



# look

what we found

Great news. We went looking for lost super you might have, and we've found some. And there's an easy way to make it yours again ...see *inside*.

**AON**

# Your new-found super

and how to make it yours again.

## How we found your lost super

The Aon Master Trust has recently conducted a search with SuperMatch – an Australian Taxation Office (ATO) service that super funds can use to track down their members' lost super.

SuperMatch searches the Lost Member Register (members who have been reported by their fund as lost) and records of other unclaimed super money held by the ATO.

Our search included all Aon Master Trust Corporate Super and Personal Super members except for those who, in response to the article in the May 2007 issue of Directions, requested us not to search.

We're pleased to let you know that SuperMatch has identified at least one fund where you have some lost super.

## Make it yours again

A quick and easy way to get your lost super back is to transfer it into your Aon Master Trust account.

Having all your super in one place can save you:

- ↳ money – only one set of fees to pay
- ↳ time – less paperwork to handle, and
- ↳ effort – you'll find it easier to focus on your super and track your progress.

Note also that lost super in the other fund may not be invested in a way that suits your needs. On transfer to your Aon Master Trust account, it will be invested in your chosen strategy.

## Use the enclosed form

We have enclosed a 'request to transfer' form for each of the funds where you have lost super. As you'll see, we've filled in some parts of the form for you.

To complete the form, just follow the steps on the last page of this brochure and return the form to us in the reply-paid envelope – no stamp required. We'll liaise with the other fund(s) to make sure the transfer happens as quickly as possible, and we'll let you know once your new-found super has arrived in your Aon Master Trust account.

## Have you received more than one form?

Even better! That means that SuperMatch found lost super for you in more than one fund. A separate form needs to be done for each fund where you have lost super.

## Completing proof of identity

You will need to provide certified documentation with your completed form(s) to prove you are the person to whom the superannuation entitlements belong.

See the back of the form for a list of acceptable documents and information on how to get them certified.

*If you are completing more than one form, you will need to attach certified documentation to each form.*



# Questions you may have

and the answers.

## **What happens to my future employer contributions?**

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions. It may, however, close the account in the fund you are transferring your benefits FROM.

If you wish to change the fund into which your contributions are being paid, you will need to speak to your employer about choice of fund. For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, visit the ATO's website at [ato.gov.au](http://ato.gov.au) or call them on 13 10 20.

## **What do I need to consider when transferring my superannuation?**

When you transfer your super out of a fund, your entitlements under that fund may cease so you need to consider all relevant information before you make a transfer decision. If you ask for information to help you understand the effect of transfer on your super, your super provider must give it to you.

Some of the points you may consider are:

### ↳ Fees

Your FROM fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees as well as exit or withdrawal fees.

The Aon Master Trust may charge a transfer fee – to check, see your Product Disclosure Statement or call us on 1300 880 588.

Differences in fees funds charge can have a significant effect on what you will have to retire on. For example, a 1% increase in fees may significantly reduce your final benefit.

### ↳ Death and disability benefits

Your FROM fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have in that fund. To check the type and level of insurance cover you have in the Aon Master Trust, see your Product Disclosure Statement or call us on 1300 880 588.

## **What happens if I do not quote my tax file number (TFN)?**

This question was in the Tax Office's instructions for completing the form. If we have your TFN, we have included it on the enclosed form. If not, please note the following information.

You do not have to provide your TFN to your super fund. If you do not do so, your fund may be taxed at the highest marginal tax rate plus the Medicare levy on contributions made to your account in the year, compared to the concessional tax rate of 15%. Your fund may deduct this additional tax from your account. If your super fund does not have your TFN, you will not be able to make personal contributions to your super account. Choosing to quote your TFN will make it easier to keep track of your super in the future. Your super fund is authorised to collect your TFN under the Superannuation Industry (Supervision) Act 1993, and will use it only for lawful purposes – these may change in future. The TFN may be disclosed to another super fund when your benefits are being transferred unless you request in writing that this should not happen.

# Completing the transfer form

Complete a separate form for each of the funds you wish to transfer super from. For your convenience, we have enclosed a form for each of the funds identified by SuperMatch.

## Important information

Do NOT use this form to:

- ↳ transfer part of the balance of your super benefits
- ↳ change the fund to which your employer pays contributions on your behalf – use the Standard Choice Form to change funds
- ↳ transfer benefits if you don't know where your super is
- ↳ transfer benefits from multiple funds on one form – a separate form must be completed for each fund you wish to transfer super from
- ↳ open a super account, or
- ↳ transfer benefits under certain conditions or circumstances, for example if a superannuation agreement under the Family Law Act 1975 is in place.

## Step 1

Read the important information at left.

## Step 2

Complete the enclosed form:

- ↳ print clearly in BLOCK LETTERS
- ↳ complete the blank fields, as appropriate.

## Step 3

Check that you have:

- ↳ signed and dated the form
- ↳ attached proof of your identity (certified documentation including any linking documents if applicable). See the back of the form for information on proof of identity.

## Step 4

Send your completed form (no stamp required) to:  
Aon Master Trust, Reply Paid 9819, Sydney NSW 2001.

If you are completing more than one form, you will need to attach certified documentation to each form.

## Contact us

phone: 1300 880 588

fax: 1800 010 435

email: [contactcentre@aon.com.au](mailto:contactcentre@aon.com.au)

web: [aonmastertrust.com.au](http://aonmastertrust.com.au)

mail: Aon Master Trust

GPO Box 9819

Sydney NSW 2001

The instructions and notes in this document have been adapted from the ATO document: Completing the Request to transfer whole balance of superannuation benefits between funds form NAT 71223. The information in this document is general in nature. Your personal objectives, needs or general situations were not taken into account when preparing this information. You should consider the appropriateness of any general advice before acting on it, having regard to your own objectives, financial situation and needs. If the information relates to a financial product, you should obtain and consider the relevant Product Disclosure Statement before making any decision to purchase that financial product. You may want to seek independent financial advice before making any decisions about your super. This document has been prepared by Aon Consulting Pty Limited (ABN 48 002 288 646, AFSL 236667) a related body corporate of the trustee of the Aon Master Trust (RSE R1000566), Aon Superannuation Pty Limited (ABN 83 057 982 822, AFSL 237465, RSE L0000437). © 2008 This work is copyright. Apart from any use permitted under the Copyright Act 1968, no part may be reproduced by any process nor may any other exclusive right be exercised without the permission of Aon Consulting Pty Limited.