



SUPER. THE THING WE KNOW WE SHOULD UNDERSTAND.

Pascale and I get into the money questions, including super, caring responsibilities and what we want our future choices to look like. If it all feels a bit unfamiliar, there's room to start with the basics.

Pascale Helyar-Moray and I talk money, super and the choices we want to have.

NO SILLY QUESTIONS ABOUT SUPER.

01 NOT SURE HOW IT WORKS? YOU'RE ALLOWED TO START THERE.

Pascale talks about the gap in everyday education about super. Being unfamiliar with it isn't a reason to stay away. Understanding your own account is a place to begin.

02 WHAT IS SUPER ACTUALLY THERE FOR?

Pascale explains how contributions help fund retirement. We bring the chat back to understanding the system, rather than leaving it as something to think about later.

04 TIME IS PART OF THE STORY.

Pascale talks through compounding and why starting earlier can matter. Her examples help explain the idea; they aren't a promise about anyone's future balance.

03 THE CARING YEARS BELONG IN THIS CONVERSATION TOO.

Earnings, parental leave and caring responsibilities can affect retirement savings. Pascale brings those into the discussion about family finances. That work matters too.

05 WHAT DO YOU WANT YOUR MONEY TO MAKE POSSIBLE?

We come back to money and the freedom to make choices, now and later. Understanding the numbers can start with asking what you want from your next chapter.



CHECK THE SUPER. THEN CHECK AGAIN.

More useful bits from the conversation, each with one way to use it.

Pick the one that fits your week.

06 MATCH PAYSLIPS TO YOUR FUND

Pascale says super on a payslip doesn't prove it reached your fund. Compare the two, allowing for when payments are due. **Try it:** Compare recent payslips with contributions received and query any gaps.

07 DOES YOUR FUND HAVE YOUR TFN?

Dom raises an easy one to miss: whether your fund has your tax file number. **Try it:** Check it's recorded in your fund's secure online account.

08 ASK PAYROLL ABOUT SALARY SACRIFICE

Salary sacrifice puts some pre-tax pay into super on top of employer contributions. Caps and your budget matter. **Try it:** Ask payroll how it works, then check the current caps and what you can afford.

09 LOOK INTO CO-CONTRIBUTIONS

Pascale urges women to check the government co-contribution. Eligibility has several conditions. **Try it:** Check the ATO's current rules before contributing for this reason.

10 EMERGENCY MONEY OF YOUR OWN

Pascale recommends an emergency fund in your own name. Start with an amount you can manage and keep it easy to reach. **Try it:** Check you have accessible savings in your name and choose an amount to add.



OPEN THE STATEMENT.

Start with what's already there.

1 LET'S START WITH WHAT'S THERE.

Open your latest statement. Find your fund, balance, contributions, fees and insurance information. This is about understanding it, rather than rushing to change anything.

2 THERE'S NO SILLY STARTING QUESTION.

Write down three things you'd like explained. Your fund's factual information and ASIC's Moneysmart can help you get familiar with the basics.

3 ASK BEFORE MAKING A BIG CHANGE.

If you're considering contributions, investments or moving funds, get advice that fits your circumstances from a licensed adviser where needed. Check insurance before consolidating.

ONE THING BEFORE 50. OR STARTING NOW.

You're allowed to ask the basic question. Understanding your own super can begin there, even if you think you should know it already.

OVER TO YOU

The money question I'd like answered is...

A reliable place I can start is...
