



Australian Government  
Australian Taxation Office

# YourSuper comparison tool

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The YourSuper comparison tool will help you compare MySuper products and choose a super fund that meets your needs. It was introduced on 1 July 2021 and updated to include investment performance data on 31 August 2021.

## What this tool does

The YourSuper comparison tool:

- displays a table of MySuper products ranked by fees and net returns (updated quarterly)
- allows you to select and compare in more detail up to four MySuper products at a time
- links you to a super fund's website when you select a MySuper product from the table
- can show your current super accounts alongside other MySuper products – if you access the personalised version through myGov
- provides links to help you consolidate your super accounts.

The information displayed in the comparison tool is collated and supplied by the Australian Prudential Regulation Authority (APRA).

APRA has assessed the annual performance of each MySuper product. The investment performance column provides one of the following results for each fund:

- **Performing** –The product has met or exceeded the performance test benchmark.
- **Underperforming** –The product has not met the performance test benchmark.
- **Not assessed** - the product had less than 5 years of performance history and has not been rated by APRA.

# Using the YourSuper comparison tool

## Personalised version

To access a personalised version of the tool which allows you to view and compare your existing MySuper products:

- log in to ATO online services through [myGov](https://my.gov.au/) (<https://my.gov.au/>).
- go to the **Super** drop-down menu and select **Information**, then select **YourSuper comparison**.

## Non-personalised version

To access a non-personalised version of the YourSuper comparison tool without logging into myGov, click on the button below.

**YourSuper comparison tool (/YourSuper-Comparison-Tool/)**

The ATO is not a financial adviser. You should consider seeking independent legal, financial, taxation or other advice to check how the website information relates to your unique circumstances.

### See also:

- [Financial advice](https://moneysmart.gov.au/financial-advice/) (<https://moneysmart.gov.au/financial-advice/>). – Moneysmart

## Changing super balance or age

The non-personalised version of the YourSuper comparison tool includes a default super balance of \$50,000. You can edit this value and add your age by clicking the **Filter** button. This adjusts the results to show you relevant product options and fees.

## Comparing shortlisted funds

You can select up to four super products at a time to shortlist and compare in more detail. Once you click the **Compare** button you will be able to view:

- Investment performance
- Past 7 year net return

- Past 5 year net return
- Past 3 year net return
- Total annual fee
- Investment strategy
- Restricted fund

**Product details** will take you to the fund website for further information specific to that super product. You can 'pin' up to six MySuper products to the top of the results list by using the **Find MySuper product** search. The returned results will only be MySuper products.

## MySuper products

MySuper products are basic superannuation accounts without unnecessary features and fees. The YourSuper comparison tool can compare MySuper products based on only a few key differences.

If you can't find your current account type within the MySuper products list, your account may not be a MySuper product. To find out if your account is a MySuper product, contact your super fund.

If your current super fund is not shown in the tool, this may be because it does not have any MySuper products.

## Making a super choice

Most people are entitled to choose the super fund that their employer will pay their super contributions into. Choosing your own existing super fund means that:

- you're not unintentionally opening additional super fund accounts
- you can choose a fund that's right for you.

When choosing a super fund, you may consider factors including:

- performance
- fees
- insurance
- investment options and services.

You may wish to speak with a financial adviser.

The YourSuper comparison tool can provide further information about different MySuper products which may suit you, based on the details you provide. To view all super products available from a fund, visit that fund's website.

Once you have used the YourSuper comparison tool you may wish to:

- contact the super fund to open an account, or discuss insurance or other features
- access [myGov](https://my.gov.au/) (<https://my.gov.au/>) to consolidate multiple existing super accounts
- notify your employer of your chosen fund using the [Superannuation standard choice form](#) ([/forms/Superannuation-\(super\)-standard-choice-form/](/forms/Superannuation-(super)-standard-choice-form/)).

### See also:

- [Employees](/individuals/super/getting-your-super-started/employees/) (</individuals/super/getting-your-super-started/employees/>). – superannuation basics
- [Choosing a super fund](https://moneysmart.gov.au/how-super-works/choosing-a-super-fund?anchor=mainContent#mainContent) (<https://moneysmart.gov.au/how-super-works/choosing-a-super-fund?anchor=mainContent#mainContent>). – Moneysmart

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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.

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