

Fact Sheet

Strategy 5: Consolidate your super

Key message: If you have held more than one job in your lifetime then the chances are you may have more than one super fund.

Action: Ask your adviser to help you locate your multiple super accounts and consolidate these into one super fund.

Consolidating your super could save you time and money

Why you should consider consolidating accounts

Having more than one super account is not only confusing; it may also make it hard for you to see just how much super you've got. Consolidate your super and you'll:

- **See your super picture more clearly** – you'll know exactly how much super you have, and can rest assured that none of your super is lost, so you're not missing out on any of your hard-earned savings.
- **Control your position** – by watching one balance, it will be easier to work with your adviser to manage your investment strategy and reach your retirement goals.

- **Pay a reduced number of fees** – one super fund means one set of fees, not several, which may make a significant difference to your retirement savings over time.
- **Save time** – with just one statement, you'll spend less time managing multiple accounts, so you can concentrate on watching your super's progress.

Why choose Russell?

When your super is with Russell, you've got the assurance of knowing you're with one of the world's leading investment firms. Globally, Russell is responsible for investments that touch over 40 million investors, worth more than \$3.2 trillion.

Russell Private Retirement Series

- Access to institutional-quality multi manager investments
- Competitive pricing
- Life & TPD insurance

Your financial adviser can assist you with managing your multiple super accounts.

If you are interested in the Russell Private Retirement Series contact your financial adviser or visit www.russell.com.au.