RGX

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Superannuation Tracker

A Practical Workbook for Australians Aged 50–70

VERSION 1.0

By Barry

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This workbook is provided as an educational and organisational tool for Australian residents. It is designed to help you record and understand your own superannuation information in plain English.

Important Disclaimer — Please Read

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Welcome from Barry

A personal note from the author

G'day, and welcome. I'm Barry — and I'm so glad you've picked up this workbook.

Like a lot of Australians in their fifties and sixties, I spent years knowing I *should* pay more attention to my superannuation, but never quite finding the time. Statements arrived, got glanced at, and disappeared into a drawer. Fund names changed. Old jobs left old accounts behind. When I finally sat down to sort it all out, I realised there wasn't a simple, calm, jargon-free place to write everything down.

So I built one — first for me, then for my mates, and now for you.

This workbook is not a book of advice. It won't tell you which fund to choose, which option to pick, or how much to contribute. What it will do is help you gather your super information in one place, in plain English, so you can see what you have, ask better questions, and feel a bit more in control as retirement gets closer.

How to work through it

Take it one section at a time. Grab a cup of tea, pull out your most recent super statements, and fill in what you know. Leave the rest for later — you can always come back. Some sections will take five minutes. Others will prompt you to log in to myGov or ring your fund. That's normal, and that's the whole point.

> *Your future self will thank you for the hour or two you spend here today.*

Warm regards,
Barry
RGX Publications · Retirement GenX Tools

How to Use This Workbook

A calm, practical guide to getting the most out of these pages

Who this workbook is for

This workbook is designed for Australians aged roughly 50 to 70 who want to feel more organised about their superannuation as they approach retirement. You don't need any prior financial knowledge — if you can read your super statement, you can fill in these pages.

How often to update it

Aim to update the tracking pages at least twice a year — a good rhythm is once after the end of the financial year in July, and once around the new calendar year. The Annual Balance Tracker is designed for a single yearly entry. Contribution pages can be updated whenever a new pay slip or statement lands.

Where to store it

Keep this workbook somewhere safe but easy to reach — a home office drawer, a folder with your important documents, or a fireproof safe. Let a trusted family member know where it lives. Because you'll be writing member numbers and account details inside, treat it like you would a passport or a will: private, protected, and easy for the right person to find in an emergency.

When to review it

Do a full review every 12 months. The Annual Super Review checklist in Section 13 walks you through it. Also review after any major life event — changing jobs, receiving an inheritance, a change in relationship status, a health event, or when retirement is 5 years away.

A gentle reminder

You don't have to fill this workbook in all at once. Progress beats perfection. Start with Section 1 and move at your own pace.

Table of Contents

Everything inside this workbook

01

SECTION

Personal Super Profile

Your snapshot — who you are, where you're headed, and what you're tracking.

Personal Super Profile

Section 1 · Your starting point

This first section is your at-a-glance summary. Fill it in with the basics: your name, when you started thinking seriously about retirement, the age you're aiming to finish work, and the super funds you currently hold. Come back and update it every year, or whenever something changes.

Field	Your Answer
Full name	
Preferred name	
Date of birth	
Date this workbook started	
Current age	
Retirement goal age	
Years remaining to goal age	
Current employment status	
Occupation / industry	
State / territory	
Total number of super funds held	
Primary super fund	
Emergency contact (name & phone)	

Tax File Number reminder

Your Tax File Number (TFN) matters — funds that don't have your TFN may pay less into your account and tax you at a higher rate. Do not write your TFN in this workbook. Instead, tick the box below once you've confirmed each fund has your TFN on file. You can check via myGov or by calling the fund directly.

TFN Confirmation Checklist	Confirmed
Fund 1 has my TFN on file	
Fund 2 has my TFN on file	
Fund 3 has my TFN on file	
Fund 4 has my TFN on file	
myGov linked to ATO super services	

Personal Super Profile — Notes

Use this space for anything else worth recording — questions to ask, goals for the year, or a note about your household situation.

Personal Notes

02

SECTION

Super Fund Register

One page per fund — a complete record of every account you hold.

Super Fund Register

Section 2 · Know your funds

Complete one register per super fund. Include the fund name, your member number, the current balance from your most recent statement, your investment option, any insurance held inside super, and the fund's contact details. Photocopy or reprint this page if you have more funds to record.

