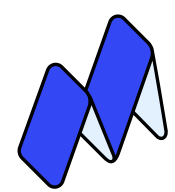


Moneysmart

Superannuation and retirement planning resources

First Nations stakeholder toolkit

Artwork by Bibi Barba



Moneysmart
.gov.au



Introduction

A future that supports the retirement dreams of Mob is within reach. Whether it's travelling, being on Country or spending more time with family and loved ones, it's never too early to start planning for what matters most.

The Australian Securities and Investments Commission (ASIC) is Australia's financial services regulator, working to support people to feel confident and informed when making financial decisions. Through its website ***Moneysmart***, ASIC provides free, independent tools and resources to help people better understand money, super and planning for the future.

We encourage people to explore these easy-to-use super and retirement planning resources. Information on topics such as super, savings, budgeting and more are available to help support those in your community who are looking to plan for retirement.



In this kit you will find:

- Superannuation factsheet
- Super and us mob booklet
- Case study videos
- Social media tiles
- Superannuation and Retirement planning checklists
- Moneysmart's Retirement for First Nations people web page

We encourage you to share these resources with your customers, networks and community members through your various channels such as:

- Newsletters and emails
- Social media pages
- On your website, with a link to <https://moneysmart.gov.au/retirement/first-nations-resources>

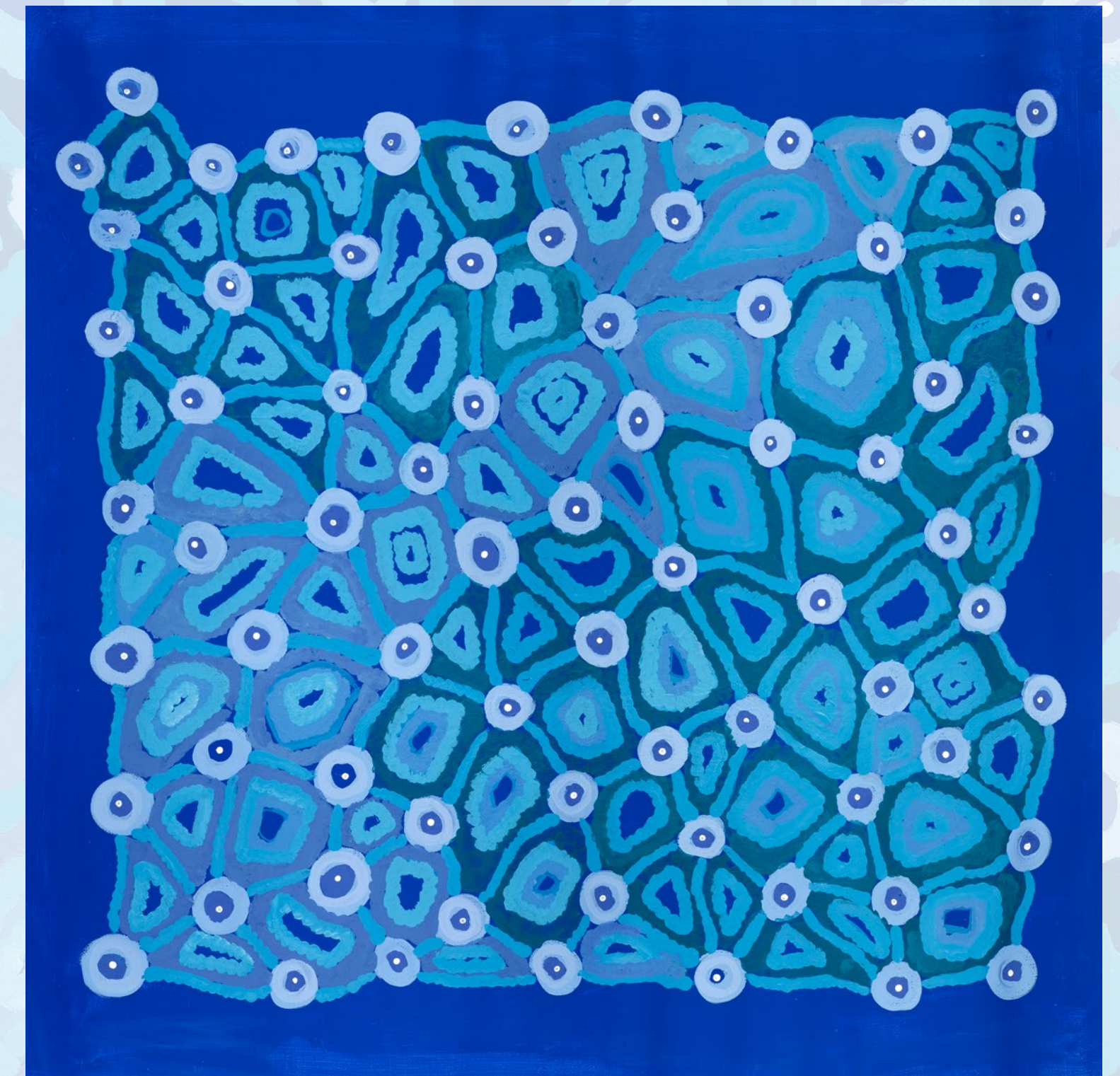


Happy day artwork

The artwork featured across the First Nations resources is titled '*Happy day*' by Bibi Barba, a proud saltwater woman of Darumbal, Darkinjung, Cammeraygal, Gadigal and Yuin heritage.

As part of the design and development process for the Moneysmart website, ASIC collaborated with **Bibi Barba** on an innovative project that inspired three artworks that represent distinct First Nations money stories. The artworks are titled *Happy day*, *Celebration*, and *the Gathering*.

The first piece in Bibi's series of three, and the piece featured most prominently on the Moneysmart site '*Happy day*', depicts pay day, a joyous event in everyone's calendar, and an important part of our money story. The organic repeated patterns represent community connections, and the excitement of working collaboratively to achieve our goals and benefit all. The blue hues are representative of the artist's connection with water.



Bibi Barba
Happy day

Superannuation factsheet

Super can feel complicated. This factsheet provides a clear, simple overview of what super is and how it works. It breaks down the essentials to help people understand their super and how to make the most of it.

