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Lost and unclaimed super data

See the latest data on super accounts that are lost or unclaimed and held by super funds or the ATO.

Last updated 18 August 2026

For instructions on how to check for lost member super accounts, visit Searching for lost super.

Total lost (fund-held) and ATO-held super

See the latest data on super accounts that are lost or unclaimed and held by super funds or the ATO.

Lost super (fund-held)

Understand the total number of super accounts and value of lost super for the last 4 financial years.

ATO-held super USM and SHA

Understand more about ATO-held super, including unclaimed super money (USM) and super holding accounts (SHA).

Trend towards single accounts

See how the data is trending towards single super accounts.

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Total lost (fund-held) and ATO-held super

See the latest data on super accounts that are lost or unclaimed and held by super funds or the ATO.

Last updated 18 August 2026

The total lost (fund-held) and ATO-held super as of 30 June 2026 was just over $21.2 billion for just under 7.5 million accounts.

Lost super (fund-held) includes both uncontactable and inactive super.

ATO-held super includes unclaimed super money (USM) and super holding account (SHA).

The following tables show the total number of accounts and value of lost super (fund-held) and ATO-held super at the end of the last 4 financial years.

Table 1a: Total Lost and ATO-held super - account numbers

Category	2023 (000)	2024 (000)	2025 (000)	2026 (000)
Total Lost super (fund held)	320	333	339	356
Total ATO-held super	6,710	6,776	6,958	7,129
Total	**7,030**	**7,109**	**7,297**	**7,484**

Figures have been rounded to the nearest million. Totals may not align due to rounding.

Table 1b: Total Lost and ATO-held super - account values

Category	2023	2024	2025	2026
Total Lost super (fund held)	$10.1b	$11.8b	$12.7b	$14.7b
Total ATO-held super	$5.9b	$6.0b	$6.2b	$6.6b
Total	**$16.0b**	**$17.8b**	**$18.9b**	**$21.2b**

Figures have been rounded to the nearest hundred million.

Note: The super health check includes step-by-step instructions on how to check for lost and ATO held super on ATO online services through myGov. To start, follow the prompts on the super health check page or download the super health check (NAT 75486, PDF 215KB).

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Lost super (fund-held)

Understand the total number of super accounts and value of lost super for the last 4 financial years.

Last updated 18 August 2026

Lost super is money held by super funds where the member is either:

- **uncontactable** – the fund has lost contact with the member and the account hasn't received a contribution or rollover for 12 months
- **inactive** – an account hasn't received a contribution or rollover in 5 years.

The following tables show the total number of accounts and value by category of lost super (fund-held) at the end of the last 4 financial years.

Table 2a: Lost super – fund-held: account numbers

Category	2023 (000)	2024 (000)	2025 (000)	2026 (000)
Lost uncontactable	196	192	200	197
Lost inactive	124	141	139	158
Total	**320**	**333**	**339**	**356**

Figures have been rounded to the nearest thousand. Totals may not align due to rounding.

Table 2b: Lost super – fund-held: account values

Category	2023	2024	2025	2026
Lost uncontactable	$5.6b	$6.2b	$6.7b	$7.2b
Lost inactive	$4.5b	$5.6b	$6.0b	$7.4b
Total	**$10.1b**	**$11.8b**	**$12.7b**	**$14.7b**

Figures have been rounded to the nearest hundred million.

Table 2c: Percentage of lost super by gender

Gender	Accounts	Value
Male	55%	59%
Female	39%	38%
Unknown	6%	3%

Figures have been rounded to the nearest percentage. Totals may not align due to rounding.

If you believe you may have lost super, you can check for lost super online.

Note: The super health check includes step-by-step instructions on how to check for lost and ATO held super on ATO online services through myGov. To start, follow the prompts on the super health check page or download the super health check (NAT 75486, PDF 215KB).

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ATO-held super USM and SHA

Understand more about ATO-held super, including unclaimed super money (USM) and super holding accounts (SHA).

Last updated 18 August 2026

When super providers pay USM to us

ATO-held super is super money we hold for you. This includes amounts paid on your behalf by:

- employers
- super funds
- retirement savings accounts (RSA)
- the government.

Generally, USM must be reported and paid to us from super providers once it meets any of the following categories of USM:

- unclaimed super for members who are 65 years or older, non-member spouses and deceased members
- eligible rollover funds (ERF)
- small lost member accounts and insoluble lost member accounts

- inactive low-balance accounts (ILBA)
- super for temporary residents who have left Australia for 6 months or more and their visa has expired or been cancelled
- amounts paid to us on a voluntary basis, called trustee voluntary payments (TVP).

