Click here to enter a date.– **Adviser use only**

## Michelle explains why money EQ may help you more than IQ.

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

There is one thing that still surprises me every time I talk to someone about their super. Every time. My logical brain knows the answer that’s coming but my emotional brain still gets a shock. And it’s this.

When I ask the question ‘How much super do you have now?’. So many people say, it’s only x, y or z amount. It’s never the amount that surprises me. It’s the ‘It’s only” that hits me every time. People have told me it’s only $250k. People have told me it’s only $12k. It’s only $40k. Add in any number you like. It almost always comes with “it’s only”.

The ‘it’s only’ discounts what you have, and what you’ve already done to save for your retirement.

Let’s reframe how you think about your super and improving your money EQ, is potentially one of the most powerful things you can do for your financial security.

Because when you feel good about something you’re more likely to be proactive and to look after it.

You feel energised and ready to learn and explore.

So are you in?

Yes! Ok, I’m going to ask you to do three quick things for me today to start your money EQ journey.

First, awareness. Go online and check your super balance. You might need to start by finding where all of your super is which you can do online too. Remember, it belongs to you.

Next, gratitude. Think about that dollar figure you have in super. Take a moment to feel good about where you are right now. If you had that amount in your bank account, you’d probably feel pretty good about life. At the very least accept where you are. When you do that, you start looking forward to change.

Finally, love. The last thing to do in your money EQ task is write down one way you can show your super some love this week. It may be resetting your passwords on your super log-ins. It may be watching another one of these videos to find out how it can help you to add a little more to super or bring all your super together.

You may want to call your super fund and have a chat. I guarantee you every super fund wants you to call them. Like me, they are passionate about helping you make the most out of your super.

And if you have no idea how much super you have now or even where it is. Don’t worry. You are definitely not the only one.

Be brave. This is your money. And however much it is, it’s there working hard for you already, and waiting to work even harder.

Why not jump online now, check your balance and feel great about every dollar you’ve saved so far. Let’s get excited about all the dollars to come.

**IMPORTANT INFORMATION:**This communication has been prepared by IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 (Fund). IOOF Employer Super is a Division of the Fund. IIML is part of the Insignia Financial group of companies, comprising Insignia Financial Limited ABN 49 100 103 722 (formerly IOOF Holdings Ltd) and its related bodies corporate.

This document contains general advice only and does not take into account your taxation and financial circumstances, needs and objectives. Before making any investment decisions, you should assess your own circumstances or seek advice from a financial adviser. Before you acquire or continue to hold a financial product, you should obtain and consider the Product Disclosure Statement available from us at www.ioof.com.au, by calling 1800 002 217 or from your financial adviser.

While this information is believed to be accurate and reliable at the time of publication, to the extent permitted by law, no liability is accepted for any loss or damage as a result of reliance upon it. Neither IIML nor any company in the Insignia Financial group guarantees the performance of any fund or the return of an investor’s capital.

Past performance is not a reliable indicator of future performance. The value of an investment may rise or fall with the changes in the market.

Examples are for illustrative purposes only and are subject to the assumptions and qualifications disclosed.