Super Health Check

Make your super work for you

Contributions

☐ **Are you making additional contributions? Super can be a tax effective way to save for your retirement.**

Choosing to salary sacrifice into your super means your additional contributions will be taxed at 15% rather than your marginal tax rate, which is often higher. A concessional contributions cap does apply. For more information, visit **mediasuper.com.au/salary-sacrifice**.

Consolidation

☐ **Do you have more than one super fund?**

It makes sense to have all your super in one place. You'll save on paying multiple fees and can keep track of your super easily. If you've worked for more than one employer, we can help you find your lost super and consolidate it. For more information, visit **mediasuper.com.au/consolidate**.

Investments

☐ **Do you know how your super is invested and does it meet your needs?**

We offer a range of investment options so you can choose an option that best suits your needs. For more information, visit **mediasuper.com.au/investment-choices**.

Insurance

☐ **Does your insurance cover suit your needs?**

Eligible members are automatically covered for Death, Total and Permanent Disability (TPD) and Income Protection. You can change your cover at any time to suit your life stage. For more information, visit **mediasuper.com.au/insurance-cover**.

Beneficiaries

☐ **Are your beneficiary details current?**

It's important to update your beneficiaries whenever there are changes to your family situation (marriage, divorce, or new children).

☐ **Have you set up a Binding Nomination?**

To help your family members avoid lengthy delays and costly legal issues in the event of your death, consider making a binding nomination which must be updated every three years.

To make a nomination, download the form at **mediasuper.com.au/binding**. If your existing nomination is about to expire, renew it at: **mediasuper.com.au/renewbinding**.

Check-in

☐ **Have you reviewed your super in the past six months?**

If there have been changes to your personal circumstances (i.e. children, family, job, etc.) or external factors (i.e. legislation, investment markets, etc.), check-in with your super to make sure it still suits your needs.

We're here to help

If you have any questions about the super checklist, we can help. Call us on **1800 640 886** or visit **mediasuper.com.au/super**.

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Visit **mediasuper.com.au/contact**

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