AustralianSuper

Women and super

Take charge of your financial future

February 2025

Contents

On average, women approaching retirement currently have around 33% less super than men[1]. The average super balance for a man aged 60–64 is $401,600[1]. For women in the same age bracket, it's a little over $300,300[1].

Despite this well-documented imbalance, it can be hard to know where to start to bridge the gap. For many people, managing money can be overwhelming, tedious, stressful and scary. But small steps make a real difference over time. The earlier you get started, the better set up for retirement you'll be.

[1] Deloitte Average Super Balances to 30 June 2024, rounded to the nearest $100. People with zero superannuation are not included in the average data, figures provided to AustralianSuper.

Bridging the gap

The gender superannuation gap continues to be significant, with women having less super than their male counterparts across every age bracket.

Why the super gap?

The main reasons for this disparity include:

The gender pay gap[1]

For every dollar on average men earn, women earn 89 cents. That's $231.50 less than men each week. Over the course of a year, this difference adds up to $12,038.

Parental and carer's leave

Women do more unpaid caring work and account for 86% of those taking primary carer's leave[2]. These career breaks reduce, not just the amount of super contributions one makes, but also the compounding effect of those contributions.

Imbalanced career opportunities

Certain industries (for example, mining and construction) with high remuneration unfortunately have a low proportion of women. Similarly, women are over-represented in lower-paying industries.

[1] Australian Bureau of Statistics May 2024.

[2] Workplace Gender Equality Agency (WGEA) August 2024 **genderequality.gov.au/sites/default/files/2024-03/status-of-women-report-card-2024.pdf**

How do we bridge the gap?

Attempts are being made to bridge the gap through legislative change:

Increase in Compulsory Superannuation Guarantee (SG)

From 1 July 2025, the SG contribution rate will increase to 12%. A person who enters the workforce today will receive super contributions at higher rates, and for longer periods of time, compared with previous generations of workers.

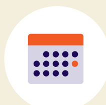
Superannuation Guarantee on paid parental leave

From 1 July 2025, if you have or adopt a baby and receive government-funded Paid Parental Leave, an additional 12% will be paid directly into your super fund.

Low Income Superannuation Tax Offset

If you earn less than $37,000 a year and have provided your Tax File Number to your super fund, you may be eligible to receive a Low Income Superannuation Tax Offset (LISTO) from the government of up to $500. The LISTO effectively offsets the 15% tax you pay on your before-tax contributions.

In addition to these changes, it's important for women take charge of their financial future by doing small things today that could make a big difference in retirement.



Meet Kate

In this guide, we'll track Kate's journey through important stages of her working life.

By focusing on Kate's 20s, 30s and 40s, we see the benefits of contributing to super even before we start to think about retirement.

20s

Starting Kate's super journey

We first meet Kate when she's 26 years old and has a goal to be a homeowner. We'll find out how she can use her super to save for a deposit on her first home.

30s

Building Kate's super balance

Kate is now in her early 30s, a homeowner and is about to start a family with her partner.

We'll learn how Kate could boost her super during the early years of raising children.

40s

Planning for Kate's future

Now in her early 40s, Kate is ready to return to full time work having worked part time to raise her children.

We'll discover how Kate is catching up with her super contributions and bringing her super back on track.

Kate’s super in her 20s

Kate is 26 years old and has:

- a salary of $70,000
- a super balance of $36,600[1]
- a goal to be a homeowner.

Kate finds out that she is eligible for the first home super saver (FHSS) scheme which allows her to make voluntary contributions into her super fund to help her save towards a deposit for her first home.

Kate’s plan of action for her 20s

By making voluntary contributions of $200 to her super each week, Kate could save more towards her deposit in the next five years. She contributed $10,400 in the first four years and $8,400 in the fifth year to avoiding breaching the $50,000 FHSS scheme contribution limit.

