

# Superannuation in Four Steps

1

FIND IT



Had a few jobs?  
Find all of your  
superannuation and do it  
early.

Why? You can save on fees  
by putting it all in one fund  
and you can earn more  
interest which means more  
money for you!

2

GROW IT



ADD to your superannuation  
so you have a comfortable  
retirement. You have 40  
years to build a nest egg!  
WOMEN who take career  
breaks need to add but  
EVERYONE needs to add so  
they have enough at  
retirement. \*\*Pension  
eligibility going up from 65  
to 67 years in 2023.

3

PROTECT IT



Life happens. Stuff goes  
wrong and it's smart to  
have protection. Check out  
your INSURANCE options in  
your super.  
You can do life insurance,  
total permanent disability  
which stops you from  
working and income  
insurance to tide you over  
in the first months.

4

PLAN IT



Get busy as a bee and work  
that super!  
Check your balances. Get  
financial advice. Work out  
how much you want a  
month to live on in  
retirement. Think about your  
family and what you want to  
be for them in your  
retirement. Holidays? Taking  
back on country?