you or Plum asks for information, your other super fund should be able to provide it.

Two points you may wish to consider are:

Fees – your other fund must give you information about any administration, exit or withdrawal fees. If you are not sure of the fees that may apply, you should contact the other fund for further information before deciding whether to consolidate your super.

Death and disability benefits – your other fund may insure you against death, illness or accident. This entitlement may cease when you consolidate your super into your Plum account.

Note: Completing this form will not change the fund to which your employer pays your contributions. To nominate the Plum Superannuation Fund as your primary fund, please complete the *Standard choice* form available for download from the ATO website ato.gov.au and return it to your payroll office or HR department.

What are the benefits of consolidating your super?

You'll pay just one set of fees – having more than one super account generally means that you're paying more than one set of fees. You could be paying fees for additional super accounts that you don't really need.

Less paperwork – having one account also means you'll only receive one set of super paperwork which can make it easier for you. Not only will you be doing your bit for the environment, but you'll be able to keep a closer eye on where your super is heading.

It can help you get active with your super – having your super all in the one place can empower you to get more engaged and give you a better view of your entire retirement savings. For example, you can choose an investment strategy for all of your super, not just different parts of it.

Providing proof of your identity



Acceptable documents

Please attach the relevant proof of identification with each transfer request:

an original certified copy of your driver's licence (issued under state or territory law) or your passport

OR

original certified copies of the following:

one of:

- birth certificate or birth extract;
- citizenship certificate issued by the Commonwealth; or
- pension card issued by Centrelink that entitles the person to financial benefits.

AND

one of:

- letter from Centrelink regarding a Government assistance payment; or
- notice issued by Commonwealth, State or Territory Government or local council within the past 12 months containing your name and residential address. For example:
 - Australian Tax Office Notice of Assessment
 - rates notice from local council.

Have you changed your name?

If your name has changed (eg. due to marriage, divorce or registered name change), please also provide an original, certified copy of the official linking document that verifies your change of name (eg. marriage certificate, deed poll, divorce orders or change of name certificate from the Births, Deaths and Marriages Registration Office).

Certification of personal documents

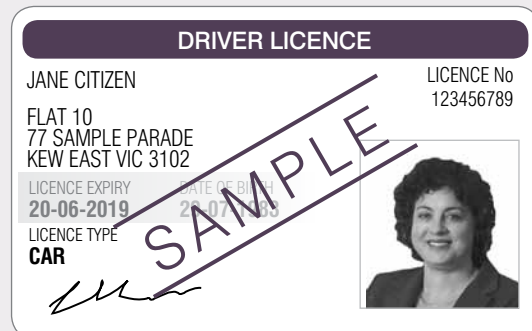
All identification documents (including any linking documents) need to be certified as true copies by an individual approved to do so.

A person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (for example, Justice of the Peace, Australia Post employee, etc) and date.

The following persons can certify copies of the originals as true and correct copies:

- a permanent employee of Australia Post with five or more years of continuous service;
- a finance company officer with five or more years of continuous service (with one or more finance companies);
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years continuous service with one or more licensees;
- a notary public officer;
- a police officer;
- a registrar or deputy registrar of a court;
- a Justice of the Peace;
- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner;
- an Australian consular officer or an Australian diplomatic officer;
- a judge of a court;
- a magistrate; or
- a Chief Executive Officer of a Commonwealth court.

Example of correctly certified proof of identity:



I certify this is a true copy of the original document.

Julie Preston
Justice of the Peace
Reg. No: 654321
12/2/11

Consolidate your superannuation benefits

If you have more than one account, please copy this form (or download a blank form from plum.com.au) to provide us the details of each fund. It is important you sign and provide certified proof of identity for each copy individually.

Step 1 Complete your personal details (please use BLOCK letters)

Member number (if available)	Gender (please tick)	Male	Female	Date of birth (dd-mm-yyyy)
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	____
Surname (family name)	_____			
Given names	_____			Title
_____	_____			_____
Residential address	_____			
_____	_____			Postcode
_____	_____			State
_____	_____			
Previous address – Please include this if you know the address held by your other fund is different to your current address.	_____			
_____	_____			Postcode
_____	_____			State
_____	_____			
Business phone	Home phone		_____	
() _____	() _____		_____	
Mobile	_____			
_____	_____			
Email	_____			
_____	_____			

Step 2 Details of other superannuation fund

Transfer from

Fund name	_____			
Membership or account number	Phone number of other superannuation fund or company			
_____	() _____			
Address of other superannuation fund or company	_____			
_____	_____			Postcode
_____	_____			State
_____	_____			
Australian Business Number (ABN)	Superannuation Product Identification Number (SPIN)			
_____	_____			

How much would you like to transfer from the other fund?

My total account balance

OR

A partial amount \$

Transfer to

Fund name	P L U M S U P E R A N N U A T I O N F U N D _____			
Phone number	1 3 0 0 5 5 7 5 8 6 _____			
Australian Business Number (ABN)	Superannuation Product Identification Number (SPIN)			
2 0 3 3 9 9 0 5 3 4 0 _____	P S N 0 1 0 0 A U _____			

Consolidate your superannuation benefits (continued)

Step 3 Member authorisation and privacy disclosure statement

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

- I declare I have read this form and the information completed is true and correct;
- I am aware I may ask the other superannuation fund for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information;
- I discharge the superannuation provider of the other superannuation fund of all further liability in respect of the benefits paid and transferred to the Plum Superannuation Fund;
- I authorise the trustee of the other superannuation fund to provide Plum with all relevant details of my membership, a copy of my rollover benefit statement and any other information required by law to affect this transfer;
- I understand that by transferring the other fund to the Plum Superannuation Fund I may lose the insurance benefits of the other superannuation fund;
- I request and consent to the transfer of my superannuation as described above and authorise Plum Financial Services Limited to contact my other superannuation fund to obtain any details relevant to the transfer of my superannuation benefit to Plum.

Privacy disclosure statement

The Trustee and Plum considers all information about our members to be private and confidential, and we hold ourselves to the highest standards in the safe-keeping and use of that information. The information collected on this form will only be used to assist you to consolidate your superannuation. The Plum Superannuation Fund's service providers are also bound by obligations of confidentiality. To view our privacy policy or if you have any questions regarding the way your personal information is handled by us, please refer to plum.com.au or contact a Member Services Consultant on **1300 55 7586**.

Your signature:

Date:

Step 4 Provide proof of identity

Please ensure you attach certified proof of identity to each copy of the *Consolidate your superannuation benefits* form.

This is required because most superannuation funds or administrators require proof of your identity before they can process benefit payments between funds. You will need to provide documentation with this consolidation request to prove you are the person to whom the superannuation entitlements belong.



For more information on how to provide your certified proof of identity documents, please refer to the factsheet attached.

I have attached an original certified copy of my driver's licence or passport;

OR

I have attached an acceptable combination of certified documents in accordance with the instructions on the factsheet.

Send your completed request to:

Plum Financial Services Limited,
Reply Paid 63, Melbourne VIC 8060