	No salary sacrifice	**With salary sacrifice**
Salary	$70,000	$70,000
Employer contributions (SG)	$8,050	$8,050
Salary sacrifice (before tax) contribution	$0	$10,400
Contributions tax	$1,208	$2,768
Income tax[2]	$13,188	$9,754
Take-home pay	$56,812	$49,846
Tax saving	-	$1,874
Kate’s tax saving is $1,874 in the first year[3]		

This example is for illustration purposes only, The actual benefits you receive will depend on a range of factors including future economic conditions, investment performance and legislative change. Investment performance is not guaranteed. Source: AustralianSuper calculations January 2025.

[1] Kate’s super balance is on track for her age cohort. You can use the Super Balance Detective tool at **superguru.com.au/calculators/super-detective** to find out how yours is tracking.

[2] Tax rates based on 2024/25 financial year and includes Medicare levy and Low Income Tax Offset.

[3] Tax saving figure calculated by the difference between Kate’s income tax plus contributions tax.

Did you know?

The FHSS scheme is a Government initiative to help first home buyers save for a home deposit using superannuation.

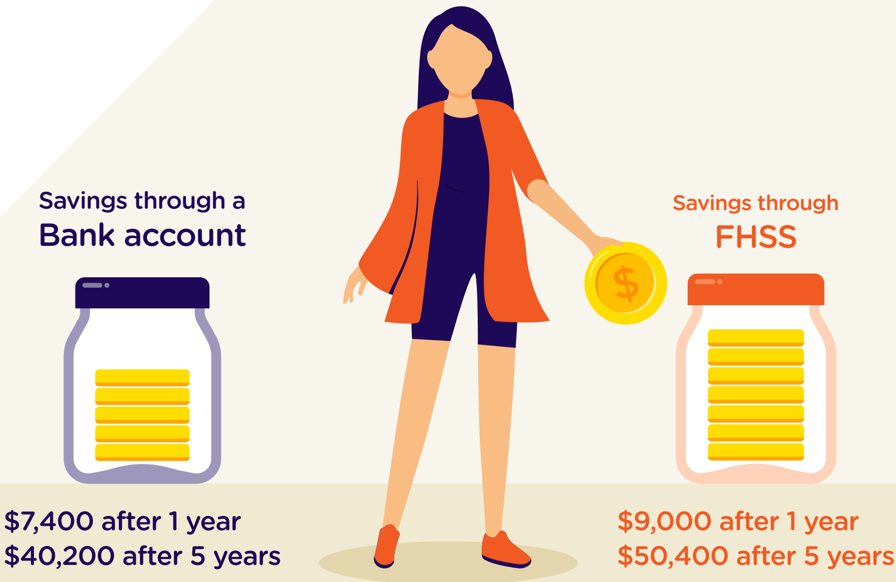
- **How it works:** You can make voluntary contributions[1] to your super fund, taxed at a lower rate.
- **Eligibility:** You must be over 18 years of age, never owned property in Australia, and not using FHSS for another property.
- **Contribution limits:** $15,000 per year, $50,000 total. You can combine with a partner for a $100,000 total limit.
- **Tax benefits:** Your contributions are taxed at 15%. Your withdrawals are taxed at marginal rate plus Medicare levy, minus 30% offset.

Visit **ato.gov.au** to learn more about the eligibility criteria.

Boosting Kate's super

By saving $200 a week in super rather than a bank, Kate saves $1,600 more towards her deposit in the first year.

Taking her $1,874 tax savings into account, her overall savings through the FHSS scheme is $10,874 in the first year.



[1] Before adding to your super, consider your financial circumstances, eligibility, contribution caps that may apply, tax issues and when your super can be accessed. We recommend you consider seeking financial advice.

This example is for illustration purposes only, rounded to the nearest $1,000. The actual benefits you receive will depend on a range of factors including future economic conditions, investment performance and legislative change. Investment performance is not guaranteed. Source: AustralianSuper calculations January 2025.