SHA amounts include:

- government super contributions
- super guarantee payments
- paid parental leave superannuation contributions
- legacy employer payments that could not be paid into an eligible super fund account.

These are held in a SHA special account.

The SHA special account holds small super amounts until they can be transferred into a super fund or retirement savings account.

SHA accounts become inactive when there has been no activity for 10 consecutive years.

Individuals can consolidate their lost or ATO-held super using ATO online services in myGov.

The following tables show the total number and value of ATO-held USM accounts (as reported and paid by funds) and SHA amounts, at the end of the last 4 financial years.

Total USM accounts

The following table shows the total USM accounts and value on hand by category as reported and paid to us by super funds.

Total USM contains matched and unmatched accounts.

Table 3a: Total USM: account numbers

Category	2023 (000)	2024 (000)	2025 (000)	2026 (000)

USM: general, small and insoluble	3,113	3,072	3,052	3,037
USM: member eligible age – 65 years and over	106	109	117	120
USM: deceased	20	23	26	33
USM: inactive low balance accounts	1,689	1,732	1,846	1,980
USM: former temporary resident	1,001	1,001	1,001	1,004
USM: trustee voluntary payments	380	436	503	533
USM: eligible rollover funds	59	56	54	52
SHA: active	200	206	214	223
SHA: inactive – consolidated revenue	142	143	145	147
Total	**6,710**	**6,778**	**6,958**	**7,129**

Figures have been rounded to the nearest thousand. Totals may not align due to rounding.

ERF reporting began in the 2022 financial year. Some accounts meeting the ERF criteria were reported by super funds as TVP in 2021 as part of an interim reporting process. These are included in the table as TVP. Funds are no longer reporting ERF as they have now been reported and paid.

The following table shows the ATO-held USM account values on hand by the category reported to us by super funds.

Table 3b: Total USM: account values

Category	2023 ($m)	2024 ($m)	2025 ($m)	2026 ($m)
USM: general, small and insoluble	$1,836	$1,791	$1,755	$1,745
USM: member eligible age - age 65 and over	$316	$361	$442	$525
USM: deceased	$146	$166	$200	$287
USM: inactive low balance accounts	$1,687	$1,765	$1,906	$2,102
USM: former temporary resident	$1,077	$1,076	$1,067	$1,080
USM: trustee voluntary payments	$326	$339	$334	$347
USM: eligible rollover funds	$404	$364	$352	$332
SHA: active	$80	$86	$93	$102
SHA: inactive – consolidated revenue	$38	$38	$41	$42

Total	**$5,911**	**$5,986**	**$6,189**	**$6,560**

Figures have been rounded to the nearest million. Totals may not align due to rounding.

ERF reporting began in the 2022 financial year. Some accounts meeting the ERF criteria were reported by super funds as TVP in 2021 as part of an interim reporting process. These are included in the table as TVP. Funds are no longer reporting ERF as they have now been reported and paid.

Matched USM holdings

When super funds pay unclaimed super to us, we use the information we hold to find out who the super belongs to.

If we can confidently match this super to someone, referred to as matched USM, we link it to their ATO record. They will be able to see it in their ATO online services account.

Our matched USM holdings vary over time as:

- more USM is reported to us
- clients update their details with us, allowing us to match more accounts
- accounts are consolidated or otherwise reunited with account owners.

We can't consolidate all accounts. Specific criteria need to be met before we can transfer USM into a person's super account.

The following table shows the total accounts and value of ATO-held matched USM accounts on hand for the last 4 financial years.

Table 3c: Matched USM accounts and values

Financial year	Accounts (000)	Value ($m)
2023	4,396	$4,602
2024	4,438	$4,733

2025	4,579	$4,956
2026	4,715	$5,265

Numbers have been rounded to the nearest thousand (for accounts) and million (for value) and include all categories of USM. Figures represent total ATO USM holdings accumulated over time.

The following table shows the percentage of matched ATO-held super accounts and holdings by gender.

Table 3d: Percentage of matched USM and SHA accounts by gender

Gender	USM accounts	USM value	SHA accounts	SHA value
Male	57%	61%	56%	65%
Female	43%	39%	43%	35%
Unknown	0%	0%	0%	0%

Figures have been rounded to the nearest percentage. Totals may not align due to rounding.

