



## Five steps to help get your super sorted

Getting your super organised may sound like a chore now, but getting on top of it today may make all the difference to your super savings.

Here are five steps you can consider taking today to help get you started.

### ✓ 1.

#### Making additional contributions

By making before-tax contributions to your super, you could reduce your taxable income and help build your super savings for retirement at the same time. Alternatively, after-tax contributions may also be an option. You should consider your contribution cap limits before making additional contributions because additional tax applies if you exceed these limits. To help you determine how best to contribute to your super savings you can login at [plum.com.au](http://plum.com.au) and use the *Personal Super Calculator*. If you wish to make additional contributions to your super, speak to your HR or Payroll team.

### ✓ 2.

#### Consolidate and save

Combining your super into one account can help you reduce your fees and paperwork. You can do this online in a few quick clicks. Remember to check your insurance coverage with any other funds as there may be additional exit fees payable.

Don't know where all your super is? No worries, give us your consent to SuperMatch and we'll track all your super accounts and help you combine them. To give us your consent to SuperMatch, call us on **1300 55 7586** or login at [plum.com.au](http://plum.com.au) to register online for SuperMatch.

### ✓ 3.

#### Choose how your super is invested

Our investment menu allows you to choose an investment strategy that best suits your needs and preferences.

You can login to the *Personal Super Calculator* at [plum.com.au](http://plum.com.au) to take a short risk profile questionnaire to check whether your investment mix is suitable to your needs. Based on the answers you give you'll then be shown a suggested investment profile and how this may affect your super savings based on a number of assumptions.

### ✓ 4.

#### Check your insurance and beneficiary nominations

Protect the financial security of your loved ones. If something were to happen to you, would your partner, children or other dependant family experience financial difficulty? Would they also receive your super in a timely and tax effective manner?

You can login at [plum.com.au](http://plum.com.au) and use the *Insurance Advice Calculator* to help you work out if you're adequately covered. At the same time you can see who you have nominated as your dependant beneficiaries or legal representative on your super. If you have none, don't forget to make a nomination using the appropriate forms, available on the website.

### ✓ 5.

#### Get personalised advice at no cost to you by using our online calculators

If you'd like to explore how you're tracking towards retirement you may wish to give our online tools, *Personal Super Calculator* and *Insurance Advice Calculator*, a try at [plum.com.au](http://plum.com.au).

It is recommended that before you make any investment or financial decision you consider your own personal needs and objectives. You should seek advice from a qualified or appropriately licensed financial planner and/or Registered Tax Agent.

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### Did you know...

As a member you can call us for help about your super. We can provide you with access to phone based advice on a range of super strategies at no additional cost. If you need more in-depth help, a face-to-face meeting with a financial adviser can be arranged. To access any of these services contact us on **1800 602 977** between 8:30am and 6pm AEST, Monday to Friday.



### Contact us

For more information visit [plum.com.au](http://plum.com.au) or call us from anywhere in Australia on **1300 55 7586** between 8am and 7pm AEST (8pm daylight savings time), Monday to Friday.

#### Postal address

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