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Josh explains how he turned urgent into easy for this really important super task.

**Josh Rundmann, super expert:**

I came across this tool that is designed to help you be better at getting things done.

I’m not sure if you know it? It looks like this. Covey Time Management Matrix. I think it’s quite clever. Basically it’s a way of sorting out your to -do list. I’m pretty sure it’s designed for work stuff but you can use it for life admin too.

So it goes like this. You look at your task and then you allocate it to one of the boxes.

Top left – urgent and important – basically do it now. Top left is the holy grail of getting things done. Top right – important but not urgent – make a plan to get it done.

Bottom right – urgent but not important – delegate. I’m not sure who I would delegate my personal admin to but it sounds nice.

And then bottom left – not urgent and not important. You really don’t need to do this task. I think all social media scrolling probably sits here.

So why am I talking to you about time management tools?

Well because whenever I talk to people about nominating a beneficiary for their super, everyone agrees it’s an important thing to do.

In short your super isn’t automatically covered by your will. So if you don’t nominate a beneficiary i.e. tell your super fund who you want your super to go to when you die, your super fund gets to decide based on certain rules.

If you pass away without having made a nomination, things have the potential to get quite stressful and messy for those left behind. Plus your super is probably worth quite a bit of money. So you don’t want to just leave it up to someone else to decide where it goes.

So an important life task. Yes. Tick

Urgent? Now this is where I found out my wife was team vegemite and I was team peanut butter. I would say yes this task is definitely urgent. You don’t know when you’re going to die. And personally I want to cause the least amount of stress to my loved ones when I pass away. My wife? Not so much. Of course she doesn’t want to cause anyone to stress either. But this task just wasn’t in her urgent category. She was top right and I was top left.

So what did I do? I said let’s swap out urgent for easy. This is an important and an EASY task. And just like that this task went from top right to top left on her to-do list.

It really is easy. And it really is important. So can you do me a favour?

You’ve invested a couple of minutes of your time already listening to me – thank you.

So now can you take just a few more minutes to go online and nominate your beneficiary. You could do this online or call your super fund and they can point you in the right direction.

It’s important. It’s easy. It takes less than 5 minutes – and you’ll get something off your list. Go online and nominate your beneficiary

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