

- Make your super work for you.
- Here are five steps to help.
- Help is just a phone call away.

Small actions. Big results.

We know you don't have time in your busy life to think about your super all of the time, but there are some small things to think about now to make sure you're getting the most out of your super for the long term.

Things to consider



1. Think about combining your super funds into one
2. Consider topping up your super (even small amounts count!)
3. Are you in the right investment option for you?
4. Check your insurance cover is enough for you
5. Keep your contact details up to date

1 Combining your super funds into one

Unless this is your first job, you might have a few super funds, each of which may be charging you a fee. This is one of the quickest and easiest ways to potentially reduce the fees you pay, and having your super in one fund means it will be easier to keep track of – and less paperwork. But you need to check whether it's the right thing for you to do. For help, contact the Qantas Super Helpline.

2 Consider topping up your super

Another quick way to boost your super balance is to add some of your own money. And don't dismiss this by thinking you need a large amount – sometimes simply adding a smaller amount at regular intervals can be a very effective strategy. To find out the different ways you can contribute to your super, check out our website.

3 Are you in the right investment option for you?

Super is likely to be one of your biggest assets so it's important to make sure your investment option is right for you. Know how long you want your super to be invested. And work out how much risk you're prepared to take over that period. We can help you with your investment strategy at no extra cost – simply call us on 1300 362 967.

4 Check your insurance cover is enough

Insurance forms an important part of your super but it's often overlooked. If you can't work due to sickness or injury, become totally and permanently disabled or die, having insurance can help support your family financially. Depending on your type of membership you may have received a 'default' amount of death and total and permanent disablement cover automatically. Because this doesn't take your own needs into account it's a good idea to compare this amount with how much you actually need, especially if your only insurance is through your super fund. To find out your current level of cover, if any, check your member statement or call us on **1300 362 967**.

5 Keep your contact details up to date

Let us know if you change your home address or your email so you can keep receiving information about your super.

Visit www.qantassuper.com.au for:

-  **Qantas Super Fit**
-  **Calculators**
-  **Guide to financial advice**
-  **Member education**



LOOK FORWARD

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