Kate’s super in her 30s

Kate turned 32 last week. Earlier in the year, she purchased her first home and withdrew the maximum amount of $50,000 from her super (FHSS scheme) as part of the deposit. As of today, she:

- has a salary of $85,000
- has a super balance of $88,000 (after withdrawing from FHSS scheme)
- is expecting her first child.

Kate’s income is about to change when she takes time off on parental leave. At this stage she is unsure if she will return to work full time.

With her changing circumstances, Kate wants to understand how she can continue to grow her super.

Kate’s plan of action for her 30s

During this phase of her life, Kate can make the most of various superannuation incentives to maintain a healthy super balance.

1. Spouse contributions and super-splitting

As Kate’s husband is currently working full time, they can build her super together. If Kate’s assessable income reduces to below $40,000 a year, they can explore spouse contributions and super splitting as ways to balance their super savings.

If Kate’s husband makes contributions to her super fund, he may be eligible for a tax offset of 18% on up to $3,000 through his tax return.

Additionally, super splitting allows him to transfer part of his super contributions to her account, which can help to build Kate’s super balance.

This strategy can be particularly useful in scenarios where one partner has a lower super balance due to career breaks. By working together, couples can build their retirement savings.

Read more about the eligibility for spouse contributions on page 21.

Before adding to your super, consider your financial circumstances, eligibility, contribution caps that may apply, tax issues and when your super can be accessed. We recommend you consider seeking financial advice.

Please note, your total super balance includes super held outside of AustralianSuper. Refer to **ato.gov.au** for more information.

2. Government co-contribution scheme

The government co-contribution scheme is designed to help low and middle-income earners increase their super balances. If your total income is below a certain threshold and you make a personal after-tax contribution of $1,000 or more to your super fund, the government will contribute up to $500 to your superannuation account.

If your total income exceeds that amount, you may still be eligible for a partial co-contribution, but once your income reaches a certain limit, you'll no longer be eligible.

This scheme provides an opportunity for women with lower incomes to help build their super savings, especially those working part time or earning below the threshold, which can help close the superannuation gap.

For more details on the eligibility for government co-contributions, please refer to page 21 of this guide.

3. Catch-up contributions

The catch-up contributions rule allows individuals to make extra super contributions if they have not used their concessional contribution cap in previous financial years. Unused cap amounts can be carried forward for up to five years before they expire. To be eligible to make catch-up concessional contributions, one criterion is your total super balance must be less than $500,000 on 30 June of the previous financial year. Women with interrupted career paths or periods of reduced income can carry forward unused portions of their concessional contributions for up to five years.

This rule can be particularly beneficial for women who have taken time off work for parental leave or other care-giving responsibilities. By making larger contributions during more financially stable periods, women have the option to compensate for reduced contributions during career breaks, helping to build their super balance for retirement.

Kate's super in her 40s

In her 30s, Kate took time out of the workforce to start a family and has been working part time (0.6 FTE) for the last ten years while raising her children. As a result, her super savings were impacted.

Now at 42, she is back in the workforce full time. She currently has:

- a salary of $95,000
- a super balance of $171,000 (impacted by part-time work)
- a goal to catch up with her contributions and bring her super back on track.

Kate's plan of action for her 40s

Kate has decided to contribute $50 a week through salary sacrifice[1]. She saves an extra $79,000 in her super at age 67 by salary sacrificing an extra $50 per week.

	No salary sacrifice	With salary sacrifice
Salary (net of super but before salary sacrifice)	$95,000	$95,000
Super contributions (before tax)	$10,925	$13,525
Contributions tax	$1,639	$2,029
Income tax[2]	$21,188	$20,356
Take-home pay	$73,812	$72,044
Tax saving	$0	$442
Kate's tax saving is $442 in the first year[3]		

This example is for illustration purposes only, The actual benefits you receive will depend on a range of factors including future economic conditions, investment performance and legislative change. Investment performance is not guaranteed. Source: AustralianSuper calculations January 2025.

[1] Salary sacrifice may affect some Government benefits and employee benefits. Consider getting financial advice before deciding if a salary sacrifice arrangement is right for you.

