



IOOF

Super basics check list

Get your super sorted in six easy steps

Our checklist makes your super admin as easy as 1, 2, 3 – with another three steps added in for good measure.

Step 1

Get online access

Registering to access your account online is the first step to managing your super in a way that's easy and convenient. Register for online access www.ioofonline.com.au

Step 2

Track it all down

It's pretty common to have more than one super account. You may have some super savings you don't know about and may be paying more fees than you need to. You can easily find all your super online at www.ioofonline.com.au

[Learn more](#) about how getting all your super together in one place could help you save more.

Step 3

Choose who gets your super when you die

Super funds have rules for who your super gets paid to if you die. But you can make your own choice by nominating who you'd like to your super to go to. It's worth doing, to make sure your money can look after the people you care about when you can't do that yourself.

The people I'd like my super to go to (my beneficiaries) are...

[Learn more](#) about how choosing who you want to receive your super death benefit and log in to your account to get this sorted.

Step 4

Save a little extra

Once you know how much super you have you can start thinking about how much you'll need. Making extra payments can boost your super, now and in the future.

My weekly/monthly savings target for extra super payments is...

Check out [How much super is enough?](#) to see how your super is tracking and [learn more](#) about all the things you can do to boost your super balance and close the gap between where your balance is and where you want it to be.

Step 5

Check your insurance

Most people have some insurance cover through super but is does it suit your situation? Checking your super cover can help you start thinking about how much you and your loved ones would need if you died or were temporarily or permanently unable to work.

My insurance policy and level of cover are...

[Learn more](#) about the types of insurance cover available in super.

Use our [Cover Calculator](#) to find out how much insurance cover you might need.

Step 6

Check your investments

Super is your money and you get to choose how to invest it. By looking at how your super is invested and exploring other options available, you can start thinking about choosing investments that help you reach your goals.

My super is invested in these options...

[Learn more](#) about investments in super and how your investment choices can make a difference.

EXPERT TIP



Super is there to help care for us and our family. That makes it really valuable and like most things we value, it's worth looking after. You wouldn't expect your lawn and hedges to stay neat if you just left your garden alone. You wouldn't dream of not changing the oil in your car.

Michelle, Financial Adviser, 22 years industry experience.

