

Gather your super details

STEP-BY-STEP GUIDE

This step-by-step guide will help you take the first steps towards getting on top of your super.

When you're done, you'll have gathered together all the super details you'll need and be ready to move on to working through the key steps that will help you master your super.



You may not be able to do everything in one go, but make sure you check off each step after you complete it so you know you're making real progress.

STEP 1



Gather all your paperwork

(5 minutes)

- Pull together all the annual statements you've received from your fund.

i Learn about [annual statements](#).

- Put them in a folder so everything is in one place and easy to access. If you can't find any annual statements, just move on to the next steps - you'll be able to find them when you access your super account online.

- Add the fund's welcome pack, Member Investment Guide and any other materials you have to hand.

- Talk to your employer or human resources team if you can't find the information. They will be able to provide you with the details of the super fund receiving regular contributions made on your behalf. If you are not currently employed and you don't know where your super is, use the "Keeping track of your super" step-by-step guide to find it.

STEP 2

Organise online access to your super accounts

(5 minutes)



- Check your super fund's welcome pack and annual statement for details of its website and your login details. Ring or email the fund's help centre to get your login details if you can't find them.
- Go online and check your details, current super balance and investment option.
- Make a note of your current account balance and the different components of your account balance. These will come in handy later as parts of your super can be accessed at different times.

i Learn about the [components of your super balance](#).

STEP 3

Find the key details about your super fund

(5 minutes)



- Check you know the fund's correct name, Australian Business Number (ABN) and other key details.

Identify the fund's contact details.

Find the name of the section, division or product you are in within the fund (such as MySuper product, personal plan, defined benefit or pension plan).

Make sure you have all the details you need if you decide to make extra super contributions (such as the fund's BPay or BSB number and your personal account number).

STEP
4

Check your personal details are up to date

(3 minutes)



Ensure your fund has your current name, postal address, email and phone contact details.

Check the employer (or employers) listed with your fund is current.

Check if you have nominated someone to receive your super if you die. This is generally called a death benefit nomination and your annual statement usually notes either 'nominated' or the person's name.

i Learn more about [who gets your super when you die](#).

Complete a death benefit nomination form if you haven't already done so to ensure your super goes to the person you want if you pass away.

STEP 5

Ensure your fund has your Tax File Number (TFN)

(2 minutes)



- Review your annual statement or online account to ensure your fund has your TFN. This is generally listed as 'supplied' if the fund has it.

Otherwise your fund may take out extra tax from your super contributions and it will not be able to accept your personal super contributions.

i Learn about [making super contributions](#).

STEP 6

Find where your super is invested

(3 minutes)



- Identify the name of your super investment strategy.

- Check your Member Investment Guide or the investment section on your fund's website for a basic outline of how your super account is invested.

- Keep this information handy, as you will need it later when you start tracking your super fund's performance and comparing it with other funds.

STEP 7

Find out if you have any insurance cover

(2–3 minutes)



- Check whether you have some insurance protection as part of your super account.
- Identify the type of cover you have (such as death, total and permanent disability or income protection).
- Write down the regular fees (premiums) you are being charged for your insurance protection.

These are normally listed on your annual statement or on the list of transactions if you check your account online. This information will come in handy when you start comparing your super fund's performance with similar funds.