Fund #1

Detail	Your Entry
Fund name	
USI / ABN (if known)	
Member number	
Date joined	
Statement date	
Current balance ($)	
Investment option	
Insurance inside super (Y/N)	
Insurance types held	
Fund phone	
Fund website / login	
Financial adviser (if any)	

Fund #2

Detail	Your Entry
Fund name	
USI / ABN (if known)	
Member number	
Date joined	
Statement date	
Current balance ($)	
Investment option	
Insurance inside super (Y/N)	
Insurance types held	
Fund phone	
Fund website / login	
Financial adviser (if any)	

Fund Notes

03

SECTION

Multiple Fund Register

Track more than one account — and think carefully before combining them.

Multiple Fund Register

Section 3 · If you hold more than one fund

Many Australians end up with several super accounts across their working life. There can be good reasons to keep more than one — and good reasons to consolidate. This section helps you record them all in one view, and think through the right questions before making any changes.

Fund Name	Member #	Balance ($)	Insurance?

Possible advantages of consolidating

- One set of fees instead of several
- Simpler paperwork and one login
- Easier to see the whole picture
- Fewer statements to keep track of

Possible advantages of keeping separate funds

- You may keep valuable insurance cover that is hard to replace
- Different funds may offer different investment options
- Some funds have unique member benefits
- Diversification of providers

Ask these questions before consolidating

1. Will I lose any insurance cover I want to keep? 2. Are there exit fees or tax consequences? 3. Am I moving out of a good-performing fund? 4. Have I compared long-term fees and performance? 5. Is my chosen fund appropriate for my age and stage? This workbook cannot answer these for you — speak with a licensed adviser or contact each fund directly.

Consolidation Notes

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SECTION

Employer Contributions

The Super Guarantee at work — track what lands in your account.

Employer Contributions

Section 4 · Money paid in by your employer

Employers in Australia are required to pay the Super Guarantee into your fund at regular intervals. Use this table to record each contribution as it arrives — most funds show these under 'contributions' on your online statement. Reviewing this over time makes it easy to spot missed or late payments.

Date	Employer	Contribution ($)	Notes

Employer Contributions (continued)

Date	Employer	Contribution ($)	Notes

Notes

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SECTION

Personal Contributions

Money you have added yourself — after-tax or claimed as a deduction.

Personal Contributions

Section 5 · Your own top-ups

Any amount you pay into super from your own pocket is a personal contribution. It might be after-tax (a 'non-concessional' contribution) or one you plan to claim as a tax deduction ('concessional'). Track them here so you have a clean record at tax time.

Date	Amount ($)	Contribution Type	Notes

Personal Contributions (continued)

Date	Amount ($)	Contribution Type	Notes

Notes

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SECTION

Salary Sacrifice

Regular arrangements set up through your employer — tracked over time.

Salary Sacrifice

Section 6 · Extra super from your pre-tax pay

A salary sacrifice arrangement lets your employer pay part of your pre-tax salary into your super. Use these pages to record the arrangement and each contribution as it appears in your fund.

Current arrangement

Detail	Entry
Employer	
Arrangement start date	
Amount per pay period ($ or %)	
Pay frequency	
Estimated annual total ($)	
Review date	

Contributions tracked

Pay Date	Amount ($)	Fund	Notes

Salary Sacrifice — additional tracking

Pay Date	Amount ($)	Fund	Notes

Notes

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SECTION

Government Contributions

Co-contributions, low-income offsets, and other government payments into super.

Government Contributions

Section 7 · Payments from the government

Depending on your income and circumstances, the Australian Government may pay money into your super. Common examples include the super co-contribution and the low-income super tax offset. Record any government payments you spot on your statement here.

Date	Type of Payment	Amount ($)	Notes

Where to check

You can view government contributions through myGov linked to the ATO, or on your annual super fund statement. This workbook does not determine your eligibility — the ATO does.

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SECTION

Investment Options

How your super is invested — and when you last checked.

Investment Options

Section 8 · What your money is doing

Most funds offer several investment options — from higher-growth to more conservative. Record your current option for each fund, when you last reviewed it, and your understanding of its risk level.

Fund #1

Detail	Entry
Fund name	
Current investment option	
Date option was chosen	
Last review date	
Next review date	
Risk level (as described by the fund)	
Expected time horizon	

Fund #2

Detail	Entry
Fund name	
Current investment option	
Date option was chosen	
Last review date	
Next review date	
Risk level (as described by the fund)	
Expected time horizon	

Fund #3

Detail	Entry
Fund name	
Current investment option	
Date option was chosen	
Last review date	
Next review date	
Risk level (as described by the fund)	
Expected time horizon	

Investment Notes

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SECTION

Insurance Review

Life, TPD and income protection cover held inside your super.

