## Consolidate your superannuation funds

{{client 1}} and {{client 2}}, we recommend you consolidate your superannuation funds as listed below.

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| **Fund Name** | **Owner** | **Type of rollover** |
| {IF super rollover fund name from 1}{{super rollover fund name from 1}}{ENDIF} | {IF super rollover fund name from 1}{{super rollover fund owner 1}}{ENDIF} | {IF super rollover fund name from 1}{{super rollover type 1}}{ENDIF} |
| {IF super rollover fund name from 2}{{super rollover fund name from 2}}{ENDIF} | {IF super rollover fund name from 2}{{super rollover fund owner 2}}{ENDIF} | {IF super rollover fund name from 2}{{super rollover type 2}}{ENDIF} |
| {IF super rollover fund name from 3}{{super rollover fund name from 3}}{ENDIF} | {IF super rollover fund name from 3}{{super rollover fund owner 3}}{ENDIF} | {IF super rollover fund name from 3}{{super rollover type 3}}{ENDIF} |
| {IF super rollover fund name from 4}{{super rollover fund name from 4}}{ENDIF} | {IF super rollover fund name from 4}{{super rollover fund owner 4}}{ENDIF} | {IF super rollover fund name from 4}{{super rollover type 4}}{ENDIF} |
| {IF super rollover fund recommendation 1}{{super rollover fund recommendation 1}}{ENDIF} | {IF super rollover fund recommendation 1}{{super rollover fund recommendation owner 1}}{ENDIF} | {IF super rollover fund recommendation 1}{{super rollover fund recommendation type 1}}{ENDIF} |
| {IF super rollover fund recommendation 2}{{super rollover fund recommendation 2}}{ENDIF} | {IF super rollover fund recommendation 2}{{super rollover fund recommendation owner 2}}{ENDIF} | {IF super rollover fund recommendation 2}{{super rollover fund recommendation type 2}}{ENDIF} |

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| Aligned goal | **Alert:** This strategy has not been linked to a specific goal. Please ensure this strategy addresses an applicable goal. |

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| Why this benefits you | * Consolidating these funds will simplify the administration of your superannuation. It will be easier to manage and keep track of your investments to ensure your superannuation is invested in line with your long-term goals and objectives. * {IF life insurance super fund inadequate}You would like to structure your personal insurances via superannuation; however, your current funds do not provide adequate cover.{ENDIF} * {IF super insurance transfer eligibility}You can transfer your existing insurance cover to your new superannuation fund without having to provide further health evidence or undergo any further underwriting. Please note, that your insurance premiums will be recalculated based on your current personal circumstances.{ENDIF} * {IF super rollover partial retain insurance}A portion will be retained in your existing superannuation fund to maintain your existing insurance cover.{ENDIF} |

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| Things you should consider | * When your funds are rolled over, there may be a period of time where your funds are not fully invested. During this time, your funds will not benefit from any market upside or, conversely, be subject to any market falls during this period. * {IF super rollover redirect sgc}You should inform your employer to direct your future superannuation contributions to the new fund.{ENDIF} * Any accrued administration fees, risk insurance premiums, applicable capital gains and superannuation fund tax, will be deducted from your account balance prior to the transfer taking place. * If you have made personal contributions for which you wish to claim a tax deduction you must lodge a notice of deductibility form with your superannuation fund before you rollover your funds. * {IF super rollover existing insurance }We note your current superannuation fund has existing insurance cover. You should review your insurance needs and ensure that any replacement covers are in place prior to closing your existing superannuation fund. You may have to provide further health evidence or undergo further underwriting to obtain insurance cover in the recommended fund.{ENDIF} * {IF super rollover retirement bonus loss}You may lose some, or all, of the retirement bonus that may apply upon the commencement of a retirement income stream in future. The amount of bonus that you will lose depends on a range of factors and is determined on an individual basis by your fund’s provider.{ENDIF} * Transaction costs apply when redeeming investments or switching superannuation funds. For more information, please refer to the relevant Product Disclosure Statement (PDS). * Capital gains tax may be payable on the growth of investment when sold. Where a capital loss is realised on an investment, this loss may be carried forward to offset against future capital gains within the portfolio. More detailed information on the estimated capital gains tax liability will be provided later in this document. |