



Keeping your MLC super throughout your working life is easy.

Congratulations on your new opportunity. While you're progressing your career, you're also building your super.

As it adds up over the years, your super can become one of your largest investments, so it's important that when you take a step up in your career or change jobs, your MLC super stays with you.

Enclosed is a handy career-movers information kit

We've put together this information kit to help you transition successfully to your new role and to help you manage and grow your super:

1. Getting your super sorted overview
2. A handy career-movers checklist
3. Benefits of why to stay with MLC super

Your super may become one of your biggest investments – so keep it with you.

When you start at your new employer you'll be asked where you want to direct your new super contributions. A common mistake people make is automatically taking a new super fund with your new employer without thinking through an informed choice.

Having multiple funds may mean you end up keeping lots of small balances in separate accounts, paying multiple super account fees and paying for multiple super insurance policies.

So, when you're leaving your workplace, you can take your MLC super with you. Just like your bank account, you can choose to keep one super account when you move jobs. We make it easy.

To take your MLC super with you to your new job, all you have to do is fill in our pre-filled MLC super choice form, which is available at mlc.com.au/change-jobs to provide to your next employer.

We wish you all the best in your new role. Whilst you work to make the most of your new opportunity, we'll be hard at work managing your super.

Any questions?

For help on your MLC super call us on **132 652** between 8 am and 6 pm (AEST) Monday to Friday.

Keeping your MLC super throughout your working life is easy

Moving forward in your career? Here's a handy checklist.

You have resigned and you're getting ready to make a new start in your career. It's an exciting time, but it can also be a busy time and we're keen to help. We've put together a checklist that's helped others change jobs successfully. Consider if this may help you too.



Communicate the reasons why, appropriately

If your colleagues want to know more about why you are leaving, make sure you don't speak negatively about your employer. Your colleagues want to feel good about where they work and your managers want to feel good about you leaving. The old adage applies, "If you can't say anything nice, don't say anything at all."



Stay connected with your colleagues

Connect with your colleagues on LinkedIn to ensure you don't lose contact with your network. They may help open up opportunities for you in the future or vice versa.



Research your company, industry and the competition

While you are waiting to start your new job, research what your company is doing, what your competitors are doing and who is doing it best – in Australia and around the world. Read industry articles and publications to keep your finger on the pulse of trends.



Keep any resignation payments handy

It could be a month or two before your first pay comes in when you start a new job. Any resignation payments you have received, including annual leave or other entitlements, will help you pay for living expenses, so keep it handy in your bank account. Once your first pay comes in, also check that your super contribution comes in too, to ensure your new employer has your correct super account details.



Get ready to take your super with you

To take your MLC super with you to your next employer, you can complete the easy to use pre-filled MLC super choice form, which is available at mlc.com.au/change-jobs



Find your other super and consolidate it

You may have thought about finding your old super accounts to consolidate them, now is the perfect time to do so. You may save on administration fees, multiple insurance fees and make sure you don't end up with lost super. Then, when you move to your new employer, you will be ready to continue growing your super account with a single, bigger balance. Use our online super search that finds your other super straight away when you log-in online at mlc.com.au/supermatch



When you change jobs, keep your MLC super with you

When you change jobs, you can take your MLC super with you. There are so many benefits you can continue to enjoy – and it's so easy: just fill out the pre-filled MLC super choice form available at mlc.com.au/change-jobs and give it to your new employer.

By taking your MLC super with you, you can continue to enjoy:

- Our extensive **range of investment options**.
- **A range of insurance options** inside super to protect you throughout your life.
- **Your member benefits program**, that gives you access to a range of lifestyle offers and benefits. Visit mlc.com.au/memberbenefits to find out more.

We're with you throughout your life

No matter what stage of life you're at, we've got something to offer you. As you move through new jobs and life stages, MLC super can help.

Benefits if you're starting out

We can help you get into your new home, by providing you access to preferential offers across home loans and more through your member benefits program.

Access investments inside and outside super to help build your wealth now and into retirement.

Use your member benefits to access travel offers to explore the globe, plus gym memberships, discounted tickets at major cinemas and much more.

Benefits if you have a mortgage and family

- Keep you and your family protected financially with insurance inside super.
- Invest for your future with our extensive super investment menu you can tailor to suit your investment objectives.
- Helpful tips to boost your super mlc.com.au/boostyoursuper

- Use your member benefits to receive quality dining discounts, travel offers, gift cards and vouchers from more than 50 brands as well as health insurance discounts from selected providers.

Benefits if you're considering retirement

- Help with all things retirement, retirement planning and transitioning to retirement like MLC's dynamic online retirement hub at mlc.com.au/retiresmart
- Access to financial advice to help you accelerate your retirement savings, available over the phone, or face-to-face through MLC.
- Select from a vast range of investment options that you can tailor to your retirement needs.
- Easy access to pension products online at mlc.com.au/personal/retirement/products

Important information

This information has been prepared by NULIS Nominees (Australia) Limited ABN 80 008 515 633 AFSL 236465 (Trustee of the MLC Super Fund ABN 70 732 426 024) (NULIS) without taking into account your objectives, financial situation or needs. You should consider obtaining independent advice before making any decisions based on this information. You should consider your funds' Product Disclosure Statements before you make any decisions about your superannuation. NULIS is a part of the National Australia Bank (NAB) Group of Companies. An investment with NULIS and related entities is not a deposit or liability of, and is not guaranteed by, NAB. Any general tax information provided in this publication is intended as a guide only and is based on our general understanding of taxation laws. It is not intended to be a substitute for specialised taxation advice or an assessment of your liabilities, obligations or claim entitlements that arise, or could arise, under taxation law, and we recommend you consult with a registered tax agent.

Issuer/Trustee

NULIS Nominees (Australia) Limited
ABN 80 008 515 633
AFSL 236465

Fund

MLC Super Fund
ABN 70 732 426 024

PO Box 200
North Sydney
NSW 2059 Australia

Tel 132 652
Fax (02) 9964 3334
mlc.com.au

a NAB company