[Superannuation factsheet →](#)

We encourage people to use this resource as a starting point and introduction to superannuation before finding out more in the **Super and us mob** booklet.

[Super and us mob booklet →](#)

Factsheet Artwork by Bibi Barba

Superannuation

What is super and why it matters

Super is money that's set aside while you're working, that you can use when you retire.

This money comes from your employer and is put into a super fund account. Your super fund invests the money to help it grow.

On top of the money you take home from work, your employer pays an extra 12% to your super fund. This money is held by the super fund in an account in your name.

Some employers pay more than 12% to your super fund.

Your super can include:

- Money your employer puts in
- Extra money you add yourself
- Extra money the super fund has made investing your super

\$ For example: If you earned \$25,000 in wages, your employer would put \$3,000 into your super fund account, on top of the money you take home in wages.

How super works

Super funds invest your money to help it grow.

You can choose your own fund or your employer will choose one for you.

- Funds have different fees, performance, investments and insurance.
- Choosing a good fund can save you money.
- Many super funds offer insurance for an extra fee, so your family gets looked after if you get sick or injured or die.

If you change jobs, you can usually keep using your existing super fund.

Having one super fund might be easier

You might have more than one super fund account. You can put all your super money together in one account, to save fees and make it easier to track your super.

Before you put your super money together though, check that you won't lose any insurance you want to keep. Also check if there will be any tax to pay.

Smart tip

You can check and combine your super for free through the Australian Taxation Office (ATO) at myGov or call the ATO's Indigenous Helpline on 13 10 30.

Case study

Kristin combines funds

Kristin worked a few casual jobs over the years. She logged into MyGov to work out which super fund she was with. Kristin found she had three super accounts. She used myGov to move all her super into one account, so she pays less in super fees overall and can track her super in one super fund account.


When can you get your super?

You can usually get your super when you reach:

- age 60 and stop working, or
- age 65 even if you are still working.

You can access your super early in certain circumstances – talk to your super fund about when and how.

If you need help to access your super early, talk to a financial counsellor via the [National Debt Helpline – 1800 007 007](#) or [MobStrong Debt Help 1800 808 488](#).