[2] Tax rates based on 2024/25 financial year and includes Medicare levy.

[3] Tax saving figure calculated by the difference between Kate's income tax plus contributions tax.

Boosting Kate’s super

By salary sacrificing a bit more to her super each week, Kate could start catching up. By adding $50 a week through salary sacrifice, Kate could expect about $79,000 more when she retires than if she hadn’t.

This example is for illustration purposes only, rounded to the nearest $1,000. The actual benefits you receive will depend on a range of factors including future economic conditions, investment performance and legislative change. Investment performance is not guaranteed. Source: AustralianSuper calculations January 2025.

Thinking about working less

What does your ideal retirement look like?

In our 50s and 60s, even as we're still busy in our careers, we might start to think about what it would look like to work less.

You might start to imagine what your ideal retirement could look like. You may want to devote time to your hobbies, travel the world, volunteer your time to a good cause, or work part time. The retirement lifestyle you desire will determine how much money you'll need.

How much do you need to retire comfortably?

According to the Association of Super Funds Australia (ASFA), the average super balance needed at age 67 for a comfortable retirement is $595,000 for a single person and $690,000 for a couple[1].

These figures are based on the assumptions that:

- they withdraw their super as a lump sum
- they rely on a part-pension
- they own and have paid off their own home.

A 'comfortable' retirement will mean different things to different people. ASFA defines a comfortable retirement when a retiree can:

- afford to take part in a range of recreational activities
- buy household goods
- pay for things like private health insurance, a reasonable car, good clothes, electronic equipment, and occasional travel — both domestic and international.

Once you know what your ideal retirement looks like, tracking your super can help you understand how you can set yourself up for the retirement you want.

[1] ASFA Retirement Standard September quarter 2024.

Track your super

To see how your super is tracking, use the ASFA retirement tracker tool at **superguru.com.au/ExternalFiles/calculators/retirement-tracker**

Grow your super

Time and a steady income are invaluable assets in the decades-long project of building a super balance for a comfortable retirement.

Irrespective of where you are in your career and in your super journey, starting today is your best bet.

Depending on your current financial situation, risk appetite and goals, there are a number of things you can do to grow your super at every stage of your life.

What you can do today

For women, the gender super gap starts to widen when they're 25–34 years of age. Even if you're in the early years of your career and retirement is the last thing on your mind, starting small now could pay dividends when you most need it.

1. Consider combining your super accounts[1]

Check if you have more than one super account with the ATO online. If you do, you can consider putting them into one super fund. This can mean you will be paying only one set of admin fees, plus your super will be easier to manage. Visit **australiansuper.com/combine** to learn more.

2. Choose your investment option based on your risk profile

Your super is an investment. Depending on your age and risk appetite, you could consider choosing a high growth investment option in your super. A higher growth option will have higher risk and experience more volatile returns over the short term. But it will usually achieve higher returns over the long term.

3. Check your employer contributions

By law, if you are eligible for super, from 1 July 2025 your employer must pay 12% of your salary into your super account, at least quarterly. If they don't, this shortfall could add up over the years so that you end up retiring with much less[2].

4. Consider making voluntary contributions

There are plenty of ways to boost your super, like adding a bit extra each week. Anything extra you're able to add to your super balance now, could make a big difference later[3].

[1] Before making a decision to combine your super, consider any fees or charges that may apply, and the impact a transfer may have on benefits in your other fund such as insurance cover. We recommend you consider seeking financial advice.

[2] Find out more about eligibility for employer-paid super at **australiansuper.com/employer-paid-super** and learn more about the cost of unpaid super at **australiansuper.com/unpaid-super**

[3] Before adding to your super, consider your financial circumstances, contribution caps that may apply, and tax issues. We recommend you consider seeking financial advice.

