

Super – it certainly is!

At some point in your life you are going to start to think about what life will be like when you retire. Retirement could be 30 years or more as we're living longer and enjoying more active retirements than ever before, so our money will also need to be able to last the distance. The age pension will help but it's unlikely to be enough to fund the lifestyle you may want in retirement.

Don't wait until you're 65 to get organised, take a couple of smart easy actions today, then let your super take care of you tomorrow.

1.



Combine all your super accounts

Combining all of your super accounts into a single fund is a smart, easy action that means you'll only pay one set of fees and will have all of your money working harder together.

You can consolidate your super either via [logging in](#) to your membership or by using our [Consolidation Form](#).

2.



Take us with you

You can also ensure you keep one account by taking your current super to a new employer, known as 'Choice of Fund'. The '[Take smartMonday to your new job](#)' tool on our website allows you to generate a pre-populated form that you can provide to your new employer.