

# Fast track your super savings in 5 easy steps

Follow these simple steps to change your financial future for the better.

- **1. Choose**  
 Choosing a super fund that puts members' profits before its own is a great place to start, so make sure you choose wisely. To compare us with other funds, go to [australiansuper.com/compare-us](http://australiansuper.com/compare-us)
- **2. Consolidate**  
 You may be wasting money on fees by holding lots of low balance accounts across a number of funds. It's easy to combine your other accounts into AustralianSuper\* – learn more or get started at [australiansuper.com/consolidate](http://australiansuper.com/consolidate) or [my.gov.au](http://my.gov.au) We can help you find your lost super too – visit [australiansuper.com/LostSuper](http://australiansuper.com/LostSuper)
- **3. Contribute more**  
 Consider adding a little extra to your super, as it could make a big difference to your final balance<sup>†</sup>. These extra contributions compound every year. Contributing via salary sacrifice could save you money because it's taxed at 15% rather than up to 45%.
- **4. Check insurance**  
 Most super funds offer cost effective default insurance for death and permanent or temporary disablement. It's worthwhile checking if you have adequate cover, need additional cover or if you're paying for premiums you're not aware of.
- **5. Continue with your Fund**  
 Even if you switch jobs or retire, selecting a good fund right from the start is a wise choice, and it's worth considering continuing with it if they're providing strong long term returns with relatively low fees.

## Get help and advice

Our advice options suit your needs at every life stage, to help fast track your savings and build lasting financial confidence. And it's your choice how you want to get advice:

- › **over-the-phone**<sup>^</sup> – call us about your investment choices, adding to super, insurance or transitioning to retirement
- › **face-to-face**<sup>^</sup> – for complex advice, meet with a trusted financial adviser to help you with a detailed financial plan. Arrange an appointment online at [australiansuper.com/find-an-adviser](http://australiansuper.com/find-an-adviser)
- › **online** – contact us through Live Chat at [australiansuper.com](http://australiansuper.com) or our app, or use our calculators at [australiansuper.com/calculators](http://australiansuper.com/calculators)
- › **attend our free financial education seminars nationwide or register for an online webinar.** Book at [australiansuper.com/seminars](http://australiansuper.com/seminars)

## We're here to help

Call **1300 300 273**  
(8am to 8pm AEST/AEDT weekdays)

Web [australiansuper.com](http://australiansuper.com)

\* You should ask your super provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on your benefits, such as insurance cover, before making a decision.

† You should consider your debt levels before adding to your super.

<sup>^</sup> The financial advice given to you will be provided under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd (AustralianSuper) and therefore is not the responsibility of AustralianSuper. With your approval a fee may be charged if a Statement of Advice is provided.