Insurance Review

Section 9 · What you're covered for

Many super funds automatically include insurance. Use this page to record what cover you have, and when you last reviewed it. Insurance inside super is complex — this page is a snapshot, not advice.

Fund #1 — Insurance Snapshot

Cover Type	Amount ($)	Premium ($/yr)	Last Reviewed
Death (Life)			
Total & Permanent Disability (TPD)			
Income Protection			

Fund #2 — Insurance Snapshot

Cover Type	Amount ($)	Premium ($/yr)	Last Reviewed
Death (Life)			
Total & Permanent Disability (TPD)			
Income Protection			

Helpful questions to ask your fund

• Is my cover still appropriate for my age and situation? • Are the premiums reducing my balance more than I realised? • Do I have duplicate cover across multiple funds? • Would my cover stop if my account becomes inactive?

Insurance Notes

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SECTION

Fees

What your super costs you each year — added up in one place.

Fees

Section 10 · Understanding your yearly costs

Every super fund charges fees. Small differences add up over many years. Use the table below to record the fees shown on your fund's annual statement or PDS. Totals go at the bottom.

Fund #1

Fee Type	Annual $	% of balance	Notes
Administration fee			
Investment fee			
Insurance premium			
Advice fee (if any)			
Other			
TOTAL annual fees			

Fund #2

Fee Type	Annual $	% of balance	Notes
Administration fee			
Investment fee			
Insurance premium			
Advice fee (if any)			
Other			
TOTAL annual fees			

A rough rule of thumb

Many long-term studies suggest total fees above 1.5% per year can meaningfully reduce your final balance. This is general information only — the right fee level depends on the service you receive.

Fee Notes

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SECTION

Beneficiaries

Who receives your super if something happens to you.

Beneficiaries

Section 11 · Making your wishes clear

Super does not automatically form part of your estate. A binding nomination tells your fund exactly who to pay your super to; a non-binding nomination is a preference only. Both should be reviewed regularly.

Fund	Nomination Type	Beneficiary Name(s)	Date Signed	Review Date
	Binding / Non-binding			
	Binding / Non-binding			
	Binding / Non-binding			
	Binding / Non-binding			
	Binding / Non-binding			
	Binding / Non-binding			

Binding nominations often expire

Many binding nominations lapse after 3 years unless renewed. Add your review dates to the calendar and confirm with your fund.

Beneficiary Notes

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SECTION

Annual Balance Tracker

Ten years, one row per year — watch your super grow at a glance.

Annual Balance Tracker

Section 12 · A decade in one page

Once a year, sit down with your statements and fill in a single row. Over time this becomes a beautifully clear record of your progress. Growth can be positive or negative — that's normal.

Year	Age	Opening Balance ($)	Closing Balance ($)	Growth ($)	Notes

What to include

Combine balances across all your funds for a whole-picture view. Growth is Closing minus Opening — it includes contributions, investment returns, fees and insurance premiums. If it looks off, dig into the detail sections earlier in this workbook.

Ten-Year Notes

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SECTION

Annual Super Review

A once-a-year checklist to keep everything current.

Annual Super Review Checklist

Section 13 · A calm yearly ritual

Set aside an hour once a year — perhaps around your birthday, or after the end of financial year. Work through this checklist. Tick each item as you complete it, and write the review date at the top.

Review date	Reviewed with (if anyone)

	Item
	Located all current super statements
	Updated the Super Fund Register (Section 2)
	Checked employer contributions are up to date
	Confirmed my TFN is on file with every fund
	Reviewed my investment option and its risk level
	Reviewed insurance cover — types, amounts, premiums
	Compared this year's total fees to last year
	Checked my binding nomination has not expired
	Updated the Annual Balance Tracker (Section 12)
	Considered whether consolidation is right for me
	Considered whether to make additional contributions
	Logged in to myGov and reviewed my ATO super view
	Booked an appointment with a licensed adviser (if needed)
	Told my partner / family where this workbook is stored
	Filed the workbook back in its safe place

Review Notes

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SECTION

Retirement Readiness Score

A simple self-check — where are you today?

Retirement Readiness Score

Section 14 · A gentle self-assessment

Answer each question as honestly as you can and total your score at the bottom. This is not a test — it's a conversation with yourself. There is no 'pass' or 'fail'. Wherever you land, this workbook helps you take the next step.

