

Superannuation checklist

Your super gathers strength over time, building a strong foundation for your future. The more you look after it now, the more it will look after you later.

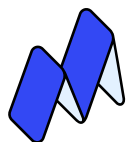
Use this checklist to understand your super and find ways to nourish it over time. Every step counts.

Tick as you complete

- Check if you have super**
Visit the Australian Taxation Office (ATO) through your mvGov account to check if you have a super account and follow the steps on the Moneysmart website to [find lost super](#).
- Check fees and investments**
Look at what fees you're being charged and how your super is invested. Choose options that feel right for you and your future.
- Keep your super together**
If you have more than one super account, you may be paying extra fees. Before you combine accounts:
 - Check if you would lose any insurance or other benefits.
 - Make sure your current employer has the right super account details.
 - Get help if you're unsure, or visit the Moneysmart website to find information on [consolidating super funds](#).
- Know when you can access your super**
Super is usually for retirement, but in some situations (like serious illness, injury or financial hardship) you may be able to access it early. Visit the Moneysmart website to learn more about [when you can access your super early](#), or yarn with the ATO's Indigenous helpline (13 10 30) for more information.
- Choose your super fund**
Compare funds using the [YourSuper](#) tool on the ATO website. Visit the Moneysmart website to find information on [choosing a super fund](#).
- Keep your details up to date**
Make sure your super fund has your current address, phone number and email so they can contact you when needed.
- Check your payslip and super account**
Your payslip shows where your employer has paid your super. Your super account (online or on your phone app) shows when the money arrives.
- Nominate who gets your super**
Choose a trusted person (or people) to receive your super if something happens to you.
- Use the [Moneysmart Superannuation calculator](#)**
Get an idea of how much super you might need for retirement and how small changes now, could help later.



Remember, super is your hard-earned money and you're in control. Learn more at moneysmart.gov.au/how-super-works



Moneysmart
.gov.au



“Super is not something I paid much attention to, but I certainly do now as I look at the goals I’d like to achieve for myself and my family.”

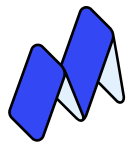
Lewis, Kamilaroi

Need support? These services are free.

Organisation	What they help with	Contact
ASIC Indigenous Helpline	Referrals to financial counselling and legal help, general finance info, complaints about a financial service	1300 365 957 iop@asic.gov.au
ATO Indigenous Helpline	Super queries, lost super, TFN issues, employer obligations	13 10 30
Services Australia (Centrelink)	Age Pension, pension rates, eligibility, Seniors Card	13 23 00
Financial Information Service (FIS)	Free advice on how super and savings affect your pension	13 23 00 or visit Services Australia (Centrelink)
AFCA	Disputes and complaints about your super fund	1800 931 678
Mob Strong Debt Helpline	Free financial counselling and legal advice	1800 808 488
National Debt Helpline	Free financial counselling and planning support	1800 007 007
Elder Abuse Helpline	Financial elder abuse, pressure from family, legal help	1800 ELDERHELP (1800 353 374)



For First Nations resources, visit moneysmart.gov.au/retirement/first-nations-resources



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