



Super health check

The best way to complete these checks is either on **ATO online services** through **myGov** or by contacting your super fund directly. You just need a [myGov account linked to the ATO](#).

Once you link your myGov account, you can also use the [ATO app](#).

✔ Check 1: Check your contact details

Why you should do this	How to do it
<p>Check your contact details and tax file number (TFN) are up to date with us and your super fund.</p> <p>This helps prevent lost super and assists us in matching any unclaimed super to you.</p> <p>It's also important to ensure your bank account details are up to date with us.</p>	<p>Log in to ATO online services through myGov. In the top menu, select My profile. From the drop-down options, select either:</p> <ul style="list-style-type: none">• Personal details to update your name, contact number, email and home address• Financial institution details to update your bank account and<ul style="list-style-type: none">– under the Account heading, you will see Income Tax and Superannuation– select either Add or Update. <p>To update your contact details and TFN with your super fund, see their website or contact them directly.</p>

✔ Check 2: Check your super balance and employer contributions

Why you should do this	How to do it
<p>It's important to check your super balance regularly to see how much you have and keep track of your employer contributions.</p> <p>You can do this anytime on ATO online services or through your super fund.</p> <p>From 1 July 2026, your employer needs to make sure their contributions reach your super fund no later than 7 business days after payday (unless a longer timeframe applies).</p> <p>If you're under 18, you need to work more than 30 hours a week to be eligible for super. For the latest super rates information visit Super guarantee.</p> <p>Funds report account balances to us at certain times of the year. Balances shown in ATO online services may be different to your actual current balances.</p>	<p>Log in to ATO online services through myGov. From the top menu, select Super and then either:</p> <ul style="list-style-type: none">• Fund details to see all your super accounts and balances (including those held in funds or with us) and the most recent data reported by your fund• Information, then Employer contributions to see the total year-to-date employer contributions in a selected year. Select Transactions to see each contribution separately. <p>If you do not receive super contributions or the amounts are incorrect:</p> <ul style="list-style-type: none">• contact your employer to request an update• report it to us.

✔ **Check 3:** Check for lost and unclaimed super

Why you should do this	How to do it
<p>You may have lost track of some of your super when you changed your name, address or job, for example. This is why it's important to ensure your fund has your current details.</p> <p>Lost super is when your fund has lost touch with you, or your account is inactive. This money is held by your fund. Unclaimed super is when your fund transfers lost super to us.</p> <p>All your super accounts including lost and ATO-held super are displayed on ATO online services. Learn more about searching for lost super.</p>	<p>Log in to ATO online services through myGov. From the top menu, select Super. Then select either:</p> <ul style="list-style-type: none"> • Fund details to check for lost super. If you want to keep your super with the same fund, contact them directly to update your details. • Manage, then Transfer super to transfer lost super to an eligible super account, or ask your fund to transfer it. The option to Transfer super is only available if you have multiple super accounts. • Manage, then Transfer super to move ATO-held super to an eligible super account. • Manage, then Withdraw ATO-held super to have it paid to you if you are over 65 or the amount is under \$200.

✔ **Check 4:** Check if you have multiple super accounts and consider consolidating

Why you should do this	How to do it
<p>If you've had more than one job, you may have more than one super account. It's important to know how many super accounts you have. Combining your super may reduce fees and make it easier to manage.</p> <p>If you decide to consolidate your super, it's important to choose the fund that's right for you. You should check that it provides better value, and the insurance cover suits your needs, which may change throughout your life.</p> <p>To see which fund is the best option for you, visit MoneySmart.</p> <p>If you are unsure of what to do, contact your super fund or seek independent financial advice.</p>	<p>Log in to ATO online services through myGov. From the top menu, select Super then either:</p> <ul style="list-style-type: none"> • Fund details to see all your super accounts and balances • Manage and then Transfer super to consolidate your accounts, then <ul style="list-style-type: none"> – select the fund you want to close (transfer) – select the fund you want your money transferred to from the accounts listed – confirm your selection and submit request.

✔ **Check 5:** Check your nominated beneficiary

Why you should do this	How to do it
<p>Take the time to ensure you have a valid death beneficiary nomination in place with your super fund as this isn't covered by your will. This means your loved ones will not be put through unnecessary difficulties to finalise your estate.</p> <p>Most binding nominations expire every 3 years. Some super funds have an option where nominations do not expire and remain in place until they are revoked.</p> <p>If you don't nominate a beneficiary, your fund may not know who your benefit should be paid to. In these cases, they will follow the law. This usually means they pay it to one or more of your dependents or your legal personal representative.</p>	<p>To check or nominate your death beneficiary:</p> <ul style="list-style-type: none"> • Refer to your super fund's website or contact them to check if you already have a valid nomination in place. • If you are unsure, contact your super fund or seek independent financial or legal advice from a qualified estate planner.

i This is a general summary only.
For more information go to ato.gov.au/superhealthcheck

