



Fast track your super

Taking a few minutes to get your super sorted can help you move towards a better future

Here's seven tips to get you started.

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Step 1. Check your balance

Checking your balance online or using our app is a quick and easy way to stay on top of how your super is performing, review your transactions and know how you're progressing towards your savings goals. Plus, you'll need this information when you use our tools and calculators to compare your balance.

Check your balance [online](#) or use the [app](#)

Step 2. Bring your super together

Put all your super in one place. Here are just a few benefits to consolidating your super:



Fewer fees

Changed jobs at some point in your career? You could have more than one super account, which means you could be paying multiple fees.



Simplify your super

Combining your super makes keeping track of your balance simple.



Manage money easier

When your super is in one place, it's easier to manage and you may have more money when you stop working.

Before you make the decision to combine your super accounts into one, consider if it is right for you and [weigh up the pros and cons](#), such as fees and insurance benefits. If you're unsure, seek financial advice.

Step 3. Try our calculators and see how your super is tracking

How do your super savings stack up against others in similar situations? Wondering if you'll have enough super when you're ready to stop working? Have your balance handy and use our tools and calculators to help you plan for your future.

[Size up your super](#) >

See how much you could have in retirement

Want to see into your super's future? Get a personalised super report in under 10 minutes to see how much you may have in retirement.

[Try the MLC Personal Super Calculator](#) >



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Step 4. Strategies to grow your super

Your employer may already be contributing to your super account. But making additional contributions can be a quick and effective way to top up your super. Even small yet consistent extra contributions can make a difference down the track. Here are a couple of options for making additional contributions to your super:

Salary sacrifice

You may be able to use your pre-tax salary to make additional contributions to your super fund.



Devan is 45 and recently had a pay rise of \$5,000 – taking his total salary to \$100,000 per year. He's planning on retiring in 20 years, so he decides to use his \$5,000 pay rise to make a pre-tax contribution to his super. By adding \$5,000 to super, it will be taxed at 15% (\$750) rather than his marginal tax rate of 34.5%¹ (\$1,725). This means that he will contribute an extra \$975 to his super, for a total of \$4,250.

Voluntary contributions

Adding to your super account by contributing a little more from your take-home pay can help grow your savings.



Jamie is 50 years old and has \$50,000 of savings which she would like to invest for her retirement. If Jamie contributes this money into super, any earnings will be taxed at only 15% in her super fund rather than a maximum of 47% (including Medicare levy) with other types of investments. By paying less tax Jamie can save more money toward her retirement goals.

Ready to add to your super? Adding a little extra into super can help you achieve the retirement you always dreamed of.

[Add to your super](#) >

Alternatively, explore these contribution strategies further plus more ways to [grow your super](#) >

There is a limit on the amount of contributions you can make each year to your super without paying extra tax.

Step 5. Check how your super is invested

When was the last time you looked at how your super is invested? Choosing the right options at the right time could make your money work harder for you, and it's simple to check online or using our app.

- 1 Log in to your super account
- 2 Scroll down and click **Manage investments** to see your investment option(s)

[Log in now](#) or [use the app](#)

What's right for your super?

Discover what type of investor you are and explore your investment options.

[Learn more](#) >

¹ Based on 2023/24 tax rates and includes 2% Medicare levy. This example is for illustrative purposes only and are not a prediction or estimate of the actual contributions to be made.

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Step 6. Update your beneficiaries

Leaving your money in the right hands is an important matter that's often overlooked. By nominating a beneficiary, you're helping to ensure where your super will go when you're no longer here. There are two options for nominating a beneficiary:

Binding nominations

A valid binding nomination means we're legally bound to pay out your super benefits according to your instructions. It's as simple as downloading a [form](#), filling it out, having it witnessed and sending it back to us.

Non-binding nominations

A non-binding nomination tells us who you would prefer to get your super benefits, and we'll take it into consideration. You can make a non-binding nomination online.

[Update my beneficiaries](#) >



Already nominated a beneficiary?

Your circumstances or the important people in your life may have changed. So it's good practice to review your beneficiary nomination, at least every year, to make sure it still reflects your situation today.

Step 7. Check your insurance in super

No matter where you are in life, insurance is an important part of protecting you, and your family.

When you're insured with MLC Super you get:

Tax-effective premiums

Your insurance premiums come directly from your super balance, so you won't see a difference in your take-home pay.

Competitive premiums

We can negotiate group discounts to get you better prices on your premiums.

We've got you covered straight away

You may be eligible for insurance cover right away, so there's no need for medical tests or to provide medical records.

Learn more or [log in](#) to see if you have insurance in your super.

You can also use our [Insurance needs calculator](#) to see whether you have enough or what amount is right for you.



Important information

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