



Super health check

The best way to perform 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, tax file number (TFN) and bank account are up to date with us and your super fund. This helps prevent lost super and assists us in matching any unclaimed super to you.</p> | <p>Log on 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, bank account 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 each year 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>Your employer should pay your super at least every 3 months. They may choose to do it more frequently, such as your regular pay cycle.</p> <p>From 1 July 2022 to 30 June 2023, your employer should pay at least 10.5% of your salary into your super. From 1 July 2023 to 30 June 2024, the rate increases to 11%. If you're under 18, you need to work more than 30 hours a week to be eligible for super.</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 on 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>For help calculating the amount of super your employer should be paying, use our Estimate my super tool.</p> <p>If you do not receive super contributions or the amounts are incorrect:</p> <ul style="list-style-type: none">• contact your employer and request an update• report it to us. |