Unmatched USM holdings

If we can't match super to an individual, we hold it as unmatched super until we get more information. Additional information that may help us match you to super includes:

- current and previous addresses
- current and previous employers
- previous names.

The following table shows the number and value of ATO-held unmatched super accounts on 30 June for the past 4 financial years.

Table 3e: Unmatched USM accounts and value

Financial year	Accounts (000)	Value ($m)
2023	1,973	$1,191
2024	1,990	$1,130
2025	2,020	$1,099
2026	2,044	$1,152

Numbers have been rounded to the nearest thousand (for accounts) and million (for value) and include all categories of USM. Figures represent total ATO USM holdings accumulated over time.

If you think you have lost super and can't see it on ATO online services, we may be holding unmatched super for you.

USM under $200 and 65 years and older

Where possible, we will make a direct payment of certain types of USM to an eligible individual's bank account. This will only happen where:

- the value of the USM is less than $200, or
- the individual is 65 years or over and they don't have a standing request in place with us to pay USM into a nominated super account.

Not all amounts can be paid out directly to eligible individuals, often it's because we don't have their current contact details. Until we do, USM accounts for individuals eligible for direct payment remain part of our USM holdings.

The following table shows the number and value of USM account holders eligible for a direct payment where the value is under $200 or the account holder is 65 years or older.

Table 3f: USM eligible for direct payment: Account holders and value

Category	Account holders ('000)	Value

USM: under $200	735	$54m
USM: age 65 and over	350	$618m
Total	**1,085**	**$672m**

Figures have been rounded to the nearest thousand (for account holders) and million (for value). Totals may not align due to rounding. The categories are based on our analysis of matched USM account holdings rather than the categories of USM as reported and paid by super funds. Data reflects the position on 1 July 2025.

Where we receive or hold USM for account holders 65 years or older, we are required to make a direct payment to them unless they have a standing super fund nomination request in place. In this case, we pay any USM into a nominated super account.

If you are close to or over 65 and would prefer to retain your super in your fund, it is important that you keep track of it by:

- staying in contact with your super fund
- updating your contact details with us and your fund.

This ensures your super is not lost or at risk of being paid to us as USM.

To find out if you have missing super, visit our page about how to check for lost and unclaimed super.

ATO USM consolidations and direct payments

ATO proactive consolidations

Since 1 November 2019, we have had the legislative authority to proactively consolidate some categories of USM to active, eligible super accounts.

An eligible super account is one where:

- the account has received at least one contribution in the current or previous financial year

- the account can receive payments from us (some super accounts are not able to receive payments from government)
- if we do pay your USM into the account, the anticipated balance of the account after payment must be greater than $6,000.

Where all conditions are met, we will normally proactively consolidate USM into eligible super accounts without the USM account owner needing to be involved at all.

Direct payments to individuals

Before 1 November 2019, we already had the authority to pay USM directly to individuals. We proactively make direct payments to individuals where the amount is less than $200 or account holders are 65 years or over.

Only matched USM can be reunited to a client's super fund or bank account.

This table shows the number and value of accounts rolled over into a super account or paid directly to an eligible individual, over the last 4 financial years:

Table 3g: USM consolidations and direct payments: Accou and value

Category	2023	2024	2025	2026	Tot
Consolidations to active super accounts - Accounts ('000)	415	**420**	**406**	**374**	**1,6**
Consolidations to active super accounts - Value ($m)	$785	**$814**	**$721**	**$673**	**$2,9**
Direct payments to individuals -	432	**311**	**311**	**322**	**1,3**

Accounts ('000)					
Direct payments to individuals - Value ($m)	$414	**$366**	**$388**	**$501**	**$1,6**

Figures have been rounded to the nearest thousand (for accounts) and million (for value). Totals may not align due to rounding. Figures represent USM we (or clients) have been able to reunite and will include amounts we receive before 1 November 2019.

Consolidation to super accounts includes both ATO and client initiated USM transfers.

The value of direct payment to individuals includes both ATO and client initiated direct payments, including payments made from all USM categories (including those less than $200 and those made to individuals 65 years and over).

Account consolidations by individuals

You can use ATO online services through the myGov website to:

- keep track of your super
- consolidate accounts - including ATO-held super - into your preferred super fund.

If we're holding ATO-held super for you, use ATO online services to transfer it to your preferred super fund. This is the quickest way to transfer any ATO-held super.

You may be able to transfer USM to a super account when we can't. For example, if your super fund has not received a contribution in the current or previous financial year.