  Last updated April 2026

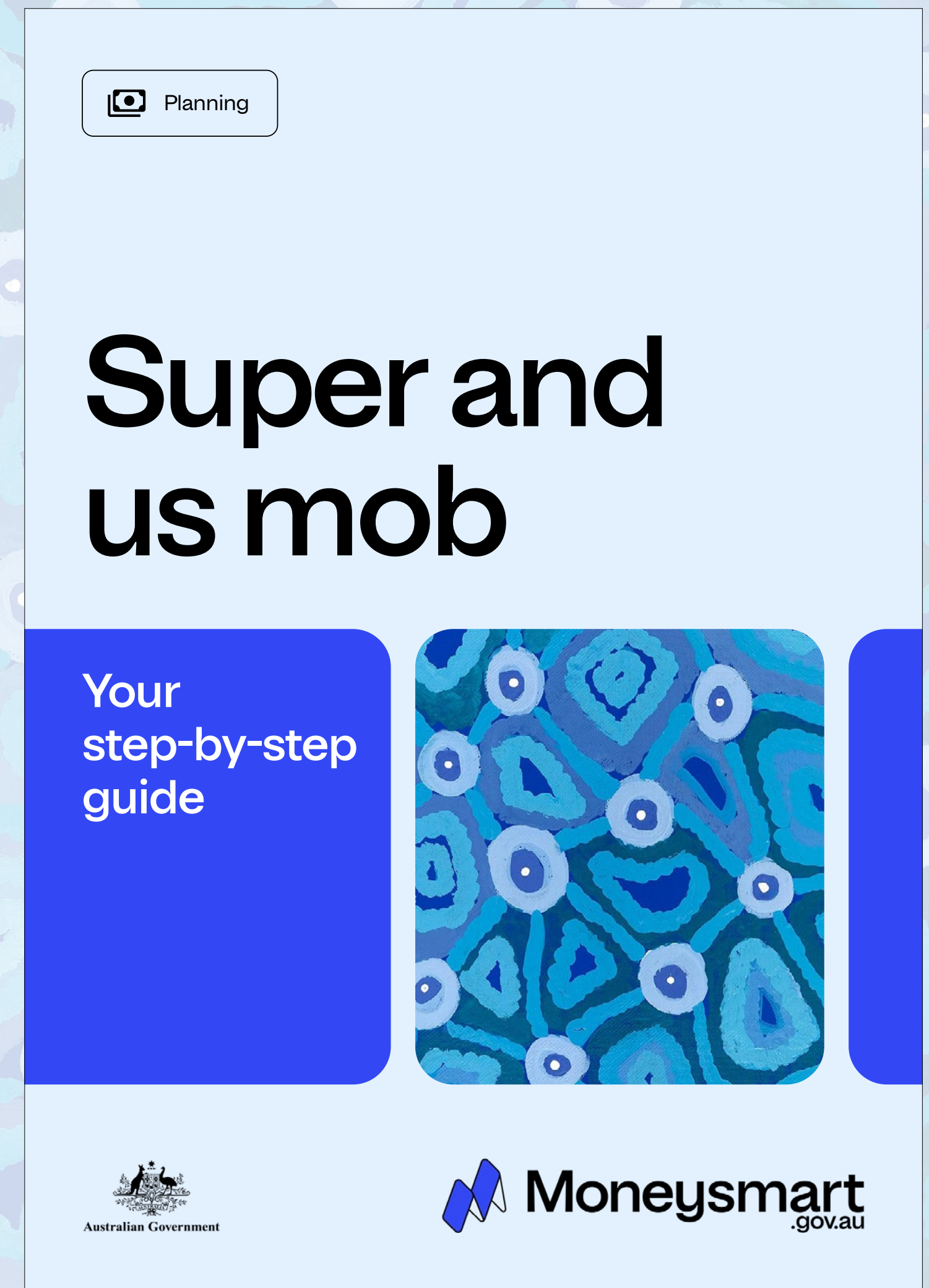
Factsheet © moneysmart 2026 all rights reserved

Super and us mob booklet

The **Super and us mob booklet** is a detailed step-by-step guide that breaks down what super is, how it works and why it matters, in a clear and practical way.

We encourage people to use this booklet to help build a strong foundation so that they can make informed decisions about their super and feel more in control of their financial future.

[Super and us mob booklet →](#)



Case study videos

Lewis and Trixie's case studies bring super and retirement planning to life through their real, lived experiences. Whether the goal is to travel Country or spend more time with family, both stories highlight how accessing free and independent information from the Moneysmart website helped them to make informed choices for their futures.

We encourage you to share these videos with people in your community who may benefit from hearing how others have engaged with Moneysmart.

[Case study - Lewis →](#)

[Case study - Trixie →](#)



Social tiles

Lewis and Trixie's social tiles are a great tool to empower Mob to feel in control of their super and retirement journeys. Share these engaging visuals in your newsletters, emails or social channels. We encourage you to use the suggested post copy alongside the social tiles when connecting with your communities and networks.