Question	Score (circle one)
I know how many super funds I have	0 / 1 / 2 / 3
I know the current balance of each fund	0 / 1 / 2 / 3
I know which investment option I am in	0 / 1 / 2 / 3
I have reviewed my super in the past 12 months	0 / 1 / 2 / 3
I know what insurance I hold inside super	0 / 1 / 2 / 3
I have a valid nominated beneficiary	0 / 1 / 2 / 3
I know roughly what my super fees are each year	0 / 1 / 2 / 3
I have thought about the age I'd like to retire	0 / 1 / 2 / 3
I have a rough idea how much I'll need each year	0 / 1 / 2 / 3
I have someone I can ask questions of about super	0 / 1 / 2 / 3

Total (out of 30)	Reviewed on

How to read your score

0–10 — Getting started. Focus on Sections 1 and 2 first. Just gathering your information is a big win.
11–20 — Making progress. You know the basics. Move on to reviewing fees, insurance, and beneficiaries.
21–30 — Well organised. Keep up the annual review, and consider a chat with a licensed adviser for the finer details.

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SECTION

Action Plan

Turn your notes into three or four clear steps for the next 12 months.

Action Plan for the Next 12 Months

Section 15 · A short list beats a long list

Pick no more than five priority actions. Write who is responsible (usually you), when it's due, and a simple 'done' box. Small consistent steps beat grand plans that never happen.

#	Priority Action	Owner	By When	Done
1				
2				
3				
4				
5				
6				
7				

Habit anchor

Choose a day each quarter — the first Sunday of the quarter works well — to spend 15 minutes checking your progress on this action plan. Add it to your calendar now.

Action Plan Notes

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SECTION

Notes

Room to think — several lined pages for anything else on your mind.

Notes

Section 16 · Open space

Use these pages for anything that doesn't fit elsewhere — questions for your adviser, thoughts about retirement, reminders, or small wins worth remembering.

Notes

Notes

Notes

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SECTION

Useful Australian Resources

Where to go for trustworthy, independent information.

Useful Australian Resources

Section 17 · Trusted starting points

These are Australian government and consumer resources. They are free to use and independent of any super fund. This workbook does not endorse any commercial product.

Resource	Where to find it	What it's good for
Australian Taxation Office (ATO)	ato.gov.au — search 'super'	Your super record, lost super, contribution caps, tax.
Moneysmart (ASIC)	moneysmart.gov.au	Plain-English guides, retirement calculators, fee comparison tools.
myGov	my.gov.au	Link to the ATO to see all your super in one online view.
Services Australia	servicesaustralia.gov.au	Age Pension, income tests, retirement services.
AFCA	afca.org.au	Free, independent dispute resolution for financial complaints.

Your super fund contact list

Fund Name	Phone	Website	Login / Member #

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SECTION

About Barry

Meet the author.

About Barry

The person behind the workbook

Barry is a Gen X Australian who spent years feeling quietly overwhelmed by his own superannuation — and eventually decided to do something about it.

After sorting out his own retirement paperwork, he started sharing his simple tracking pages with friends who were in the same boat. The pages became folders. The folders became this workbook.

Barry writes in plain English, avoids jargon on principle, and believes that most Australians can feel more confident about retirement if they simply have somewhere calm and clear to write things down.

He is not a licensed financial adviser, and none of the material in this workbook constitutes personal financial advice. Barry's role is that of a friendly guide — a bloke who's been through the paperwork himself.

A message from Barry

"If this workbook helps you spend one calm hour making sense of your super, I've done my job. Take it gently, be honest with yourself on the pages, and remember there's no rush."

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SECTION

About Retirement GenX Tools

The publisher, and why it exists.

About Retirement GenX Tools

Practical tools for the generation approaching retirement

Retirement GenX Tools is an Australian publishing project focused on one thing: producing simple, calm, well-designed workbooks for Australians in their fifties and sixties.

We believe that clear paperwork changes behaviour. Most retirement books are aimed at either finance professionals or complete beginners. There's a big group of thoughtful adults in the middle who don't want jargon or hype — they just want somewhere sensible to record what they have and think about what's next.

Every RGX publication follows the same principles:

• Plain English, always.
• Never any personal financial advice.
• Australian resources and Australian language.
• Generous space to write in.
• A design that feels calm, not corporate.

Get in touch

Website: retirementgenxtools.com
For workbook updates, new titles in the RGX series, and reader tips.

Version notes

This is Version 1.0 of publication RGX-002. Later editions may include new sections and refinements based on reader feedback. Suggestions are always welcome via our website.

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Retirement GenX Tools

Practical workbooks and worksheets for Australians preparing for retirement. Plain English. No jargon. No advice. Just clear tools to help you get organised.

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