

# SUPER BASICS CHECK LIST

## GET YOUR SUPER SORTED IN SIX EASY STEPS

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Our checklist makes your super admin as easy as 1, 2, 3 – with another three steps added in for good measure.

### STEP 1 GET ONLINE ACCESS

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Registering to access your account online is the first step to managing your super in a way that's easy and convenient. Register for online access at <https://anzsmartchoicesuper.ioof.com.au/access/>

### STEP 2 TRACK IT ALL DOWN

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It's pretty common to have more than one super account. You may have some super savings you don't know about and may be paying more fees than you need to. You can easily find all your super online at <https://anzsmartchoicesuper.ioof.com.au/super-basics/how-to-find-your-super>

**Learn more** about how getting all your super together in one place could help you save more.

### STEP 3 CHOOSE YOUR BENEFICIARIES

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Super funds have rules for who your super gets paid to if you die. But you can make your own choice by nominating who you'd like to your super to go to. It's worth doing, to make sure your money can look after the people you care about when you can't do that yourself.

The people I'd like my super to go to (my beneficiaries) are...

**Learn more** about how choosing who you want to receive your super death benefit and log in to your account to get this sorted.

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EXPERT TIP

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“SUPER IS THERE TO HELP CARE FOR US AND OUR FAMILY. THAT MAKES IT REALLY VALUABLE AND LIKE MOST THINGS WE VALUE, IT’S WORTH LOOKING AFTER. YOU WOULDN’T EXPECT YOUR LAWN AND HEDGES TO STAY NEAT IF YOU JUST LEFT YOUR GARDEN ALONE. YOU WOULDN’T DREAM OF NOT CHANGING THE OIL IN YOUR CAR.”

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**Michelle**, Financial Adviser, 22 years industry experience.

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STEP 4  **SAVE A LITTLE EXTRA**

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Once you know how much super you have you can start thinking about how much you’ll need. Making extra payments can boost your super, now and in the future.

My weekly/monthly savings target for extra super payments is...

Check out **How much super is enough?** to see how your super is tracking and **learn more** about all the things you can do to boost your super balance and close the gap between where your balance is and where you want it to be.

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STEP 5  **CHECK YOUR INSURANCE**

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Most people have some insurance cover through super but is does it suit your situation? Checking your super cover can help you start thinking about how much you and your loved ones would need if you died or were temporarily or permanently unable to work.

My insurance policy and level of cover are...

**Learn more** about the types of insurance cover available in super.

**Use our calculator** to find out how much insurance cover you might need.

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STEP 6  **CHECK YOUR INVESTMENTS**

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Super is your money and you get to choose how to invest it. By looking at how your super is invested and exploring other options available, you can start thinking about choosing investments that help you reach your goals.

My super is invested in these options...

**Learn more** about investments in super and how your investment choices can make a difference.

"ANZ Smart Choice Super" is a suite of products consisting of ANZ Smart Choice Super and Pension (PDF 189kb), ANZ Smart Choice Super for employers and their employees (PDF 186kb) and ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees (PDF 198kb). The ANZ Smart Choice Super and Pension product is distributed by Australia and New Zealand Banking Group Limited (ANZ) (ABN 11 005 357 522). ANZ Smart Choice Super for employers and their employees and ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees are MySuper compliant products issued pursuant to the latest PDS available at [anz.com/smartchoicesuper](http://anz.com/smartchoicesuper). ANZ Smart Choice Super is part of the Retirement Portfolio Service (the Fund) (ABN 61 808 189 263) and is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC), the trustee of the Fund. OPC is a member of the Insignia Financial group of companies, comprising Insignia Financial Limited ABN 49 100 103 722 (formerly IOOF Holdings Ltd) and its related bodies corporate. The Australia and New Zealand Banking Group Limited (ANZ) (ABN 11 005 357 522) brand is a trademark of ANZ and is used by OPC under licence from ANZ. ANZ and the Insignia Financial group of companies (including OPC) are not related bodies corporate. ANZ does not stand behind or guarantee these products. All opinions in this article are those of Insignia Financial group and not ANZ.

Before re-directing your super or moving your money into ANZ Smart Choice Super, you will need to consider whether there are any adverse consequences for you, including loss of benefits (e.g. insurance cover), investment options and performance, functionality, increase in investment risks and where your future employer contributions will be paid.

This information is of a general nature and has been prepared without taking account of your personal needs, financial situation or objectives. Before acting on this information, you should consider whether the information is appropriate for you having regard to your personal needs, financial circumstances or objectives.

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All fees are subject to change. Other key features are relevant when choosing a super fund, including performance.

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