Find your lost or unclaimed super









If you've had more than one job, you could have more than one super account. And when you move jobs and move addresses (or even change your name) it's easy to lose track of them. In fact, there's more than $16 billion* in lost super in Australia that's waiting to be claimed – some of that could be yours!

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This information is about Cbus Super. It doesn't account for your specific needs. Please consider your financial position, objectives and requirements before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination to decide if Cbus Super is right for you. Call **1300 361 784** or visit **cbussuper.com.au**.

* Source: The Australian Tax Office, *Check your myGov account for your share of $16 billion in lost and unclaimed super,* 27 February 2023.

United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for the Construction and Building Unions Superannuation Fund ABN 75 493 363 262 (Cbus and/or Cbus Super).

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FactSheet

Find your lost or unclaimed super

Checking if you've got lost or unclaimed super is easy through your online account. Or we can do it for you and help you transfer any money found into your Cbus Super account.

Where could your super be?

If you've lost track of your super, there's usually two places it'll be:

A previous super fund	• Fees and costs will be reducing your account balance • Your money remains invested • You may still have insurance cover
The Australian Taxation Office (ATO)	• Your money isn't invested, so there's less opportunity for it to grow • No fees and costs are deducted • You're not covered by insurance

How to find your super

- **Online** – Log into your account at **cbussuper.com.au/login** and go to *Consolidate your super.* Here you can search for your super using your tax file number (TFN). You'll need to verify your identity so have your ID ready.
- **Phone** – You can call us on **1300 361 784** to run a search on your behalf. You'll need your TFN handy, and we'll need to run an ID check with you (to make sure the super belongs to you).
- **Form** – Visit **cbussuper.com.au/forms** and complete the *Combine your super into Cbus* form.

Combine your lost super to save

Once you find your super, it can pay to combine it into one account:

- **Save on fees** – You generally pay fees for every super account you have, eating into your total super savings.
- **Keep track of your super** – By transferring all your super into one account, it's much easier to keep track of.

You can easily combine any super amounts found into your Cbus Super account with the click of a button. (Please note, any money held for you by the ATO will automatically be transferred to your Cbus Super account.)

If you know the details of your other funds, it's even easier to combine your other super into your Cbus Super account:

- **Online** – Log into your account at **cbussuper.com.au**, go to *Consolidate your super* and simply enter your other fund's details.
- **Form** – Visit **cbussuper.com.au/forms** and complete the *Rollover* form.

Before you combine your super

While combining your super can save you money and hassle, there are a few things to check first:

- **Fees** – Will the fund you're transferring from charge any outgoing fees?*
- **Insurance cover** – Will you lose any insurance cover or other benefits? And are you eligible for enough insurance cover and other benefits with your chosen fund?
- **Contributions** – Can your employer contribute to your chosen fund?
- **Performance** – How have both funds performed over the medium to longer term? (But remember, past performance is not an indicator of future performance.)
- **Advice** – Will access to financial advice about your account be available as part of your membership?

*Exit fees have been banned since 1 July 2019. However, there may be some buy/sell spreads fees or reductions for capital gains tax from other funds.

Need some help? Contact us



1300 361 784 8am to 8pm (AEST/AEDT)
Monday to Friday



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Log in to chat to us online



Visit us in person in Adelaide, Brisbane, Melbourne, Perth and Sydney.
Details: **cbussuper.com.au/contact**



Contact your local Cbus coordinator if you need additional support in your area or at home.
Details: **cbussuper.com.au/coordinators**



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