

make your dreams
more than dreams



July 2016

Protect your super Join us in the fight against fraud

Australia's \$2.05 trillion super pot represents a big and growing temptation for criminals, with identity theft the biggest risk when it comes to safeguarding your money. And no-one is immune.

Identity fraud often starts with someone stealing your mail or other personal papers, creating false documents with the information they've stolen, and then accessing your account pretending to be you. Phishing scams, whereby emails are sent to trick you into handing over your personal financial details, are another big problem, and you should be wary of giving confidential information to anyone over the phone.

Many of these thieves are cunning and highly organised, so the key is to be on your guard.

We've been successful in fighting the war against fraud to date with a range of measures to protect you including:

- omitting unnecessary personal information, like your date of birth, in correspondence to you,
- calling you to verify the legitimacy of a change of your personal or contact details, if we are suspicious about the request,
- heavily scrutinising benefit payment and transfer requests to detect those that may be fraudulent,
- calling you to verify the legitimacy of benefit payment or transfer requests if concerns are raised,
- training our staff to identify fraudulent requests and activity,
- putting security measures in place to reduce the risk of unauthorised access to confidential data and documents,
- having strict proof of identity measures in place (see our *Proof of identity* fact sheet at sunsuper.com.au for more information), and
- working with law enforcement officials to help us monitor identity theft and fraudulent activity.

To help us join in the fight against fraud, we've put together some tips:

1. Keep your Sunsuper *Member Online* password secret and don't give it to anyone over the phone, or in an email.
2. If a phone call from someone purporting to work for Sunsuper arouses your suspicions, check with us on **13 11 84** to confirm the enquiry is legitimate before giving out any information.
3. Look out for your annual statement which is usually posted to you from September and monitor your financial and super accounts regularly on-line.
4. Review all correspondence from Sunsuper to note any changes to your account and expect us to send you a confirmation letter if you have recently made a change.
5. Advise us if any of your personal documents like your passport or drivers licence are lost or stolen.
6. Store your Sunsuper statements and other personal documents in a secure location.
7. Shred any unnecessary documents that contain your personal information.
8. Collect your mail on a daily basis and make sure your mailbox is secure.

By working together and following these few simple measures, we can stop the fraudsters in their tracks. Vigilance will ensure super remains one of the best - and safest - ways to save for your retirement.

Disclaimer and disclosure This fact sheet has been prepared and issued by Sunsuper Pty Ltd, referred to as 'Sunsuper'. While it has been prepared with all reasonable care, no responsibility or liability is accepted for any errors, omissions or misstatements however caused. All forecasts and estimates are based on assumptions. If those assumptions change, our forecasts and estimates may also change. This fact sheet contains general information only. Any advice does not take into account your personal objectives, financial situation or needs. You should consider the appropriateness of any advice having regard to your personal objectives, financial situation and needs before acting on that advice. A copy of the *Product Disclosure Statement (PDS)* can be obtained by calling 13 11 84. You should consider the *PDS* in deciding whether to acquire, or to continue to hold, the product.

Sunsuper Pty Ltd
ABN 88 010 720 840
AFSL No. 228975

Sunsuper Superannuation Fund
ABN 98 503 137 921
USI 98 503 137 921 001

☎ 13 11 84
✉ GPO Box 2924 Brisbane QLD 4001
🌐 sunsuper.com.au
🐦 twitter.com/sunsuper
📘 facebook.com/sunsuper