



YourSuper comparison tool

How to use the YourSuper comparison tool to compare super fund products and how they perform.

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On this page

[Access the YourSuper comparison tool](#)

[What this tool does](#)


[Using the YourSuper comparison tool](#)

[MySuper products](#)

[Making a super choice](#)


Access the YourSuper comparison tool

The YourSuper comparison tool helps you compare super funds based on their performance. You can access a personalised version or a non-personalised version of the tool. The advantage of using the personalised version via myGov is we show you what your existing super accounts are and you can compare those with others in the tool.

Note: The ATO is not a financial adviser. You should consider seeking independent legal, financial, taxation or other advice to check how this information relates to your unique circumstances. See the Moneysmart website for help on [getting the right financial advice](#) .

Personalised version

To access a personalised version of the tool, which allows you to view and compare your existing MySuper products:

- log in to ATO online services through [myGov](#) 
- go to the **Super drop-down menu**
- select **Information**
- select **YourSuper comparison**.

Personalised YourSuper comparison tool on myGov

Non-personalised version

To access a non-personalised version of the tool, click on the button below.

Non-personalised YourSuper comparison tool

What this tool does

The YourSuper comparison tool:

- displays a table of MySuper products ranked by net returns (updated quarterly)
- allows you to select and compare in more detail up to 4 MySuper products at a time
- links you to a super fund's website when you select a MySuper product from the table
- can show your current super accounts alongside other MySuper products, if you access the personalised version through myGov
- provides links to help you consolidate your super accounts.

The information displayed in the comparison tool is collated and supplied by the Australian Prudential Regulation Authority (APRA).

APRA has assessed the annual performance of each MySuper product. The investment performance column provides one of the following results for each fund:

- **Performing** – the product has met or exceeded the performance test benchmark.

- **Underperforming** – the product has not met the performance test benchmark.
- **Not assessed** – the product had less than 7 years of performance history and has not been rated by APRA.

Underperformance for 2 consecutive years

If a MySuper product is rated as underperforming for 2 consecutive years, it can no longer accept new members until it is rated as performing. This has the following impacts:

- Individuals cannot join these MySuper products. They may still be able to select the products in the YourSuper comparison tool.
 - **Note:** If an individual attempts to join these MySuper products as a new member, the fund is not allowed to accept the membership request. This includes if the individual requests a transfer of super to that product if they are not already a member. If the individual has an existing account with one of these products, they can choose it when they make a choice of super fund with their employer.
- Employers using any of these MySuper products as their default fund will need to find a different default fund product for new employees who are not already members of that default fund product.
- Funds with MySuper products that underperform for 2 consecutive years must not accept new members for that product.

Using the YourSuper comparison tool

Changing super balance or age

The non-personalised version of the YourSuper comparison tool includes a default super balance of \$50,000. You can edit this value and add your age by clicking the **Filter** button. This adjusts the results to show you relevant product options and fees.

Comparing shortlisted funds

You can select up to 4 super products at a time to shortlist and compare in more detail. Once you click the **Compare** button, you will

be able to view:

- Investment performance
- Past 10 year net return
- Past 5 year net return
- Past 3 year net return
- Total annual fee
- Investment strategy
- Restricted fund status.

Product details will take you to the fund website for further information specific to that super product. You can 'pin' up to 6 MySuper products to the top of the results list by using the **Find MySuper product** search. The returned results will only be MySuper products.

MySuper products

MySuper products are basic superannuation accounts without unnecessary features and fees. The YourSuper comparison tool can compare MySuper products based on only a few key differences.

Super funds can offer a number of different product types, including both MySuper and other choice products. If you can't find your current account type within the MySuper products list, your account may not be a MySuper product. To find out if your account is a MySuper product, contact your super fund.

If your current super fund is not shown in the tool, this may be because it does not have any MySuper products.

Making a super choice

Most people are entitled to choose the super fund that their employer will pay their superannuation contributions into. Learn more about **choosing a fund and the types of funds**.

Choosing your own existing super fund means that:


- you can choose a fund that's right for you

- you're not unintentionally opening additional super fund accounts.

When choosing a super fund, you may consider factors including:

- performance
- fees
- insurance
- investment options and services.

The YourSuper comparison tool can provide further information about different MySuper products which may suit you, based on the details you provide. To view all superannuation products available from a super fund, visit that fund's website.

You may wish to speak with a financial adviser. See the Moneysmart website for help on [choosing a super fund](#) .

Once you have used the YourSuper comparison tool, you may wish to:

- contact the super fund to open an account, or discuss insurance or other features
- consolidate multiple existing super accounts – see [Transferring or consolidating your super](#)
- notify your employer of your chosen fund using our online or paper form: see [Superannuation standard choice form](#).

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before making decisions based on that information.

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