Ways to add to your super

- Salary sacrifice (before tax)
- Spouse contributions
- After-tax contributions
- Downsizer contribution

Salary sacrifice (before tax)[1]

Adding to your super from your before-tax salary can be a great way to give your super savings a boost, while also reducing the amount of income tax you pay. When you salary sacrifice, your employer diverts some of your salary directly into your super instead of your take home pay.

The money you salary sacrifice into your super is taxed at 15% (if your income is over $250,000 an additional 15% may apply). Compare this to your usual tax rate which can be as high as 47% (including 2% Medicare levy). This is why it usually benefits middle to high income earners – because the tax on super contributions can be less than the tax paid on salary income.

How much you can salary sacrifice

You can add up to $30,000 (this limit includes your employer's Superannuation Guarantee payments) from your before-tax income for the 2024/25 financial year. You might be eligible to claim a tax deduction on personal contributions. Tax-deductible super contributions are treated as concessional contributions and are included in the same annual concessional contribution cap.

You must lodge a notice of intent with us before you claim a tax deduction. To claim a tax deduction for personal super contributions, you must lodge a notice of intent to claim a tax deduction with your super fund and ensure you receive a confirmation of it being processed, before you combine your super. For more information, please see **australiansuper.com/ClaimTaxDeduction**

Unused concessional carry-forward rule

If you had a total superannuation balance (across all accounts) of less than $500,000 on 30 June of the previous financial year, you may be entitled to contribute more than the general concessional contribution cap. This means you may make additional concessional contributions for any unused amounts from previous years.

The first financial year you're entitled to access unused carry-forward amounts is 2019/20 and are available for a maximum of five years and, after this period, will expire. Find out more at **ato.gov.au** under *Carry forward unused contribution cap amounts*.

[1] Salary sacrifice may affect some Government benefits and employee benefits. Consider getting financial advice before deciding if a salary sacrifice arrangement is right for you.

After-tax contributions

If your total super balance is less than $1.9m as at 30 June 2024, generally you can add money to your super after you've been paid (after tax). After-tax contributions are known as 'non-concessional contributions'.

The good news is that any contributions you make from your after-tax income aren't taxed when they go into your account or when you make a withdrawal because you've already paid tax on that money.

After-tax contributions can be beneficial for low to middle income earners and those who aren't working. That's because, depending on your situation, making after-tax additions to your super could result in a co-contribution or tax offset from the government. See the next page for more information.

How much you could add to your super after tax for the 2024/25 financial year

After-tax salary

After-tax contribution limits[1]

Under 75 years

$120,000[2]

or

up to $360,000 – three years' worth of contributions can be made in one year[3]

Boost your super savings

[1] Additional super contributions are only available to individuals with a total super balance (on 30 June of the previous financial year) under the general transfer balance cap – this is $1.9 million from 1 July 2023. For more information on thresholds visit **ato.gov.au**

[2] If you're under age 75, any after-tax personal contributions and employer contributions can be made without meeting a work test. Subject to contribution caps and total super balance. To claim a tax deduction, you must satisfy a work test if you're aged 67–74 or qualify for the work exemption. There can't be contributions made post-28 days after turning 75 (excludes downsizer).

[3] If you're under the age of 75 you may be able to access the bring-forward rules if your total super balance (on 30 June of the previous financial year) is under the general transfer balance cap. The bring-forward period is triggered when you first exceed the after-tax contribution cap for that financial year. Any amounts above this may be withdrawn along with associated earnings, which will be taxed at your marginal tax rate. Excess contributions left in your account will be taxed at 47% (includes 2% Medicare levy).

Before adding to your super, consider your financial circumstances, eligibility, contribution caps that may apply, tax issues and when your super can be accessed. We recommend you consider seeking financial advice.