Social tiles →

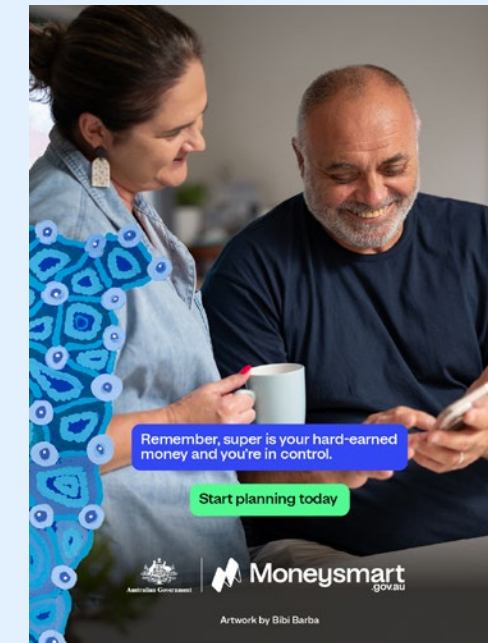


Suggested copy

For Trixie, security in retirement is important. By using the Moneysmart retirement planner, Trixie now has peace of mind and a retirement plan that includes quality time with the grandkids and spending more time in her beautiful garden.

Trixie's future beyond work is looking bright; what does your retirement plan look like?

Visit moneysmart.gov.au/retirement to start planning today.



Suggested copy

Your super, your future, your choice. Every journey to retirement is unique. Whether you are just starting out or getting ready to finish up work, it helps to know exactly where you're heading.

Try the Moneysmart retirement planner to help you paint the full picture for your future at moneysmart.gov.au/retirement today.



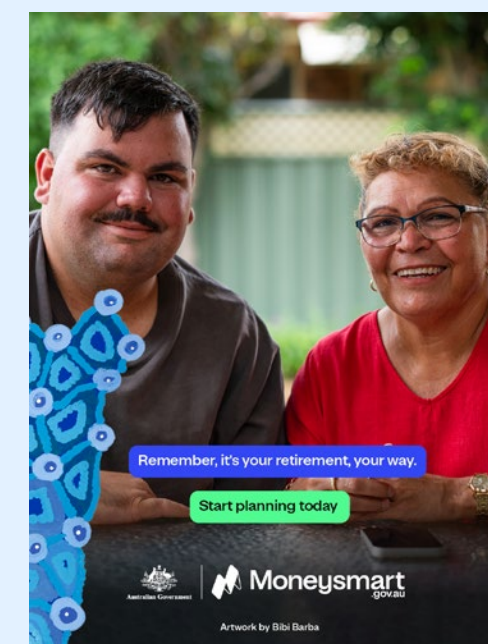
Suggested copy

Kamilaroi man Lewis has dedicated his life to education and community service, and now it's time for him to reap the rewards.

Lewis shares how having a plan gives him the confidence that his retirement dreams, like fishing and travel, are well within reach.

What does your retirement look like?

Visit moneysmart.gov.au/retirement to hear Lewis's story and check out their simple, easy-to-use retirement resources to help you plan.



Suggested copy

Our Mob are really good at looking after one another. One of the best ways to care for our community's future is to ensure that everyone is aware of their super and how it can work for them. This is an important step towards putting a retirement plan in place for your future. Check out the Moneysmart superannuation calculator, retirement planner and First Nations resources on the moneysmart.gov.au/retirement website, today.

Superannuation and Retirement planning checklists

Planning for retirement can feel overwhelming, but the superannuation and retirement planning checklists make it easier to get started. Each checklist also includes a list of free services and organisations that can provide further support.

These can be used individually or to help guide larger yarns with family and community, helping to turn big decisions into small, achievable steps towards the future.

[Superannuation checklist →](#)

[Retirement planning checklist →](#)



Moneysmart's *Retirement for First Nations people* web page

The Moneysmart website has a First Nations resources web page that brings together information, tools and resources about superannuation, retirement and government support.

Share this web page with people in your community to explore options and plan for the future in a way that suits them.

[Retirement for First Nations people web page →](#)

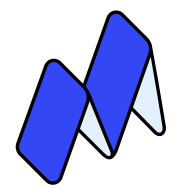


Thank you

Thank you for your collaboration on this important initiative.

If you have any questions on the campaign or require further campaign resources, please email moneysmartcampaigns@asic.gov.au

For further support on resources available for First Nations people, please email iop@asic.gov.au



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