

ENSURE YOUR SUPER STAYS ON TRACK

SUPER HEALTH CHECKLIST

At ANZ Staff Super we want to equip you to make the most of you super – that’s why we developed our Super Health Checklist, designed to help ensure your super stays on track through COVID-19 and beyond.

TAKE ACTIVE STEPS TOWARDS YOUR FINANCIAL WELLBEING AND A HEALTHY SUPER FUTURE.



STEP 1 UNDERSTAND HOW MUCH SUPER YOU HAVE NOW AND HOW YOU ARE TRACKING

Check your current ANZ Staff Super balance by logging into your account at www.anzstaffsuper.com. While you are logged in, review your personal details and make sure they are up to date.

You can use **Model My Super** to give you an idea of what your super benefit and retirement income might look like based on your current balance in ANZ Staff Super and test how different contribution strategies and retirement age scenarios may impact your super savings and retirement income.



STEP 2 REVIEW YOUR INVESTMENT CHOICE

You can't control the ups and downs of investment markets but you can control how you invest your super account.

Everyone's situation is different. We can help you review your investment choice to determine what's most appropriate for you. It may well be you decide to stick with your current investment choice, but it will be an informed decision. If you need help call us on **1800 000 086**.



STEP 3 CHECK YOUR INSURANCE COVER

Insurance cover through ANZ Staff Super is there to protect you and the people who depend on you financially in the event of serious illness, injury or worse. Most members have death and Total and Permanent Disablement (TPD) cover.

Login to your account to find out the types and amounts of insurance cover you have and what it costs. You should carefully consider how much cover you need as your insurance needs can change over time. ANZ Staff Super has flexible insurance options so you can tailor your death and TPD cover to suit your needs. Terms and conditions apply. If you need help call us on **1800 000 086**.



STEP 4 UPDATE YOUR BENEFICIARIES

Make sure we know who you would like your super and any insurance benefit paid to in the event of your death. You do that by making a binding or a non-binding beneficiary nomination. Once you've made a nomination, you should keep your beneficiaries up to date in line with changes in your life.

Login to your account to find out if there are nominated beneficiaries listed for you and check if they're still appropriate. You can nominate your non-binding beneficiaries online by going to the **Beneficiaries** page of your account. This lets us know who your preferred beneficiaries are.

To make sure your super is paid according to your wishes, you can make a binding beneficiary nomination. You can do this by completing and returning a *Nominating your beneficiaries* form. If you need to nominate or change your beneficiaries call us on **1800 000 086** and we can help you through the process.



STEP 5 FIND ANY LOST SUPER AND CONSOLIDATE

Bringing your super together is an easy way to streamline managing your super and may help save on fees. Go to www.anzstaffsuper.com and click on **Find lost super** and roll in or call us on **1800 000 086** for help. Remember to check your insurance cover for all accounts first to make sure you'll continue to have an appropriate level of cover. Consolidating can be an easy way to set your super up for success without it costing you a cent. Seek financial advice if you need help with your consolidation options.



STEP 6 CONSIDER MAKING EXTRA CONTRIBUTIONS

To help you get set up for a comfortable future, a smart thing to consider is making extra contributions. You might not have the capacity to do so now, but keep it on your radar for when economic conditions improve.

If you earn less than \$37,000 a year and make after-tax contributions to your super, you may qualify for a Government co-contribution of up to \$500.

If you earn more than \$37,000 a year, you could save tax by making before-tax contributions (also called salary sacrifice contributions).

There are annual caps on contributions and if you go over these caps, you could have to pay extra tax. For details about the caps, visit the ATO website. If you need help with your contribution options, call us on **1800 000 086**.



STEP 7 SEEK ADVICE

If you'd like help to make the right decisions for your super, it's a good idea to seek advice.

A financial adviser can help you with your financial needs and plans, which can make all the difference when you are looking to make the most of your super.

You can get general or limited personal financial advice about your options in ANZ Staff Super from an ANZ Staff Super financial adviser* over the phone. To speak with an ANZ Staff Super financial adviser, call us on **1800 000 086**.



YOUR CONCERNS ARE OUR CONCERNS

It's understandable to be concerned about your super in the rapidly changing COVID-19 environment. We're here to support you. If you want help with any of the steps above, or anything else:

- Call us **1800 000 086**
- Email us anzstaffsuper@superfacts.com

ANZ Staff Super is here to help you understand how super works so you can make the most out of yours. We've developed a series of online videos about a range of super topics including each of these steps.

Watch these videos to take an important step in expanding your super knowledge and creating the future you want in retirement.

Visit www.anzstaffsuper.com/education-videos

* IMPORTANT NOTICE

ANZ Staff Superannuation (Australia) Pty Ltd, the Trustee of the Scheme, has entered into an agreement with Australia and New Zealand Banking Group Limited (ANZ) under which ANZ's financial advisers have been engaged to provide ANZ Staff Super members with general or limited personal financial advice about options available within ANZ Staff Super over the phone for no extra charge. If you require more complex personal advice, you'll be given the option of receiving comprehensive personal advice from an ANZ financial adviser and ANZ will charge you a fee for this advice. These financial planning services are provided by ANZ's financial advisers under AFSL 234527. Any advice provided by ANZ's financial advisers is not provided or endorsed by the Trustee and is not provided under the Trustee's AFSL.