Non-concessional contributions bring-forward rule

You can add up to $120,000 after tax to your super for the 2024/25 financial year, and if you're under 75 during the financial year and trigger the bring-forward rule, you can add up to $360,000 over up to three years. This rule allows you to bring forward the equivalent of 1 or 2 years of your annual cap from future years. For details on eligibility for the bring-forward period, visit **ato.gov.au**

Government co-contributions

If your 2024/25 before-tax income is less than $60,400, you could be eligible for a government co-contribution if you're under 71 and make after-tax contributions to your super[1]. For more information, please visit **australiansuper.com/after-tax**

Spouse contributions[2]

Making payments into your spouse's super is a great way to build your combined nest egg, while potentially saving tax at the same time.

If your spouse's assessable income is less than $40,000 a year, you can add up to $3,000 a year into their super and may receive a tax offset. Their income must be $37,000 or less for you to receive the full tax offset of $540, but you may still receive a partial offset if they earn up to $40,000.

Downsizer contribution[2]

If you are 55 years or older and meet the eligibility requirements, you may be able to add up to $300,000 as an individual or $600,000 as a couple (where both partners contribute up to $300,000 each) into super from the proceeds of selling your home.

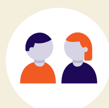
The downsizer contribution cap is separate to, and doesn't affect your non-concessional (after-tax) contribution cap.

[1] If you claim a tax deduction for after-tax contributions, your contributions will be classed as before-tax (concessional) contributions and no longer eligible for the government co-contribution. Your total superannuation balance must be below the general transfer balance cap threshold as applies to you on 30 June of the year before the contributions are made (for FY25 this is $1.9 million). You must also not have exceeded your applicable non-concessional contribution limit in the relevant financial year.

[2] Additional eligibility criteria may apply. For more details visit **ato.gov.au/rates/key-superannuation-rates-and-thresholds/?anchor=Supercocontributions#Supercocontributions**

Before adding to your super, consider your financial circumstances, eligibility, contribution caps that may apply, tax issues and when your super can be accessed. We recommend you consider seeking financial advice.

Find out more by downloading the *Downsize your home and grow your super* fact sheet at **australiansuper.com/forms** or for information about the downsizer contribution, head to the Australian Taxation Office website **ato.gov.au**



Manage your super

For many people, managing money can overwhelming, tedious, stressful and scary, putting super in the too-hard bucket.

With easy access to our interactive tools, help and advice, it has never been easier to manage your super. Here are some simple steps you can take to stay on top of your super.

1. Search for lost super

It's easy to search for any lost super you may have with other super funds or the ATO. If you're an AustralianSuper member, visit **australiansuper.com/LostSuper** to learn how.

2. Make sure your details are up to date

Check if your super fund has your Tax File Number (TFN) and that your personal details are up to date. Providing your TFN and keeping your details up to date ensure your super won't get lost if you change jobs and that you're not paying too much tax. It's also a good idea to check that you're getting your employer contributions.

3. Check your insurance

Protecting your income and preparing for the future is important.

Money when it matters

Most super funds offer automatic insurance cover[1]. Having the right insurance cover can give you peace of mind that you'll have money when you need it. But how do you know if the type and level of cover you have is right for you?

Your cover choices

You can usually choose the types of cover you need:

- **Death cover** (also known as life insurance) can provide a lump sum to your beneficiaries if you die.
- **Total & Permanent Disablement (TPD) cover** can provide a lump sum payment if you become totally and permanently disabled and can no longer work.
- **Income Protection** can provide monthly payments to help you get by if you become ill or injured (at work or outside of work) and can't work.

To learn more visit **australiansuper.com/insurance**

Do you need cover, and how much?

As your life changes, your insurance needs can also change, so you might find yourself with too much, too little or the wrong type of cover. When making this decision, consider your current and future expenses:

- the day-to-day expenses that your income covers (such as bills, food, transport)
- all your debts – mortgages, credit cards, personal loans
- how much income you and your family need to live comfortably
- the future costs of care and education for your children or anyone you support financially.

To learn more, read our *Insurance in your super* guide at **australiansuper.com/InsuranceGuide**

[1] For AustralianSuper members, the cover provided automatically is based on your division, age, account balance and if you are receiving employer contributions. You can apply to increase, decrease, or cancel your cover any time. Age limits and other conditions apply. Read the *Insurance in your super* guide for your division for more information.

