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Michelle shares an important super tip she wishes everyone knew.

**Michelle, Financial Adviser, 22 years’ experience:**

I’m going to ask you a slightly random question. It’s a fun one. What are your chances of hitting the bullseye on a dartboard? Your answer may be “Too easy. I’m an awesome darts player.” Good on you. Maybe you’re thinking “I don’t have a hope in hell!” Or quite possibly you have no idea because you’ve never played darts before.

Now let me ask you the same question but with a twist. What are your chances of hitting the bullseye in the dark? Pitch black, ‘can’t see your hand in front of your face’ dark. Oh and you also don’t know which wall the board is on. Low. Your chances of even hitting the dartboard in this scenario are almost zero regardless of your dart throwing prowess or experience.

So why am I talking about dartboards and darkness?

Well to be honest, without a goal for your super you’re throwing darts in the dark. Yes retirement may be a long way off for you or it might be just around the corner. Wherever you’re up to, once you have an idea what you’re aiming for in retirement a whole host of super and money stuff gets way easier like:

- Which super investment option to choose.

- And deciding if it’s worth adding a bit extra to your super along the way.

Humour me now as I take my analogy to its slightly cheesy, but very important conclusion. You guessed it. I’m going to reveal how you can turn that light on. The good news is, it’s not hard to do.

You just need to go online and use the super calculator to work out how much super you’re aiming for. It’s not the same for everyone.

When you know what that number is, you can figure out how to get there.

Let’s go online and check it out now!

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