

Organise your super

Super may seem complex, and at some level it is, but fortunately getting the best out of it isn't difficult.

Invest for the long term Super is one of the most tax effective investments available, so take advantage of it to help reduce your risk, diversify your investments across a range of asset classes.

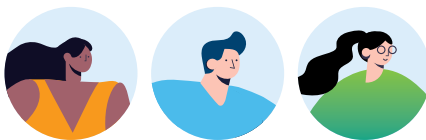
Super is a long term investment, which helps smooth out the short term market volatility related to growth investments such as share and property can compare correctly.



Give your super a boost To help to steadily grow your super investment, consider having a portion of your salary deducted and paid into your super account. It doesn't have to be much, but small amounts contributed regularly do add up.

Simply contact your payroll team and make your goal a reality. Read our [smart easy action on Salary Sacrifice](#) for more information.

Consolidate your super Visit our [find and consolidate page](#) to see how you can unify all of your super.



Name a beneficiary Naming a beneficiary on your super account provides guidance to the fund trustee on how to distribute your wealth if something was to happen to you.

Make a Non-Binding nomination

The trustee may use this nomination as a guide to their decision on the distribution of your super benefit.

Login to make a non-binding nomination.

Make a Binding nomination

The trustee must distribute your super benefit as instructed in this nomination. Complete and return a **Binding Death Benefit Nomination form**

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