

Making the right choice for your super!

Please read this immediately; it is important information.

For some people, there can be a number of benefits in consolidating multiple superannuation accounts into a single fund. Things like administration, asset allocation, and investment management can be made easier. It may also help reduce the total administration fees you pay. Sometimes however, consolidating superannuation funds may not be a good idea.

The bottom line is that some super funds are better than others and if you are going to consolidate, you should choose the fund which best meets your specific needs and objectives.

Certainty Financial is able to assist you in making the right decision.

If you have already made your decision to consolidate and passed your rollover documentation to a Certainty Financial representative, we will forward your paperwork on to the relevant superannuation fund.

However, if after reading this document, you no longer wish to proceed with your request to rollover funds, please phone (03) 9890 0222 and speak with a member of the superannuation team.

Important Considerations

Making a decision to consolidate superannuation can be complex. This document contains important information which you should consider.

The decision to rollover superannuation funds is often made by a member without seeking any professional advice. If your decision has been reached without seeking advice, please ensure that you have at least thought about the following matters.

- ✘ Insurance provisions – for example, will you unintentionally lose any of your insurance benefits?
- ✘ Exit penalties – will unacceptable exit penalties apply to the fund you are rolling out of?
- ✘ Lost benefits – will you lose any other benefits by rolling over?
- ✘ Fees and charges – will this result in higher or lower fees?
- ✘ Reporting – will the flow of information be better or worse?
- ✘ Investment options – will you have comparable or better options?

For further information log on to www.fido.gov.au click on the tab 'About Financial Products' then select 'Superannuation'.

You may decide you need advice to help you make the right decisions. At Certainty Financial, we have qualified financial advisers who are licensed to provide advice on matters concerning superannuation. An advice fee may be payable but that would be discussed with you first.

Call us on 1800 680 141 or email: super@certainty.com.au

Warning: The information provided is intended as a general guide for reference. It is **General Advice only** and has been prepared without taking into account your objectives, financial situation, or needs. Because of that, you should, **before acting** on any of the information or advice, consider its appropriateness, having regard to your objectives, financial situation, and needs. Where it relates to the acquisition of a particular financial product, you should obtain a Product Disclosure Statement relating to that product and consider it before making any decision about whether to acquire the product.

Melbourne Office

Certainty Financial Pty Ltd
ABN 29 006 064 786

Suite 2, 670 Canterbury Road
Surrey Hills, Vic 3127
PO Box 113, Canterbury Vic 3126

Toll Free: 1800 680 141
Facsimile: 03 9898 2352

Sydney Office

Certainty Financial (NSW) Pty Ltd
ABN 86 102 225 785

Ground Floor, 221 Miller Street
North Sydney, NSW 2060
PO Box 852, North Sydney, NSW 2059

Toll Free: 1800 680 141
Facsimile: 02 8912 5801

