

Get your super sorted

Super may seem complex, and at some level it is, but fortunately getting the best out of it isn't difficult.

1.



Invest for the long term

Super is one of the most tax effective investments available, so take advantage of it to help reduce your risk, diversify your investments across a range of asset classes

Super is a long term investment, which helps smooth out the short term market volatility related to growth investments such as share and property

2.



Consolidate your super

2.1. Go online

Log in to the [smartMonday portal](#) and select the Consolidation tab in the drop down menu

2.2. Let us do it for you

Complete the [Consolidation request form](#)

3.



Give your super a boost

To help to steadily grow your super investment, consider having a portion of your salary deducted and paid into your super account. It doesn't have to be much, but small amounts contributed regularly do add up.

Simply contact your payroll team and make your goal a reality.

4.



Name a beneficiary

Naming a beneficiary on your super account can provide clear guidance to the fund trustee on how to distribute your wealth if something was to happen to you.

4.1. Make a Non-Binding nomination

Once you have logged in via the [Member Log in](#), select the Beneficiaries option from your Dashboard menu

4.2. Make a Binding nomination

[Binding death benefit nomination form](#)



Consider this scenario: If you delay your saving by just five years and then try to make up for it by doubling your savings, you will still end up with less than someone who starts now, thanks to the beauty of compound interest.