



Unexpected contact about your super or SMSF? Check this first

Learn how to recognise the early signs of suspicious contact about your super or SMSF before you respond.

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Unexpected contact is often the first step in a scheme involving your super or an SMSF.


We're seeing promoters contact people directly about setting up an SMSF or investing their super, often before they have actively looked for this type of information.

This contact can come through messaging apps, social media links or email. In some cases, emails come from generic addresses with no clear sender and are signed off as something like an 'admin team', rather than a named individual.

In other cases, the contact starts with a referral. For example, you may be told you don't qualify for a loan or finance and you are then directed to another company that claims it can help you access or invest your super. This can lead to pressure to set up an SMSF or move your super into a specific arrangement.

These approaches don't always seem suspicious straight away. They can appear professional and may be presented as legitimate opportunities.

A common pattern is urgency. You may be asked to act quickly, sign documents, provide personal information or set up a fund as soon as possible. This is a clear warning sign.

Before you respond, pause and check who you are dealing with and what they are offering. You can search the Australian Securities & Investments Commission (ASIC) [Financial Adviser Register](#)  or the

Tax Practitioner Board (TPB) [register](#)  to confirm whether the person or business is appropriately registered.

You should not share personal or financial information, including identification details, until you are confident the arrangement is legitimate. If you are unsure, seek independent advice.

An SMSF must operate only to provide retirement benefits. If an arrangement encourages you to set up an SMSF or use your super in a way that doesn't align with this, stop and review it carefully.

You can also learn more about common schemes and how to protect yourself on our [SMSF schemes](#) page.

If someone approaches you about a suspicious arrangement, you can report it confidentially using our [tip-off form](#) or by calling **1800 060 062**.

Stay up to date by visiting our [SMSF newsroom](#) and [subscribing](#)  to our monthly newsletter.

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