

SORT YOUR SUPER CHECKLIST

Stop worrying and take charge. If you're still a few years out from 'retiring' - whatever that means to you - you have plenty of time to sort your super. You should login regularly to check your employer is paying the right amount



INSTALL MYGOV APP

- Make sure MyGov is on your smartphone
- If it isn't, you'll need 2 forms of ID and lotsa patience to follow the prompts and get started
- MyGov is the easiest way to check everything from Medicare to super - so get it in order (and encrypt your logins in lastpass)



CHECK DETAILS

- Check your contact details and tax file number (TFN) are up to date in MyGov
- Connect MyGov and ATO and head to ACCOUNT and SUPERANNUATION to see your super fund details connected to your profile.
- Write down super account details and save them.



KEEP LOGINS SAFE

- Your super fund account details are like your Tax File Number - keep a record!
- Ideally use a password encryption service like lastpass or lpassword to keep those details safe
- Read 'Checks to make on your super statement'



HAVE JUST 1 SUPER FUND

- If you have more than 1 super fund, consolidate them to save fees.
- Use the ATO's super tool to help select the 1 fund that's right for you.
- Tell the fund you choose that you want them to consolidate your super and they should take care of it for you.



CHECK SUPER BALANCE

- Sometimes you can only see the balance as of your last statement.
- Write this balance down



PROJECT YOUR SUPER STASH

- Google 'moneysmart superannuation calculator'
- Enter your details and c



MY SUPER TO-DOS

DATE

1	If you have more than one super fund, consolidate them to avoid paying too many fees and be better off later	
2	This should be your 'stapled super fund' so you only have one fund - this gives you more money later on	
3	Choose between an 'industry' fund or a 'retail' fund but make sure it is low fee and offers good customer service, including free general financial advice	
4	Every 6-12 months, login to your fund to check your employer is making the right payments	
5	Learn your current super balance	
6	Project how much your super stash will be by age 60 and age 67 by searching 'moneysmart super calculator'	
7	Know your estimated 'super stash' at age 60 and 67 - if it's not enough in 'today's dollars' then take Dueto small steps to make a difference later on	

SAVE THESE DETAILS TO USE THEM ON YOUR NEXT EMPLOYEE DECLARATION FORM (IT WILL SAVE HASSLES!!)

SUPER FUND NAME:

SUPER FUND ACCOUNT NUMBER:

SUPER FUND ADDRESS DETAILS:

SUPER FUND USI (UNIQUE SUPERANNUATION IDENTIFIER):