AustralianSuper insurance is provided by TAL Life Limited (the Insurer) ABN 70 050 109 450, AFSL 237848.

Calculate how much you may need

To work out how much cover you may need, visit **australiansuper.com/InsuranceCalculator**

4. Check your super on the go

Staying on top of your AustralianSuper account is now even easier using the mobile app.

- Get notified when a payment goes into your super account.
- View your account balance and fees.
- Send your employer your super details so they can start paying super into your account. Log in via your mobile app and select *Tell your employer* – all you need is your employer's email address.
- Add more to your super with quick contributions via Direct Debit or BPAY®.
- View your insurance cover.
- Change your investment options.
- Update your account details.

Get the app in three easy steps

1. Set up your account access at **australiansuper.com/register**
2. Download the mobile app from the **App Store** or **Google Play**[1].
3. Log in with the username and password from your account.

[1] Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google Inc.

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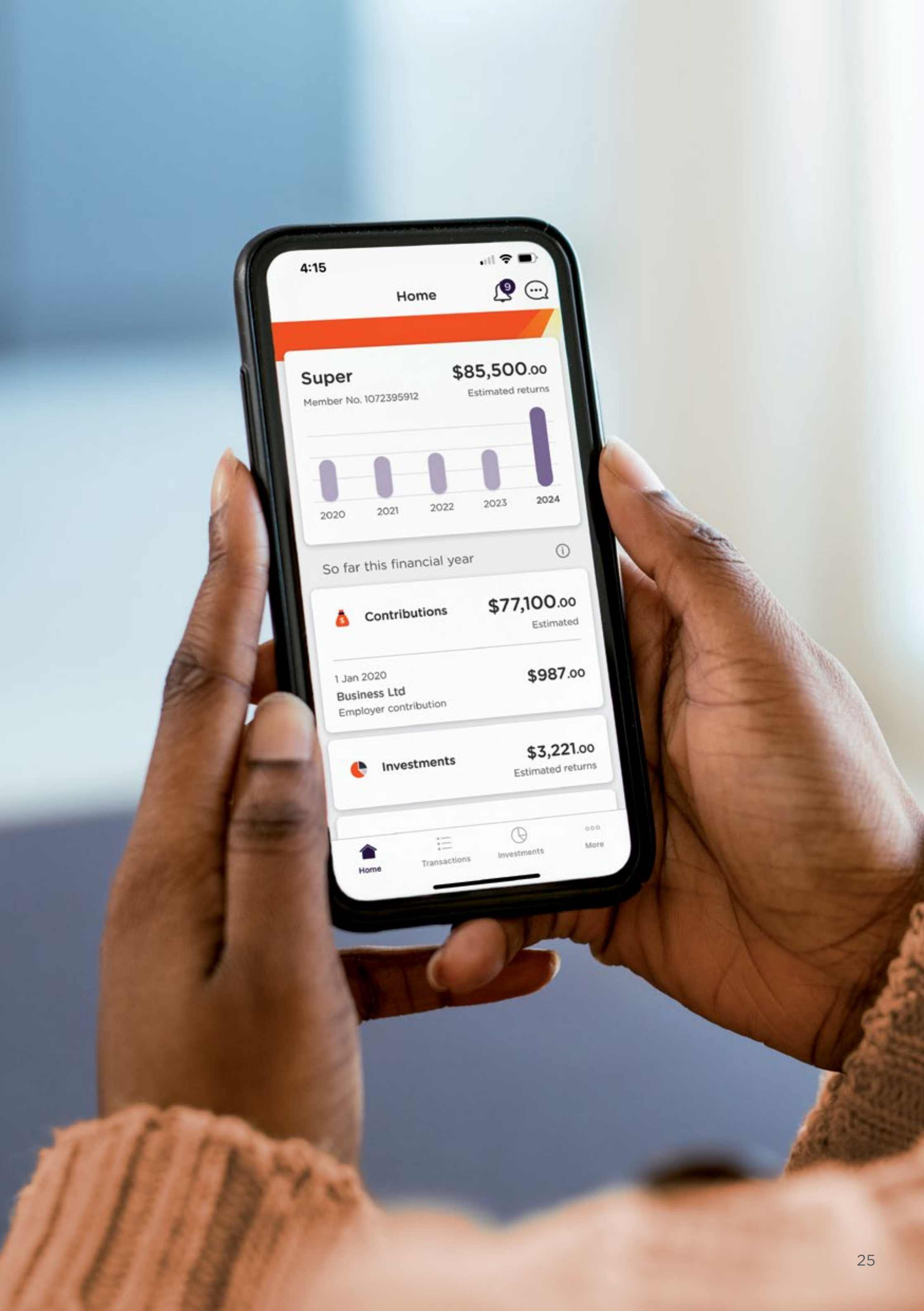
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Home
9
Super
$85,500.00
Member No. 1072395912
Estimated returns
2020
2021
2022
2023
2024
So far this financial year
Contributions
$77,100.00
Estimated
1 Jan 2020
Business Ltd
Employer contribution
$987.00
Investments
$3,221.00
Estimated returns
Home
Transactions
Investments
More

