

**Want to boost
your financial
wellbeing?**



**Try our 5 steps to a
fitter financial future**



It's easier than you think

It's easy to neglect your super. But REI Super's Wellness Check provides 5 simple steps that could make a big difference to your future financial wellbeing.

1. Find and combine any lost super



There's currently billions of dollars in lost super in Australia - some could be yours. Owning multiple super accounts means you're also paying multiple fees and (probably) multiple insurance premiums. Combine all your super accounts into your REI Super account today, and you'll not only give your super a real boost, you'll also have less paperwork to do.

2. Review investment option/s



Depending on what your appetite for risk is, changing your investment options (or mix) can really impact how your super performs. We invest in Cash, Bonds, Property, Shares and Infrastructure, and each have different performance objectives and investment time frames, so you should choose the option/s that best suits your needs.

3. Make extra contributions



Making even small additional contributions to your account can make a big difference to your super account at retirement. Salary Sacrificing is where money is 'sacrificed' from your salary before tax and put into your super. This could also give you substantial tax savings. You could also make after-tax contributions, such as commissions or payouts.

4. Check your insurance cover



What stage of life you're in often dictates how much and what type of insurance/s you need. For example, young people may need more TPD (Total and Permanent Disability) Insurance, while someone with a family and mortgage may need more Life Insurance or Income Protection. So check the insurance cover inside your super as your situation changes.

5. Check your beneficiaries



Although uncomfortable, it's important to choose who you'd like your super to go to should you die. This is because if you don't nominate a beneficiary, laws dictate that we'll have to decide, and we may not choose the person/s you would have. Our experts are on hand to explain the types of nomination you can choose from, and who's eligible.

Start boosting your financial wellbeing

As we all know, it's harder getting to the gym, than doing the workout. Looking after your financial wellbeing is no different. That's why we're always here to offer advice and support to get you on the right path.

Paying multiple fees isn't going to help me in retirement! So I've since consolidated them all into my REI Super account.

Cat Meredith,
REI Super member

For more information on any of these steps, or for financial advice, visit reisuper.com.au/wellnesscheck or call 1300 13 44 33.



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