Fast track your super savings in 5 easy steps

Follow these simple steps to help 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

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 or my.gov.au. We can help you find your lost super too – visit 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†. These extra contributions compound every year. Contributing via salary sacrifice could save you money because it’s taxed at 15%‡ rather than at your marginal tax rate of up to 45%§.

4. Check insurance
Most super funds offer 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 options offer help and advice 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 the help and advice you need:

- simple* – call the advice team for a Super Health Check, or for personal advice on investment choices, adding to super, insurance or transitioning to retirement
- comprehensive* – for broader 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
- online – contact us through Live Chat at australiansuper.com or our app, for general information about your super, or use our calculators at australiansuper.com/calculators
- attend our free financial education seminars nationwide or register for an online webinar. Book at australiansuper.com/seminars

We’re here to help
Call 1300 300 273 (8am to 8pm AEST/AEDT weekdays)
Web 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, contribution caps that may apply and tax issues before adding to your super.
‡ You can salary sacrifice so that your total concessional contributions (including your employer superannuation guarantee contributions) are up to the limit of $25,000 a year. Salary sacrifice contributions are taxed at 15% if your adjusted taxable income is less than $250,000 a year, or 30% if your adjusted taxable income is greater than $250,000 a year.
§ Excludes Medicare Levy.
* The financial advice you receive will be provided under the Australian Financial Services licence held by a third party and not by AustralianSuper Pty Ltd and therefore is not the responsibility of AustralianSuper Pty Ltd. AustralianSuper has also engaged Industry Fund Services (IFS) ABN 54 007 016 195 ASFL 232514 to facilitate the provision of financial advice to members of AustralianSuper. This advice is provided by one of our financial advisers who are Authorised Representatives of IFS. These advisers are not authorised to provide financial product advice (or any other financial service) on behalf of the Trustee of AustralianSuper. Some personal advice may attract a fee, which would be outlined before any work is completed and is subject to your agreement. With your approval, the fee for advice relating to your AustralianSuper account(s) can be deducted from your AustralianSuper account.

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