5. Tap into our help and advice options

We have a mix of advice options to help you every step of the way.

You can access general information at no additional cost[1]. For broader advice, meeting face-to-face, over the phone or online with an adviser can help when you want a detailed financial plan and have a number of financial matters to think about.

Online

australiansuper.com
For general information.

How it works

Contact us through **Live Chat** at **australiansuper.com** or via our app for general information about your super. To check out our online calculators to help you plan for a better future, visit **australiansuper.com/calculators**

If you're simply after some more information on your advice options, visit **australiansuper.com/advice**

How much it costs

No additional cost.

Elements of Retirement Guide

Our interative online guide allows you to learn and plan for your retirement at your own pace. Explore and understand five key topics of retirement today at **australiansuper.com/elements**

Simple[1]

For general information or simple, personal advice over the phone.

How it works

Call us on **1300 300 273** and ask to speak with a member of the advice team for simple, personal advice on:

- making an investment choice
- adding extra to your super
- sorting your insurance
- starting a Transition to Retirement Income account
- starting a Choice Income account.

How much it costs

A small fee may be payable if Transition to Retirement (TTR) or Choice Income advice is given.

[1] There's no charge for general advice about your super account. The financial advice you receive will be provided by Link Advice Pty Ltd, ABN 36 105 811 836, AFSL 258145 and will be their responsibility. Personal product advice provided may attract a fee, which will be outlined before any work is completed and is subject to your agreement.

Comprehensive[1]

For broader personal financial advice.

How it works

A financial adviser can speak with you face-to-face about broader financial matters, such as your retirement needs and goals.

And where available, you may have the option to meet with an adviser using a secure video link from the comfort of your own home.

Arrange an appointment at **australiansuper.com/find-an-adviser** or call us on **1300 300 273**

How much it costs

In most instances, there is no cost for your first consultation. If agreed, a detailed financial plan called a *Statement of Advice* (SOA), can be provided on a once off fee basis. Cost must be agreed between you and your financial adviser upfront. You may be able to pay the advice fee portion that solely relates to your AustralianSuper account from that account[2].

Webinars

When it comes to retirement, a little bit of learning can go a long way.

How it works

Our free online webinars are an easy way to learn about managing your super or planning for retirement. You can access our webinars from the comfort of your own home.

Register at **australiansuper.com/webinars**

How much it costs

No additional cost.

[1] Personal financial product advice is provided under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd. Some personal advice may attract a fee, which would be outlined before any work is completed and is subject to your agreement. With your approval, the fee for advice relating to your AustralianSuper account may be deducted from your AustralianSuper account subject to eligibility criteria.

[2] Some conditions apply.

We're here to help

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