The number of accounts consolidated using ATO online services continues to decrease. This may be due to:

- fewer individuals holding multiple accounts
- the impact of our proactive consolidations.

Table 3h: Accounts and value consolidated by individuals using ATO online

Year	Accounts (000)	Value ($m)
2023	137	$1,475
2024	119	$1,380
2025	118	$1,278
2026	105	$1,126

Figures have been rounded to the nearest thousand (for accounts) and million (for value). These figures include consolidations of both ATO-held and fund-held accounts.

Note: The super health check includes step-by-step instructions on how to check for lost and ATO held super on ATO online services through myGov. To start, follow the prompts on the super health check page or download the super health check (NAT 75486, PDF 215KB).

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Trend towards single accounts

See how the data is trending towards single super accounts.

Last updated 18 August 2026

Overview of trend towards single accounts

As at 30 June 2026, **over 15 million people had only one super account**. This is around 79% of the super population.

Super is your savings for retirement. It is important to know:

- how much super you are getting

- what accounts you have
- insurance attached to each account.

Having multiple super accounts could mean you are paying unnecessary fees and charges. This can reduce your overall retirement income.

Manage your super accounts

Log on to ATO online services through myGov to:

- see your fund details and any accounts you may have forgotten about
- transfer super from accounts you no longer use into your main account.

If you don't have a myGov account, you can create a myGov account and link it to the ATO.

Before transferring your super, check with your fund to see if you will lose any valuable insurance. For more information, visit ASIC's MoneySmart website.

Individuals with multiple super accounts

As at 30 June 2025:

- just over 15 million individuals had one super account
- around 4 million individuals held 2 or more accounts.

The following 6 tables provide demographic information on these individuals.

Figures are based on member data reported by funds to us for the year ending 30 June 2026. Percentages have been rounded to the nearest whole number. As a result, totals may not add up to 100%.

Number of super accounts

Table 4a: Percentage of accounts held by an individual

Number of accounts	Total individuals
1 account	79%
2 accounts	16%
3 accounts	3%
4 or more accounts	1%

Table 4b: Individual account holders by gender

Number of accounts	Male	Female	Unknown
1 account	79%	79%	82%
2 accounts	16%	16%	14%
3 accounts	3%	3%	2%
4 or more accounts	1%	1%	1%

Number of super accounts by age and gender

Table 4c: Percentage of accounts held by age group (male)

Age	1 account	2 accounts	3 or more accounts
18 and under	86%	12%	2%
19 to 25	79%	16%	5%

26 to 30	81%	15%	4%
31 to 35	82%	14%	4%
36 to 40	81%	15%	4%
41 to 45	79%	17%	5%
46 to 50	76%	19%	6%
51 to 55	74%	20%	6%
56 to 60	73%	20%	6%
61 to 65	76%	19%	5%
66 or over	85%	13%	3%

Table 4d: Percentage of accounts held by age group (female)

Age	1 account	2 accounts	3 or more accounts
18 and under	86%	12%	2%
19 to 25	79%	17%	4%
26 to 30	82%	15%	4%
31 to 35	83%	14%	4%
36 to 40	81%	15%	4%

41 to 45	77%	17%	5%
46 to 50	74%	19%	6%
51 to 55	73%	20%	7%
56 to 60	73%	20%	7%
61 to 65	77%	18%	5%
66 or over	85%	12%	2%

Number of super accounts by region

Table 4e: Percentage of accounts held by state or territory

State/territory	1 account	2 accounts	3 or more accounts
ACT	78%	18%	4%
NSW	81%	16%	4%
NT	76%	18%	6%
QLD	73%	19%	8%
SA	77%	19%	4%
TAS	82%	15%	4%
VIC	82%	15%	3%

WA	78%	18%	4%
Unknown*	88%	10%	2%

*Unknown refers to invalid and overseas addresses.

Table 4f: Number of super accounts held by individuals, 2022 to 2026

Number of super accounts	2023	2024	2025	2026
1	77%	78%	79%	79%
2	18%	17%	17%	16%
3	4%	4%	3%	3%
4 or more accounts	1%	1%	1%	1%
Individuals with 1 or 2 super accounts	95%	95%	95%	95%
Individuals with 3 or more super accounts	5%	5%	5%	5%

Check on your super

For step by step instructions on how to check for lost and ATO held super using ATO online services visit the super health check page or download the super health check (NAT 75486, PDF 215KB).

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Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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