



March 2026

Women and Super

Presented by Caroline Melocco
and Emma McCosh



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The background of the slide is a teal color with a pattern of colorful speech bubbles in shades of red, yellow, pink, and white. Each bubble contains a dark blue question mark. A large, diagonal blue shape is overlaid on the left side of the slide, partially obscuring the text.

Let's Chat

Many Women struggle with superannuation.
What do you think the struggles are?

Trash talk

Money sentences that belong in the bin

I don't need to know about money, my partner takes care of all that stuff



If you just work hard you'll get ahead.



There's no point in doing a will unless you're old or have lots of money



I wasn't born with much money so, I'll never be rich



Money doesn't buy happiness



You don't really have to worry about super until you're older or retiring soon



What is superannuation (super)?

Super is a trust for retirement savings.

Your employer pays into it but you can add extra if you want to.



Super is your money



Insurance – look after yourself & your loved ones



Choose how to invest & watch it grow



Beneficiary nomination – decide who gets your money

ASFA retirement standards

Budgets for various households and living standards for those aged 65-84 (p.a.)



Comfortable lifestyle



\$77,375
Couple



\$54,840
Single

Modest lifestyle



\$51,299
Couple



\$35,503
Single

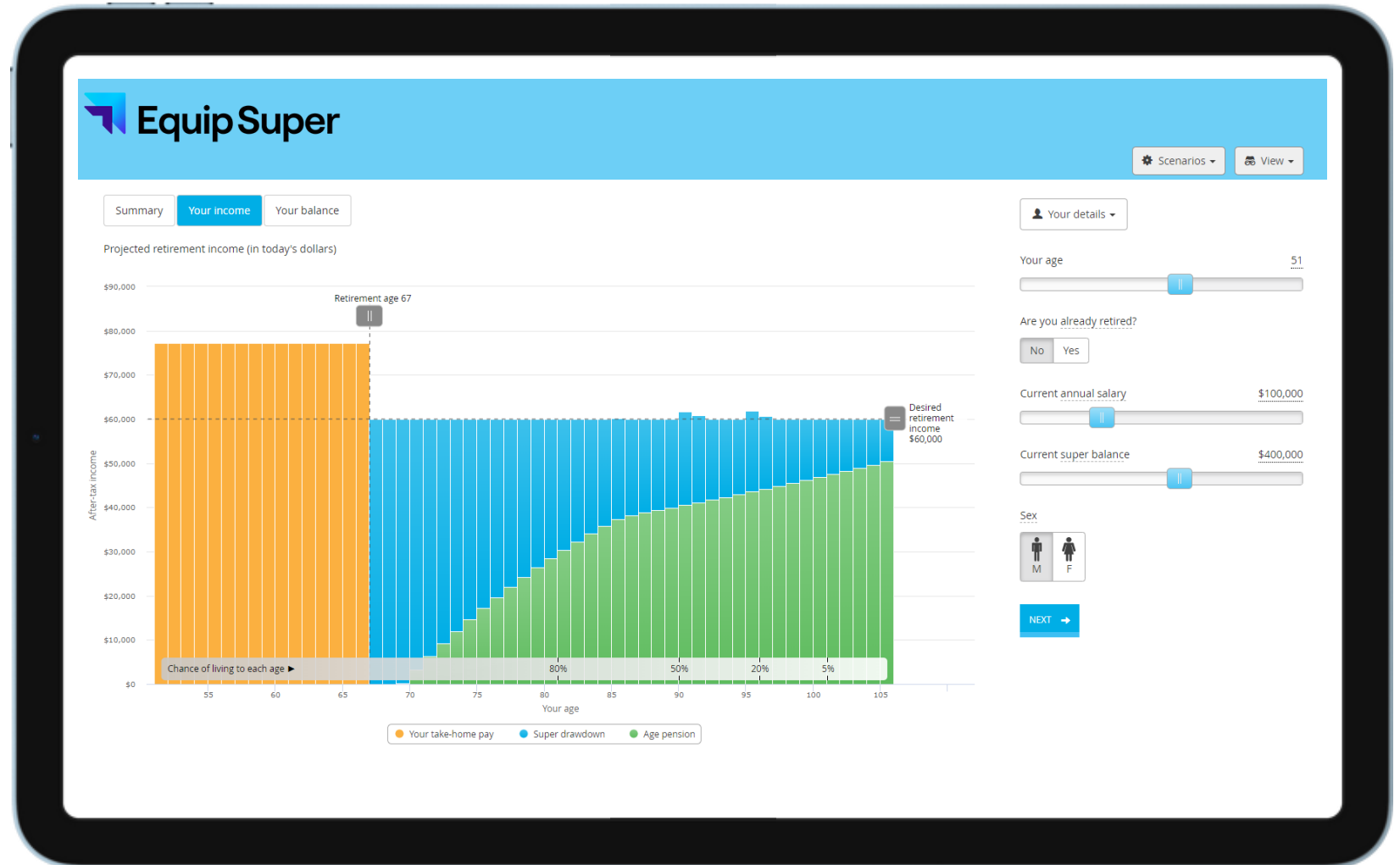
ASFA retirement living standard research – December quarter 2025, to be used as a guide only. Visit superannuation.asn.au/resources/retirement-standard for more information

Note: Figures are per annum. The figures in each case assume that the retiree(s) own their own home and relate to expenditure by the household. This can be greater than household income after income tax where there is a drawdown on capital over the period of retirement.

Will you get there?

Illustration only – Retirement Calculator*:

www.equipsuper.com.au



* The Simulator has been prepared by Mercer Financial Advice (Australia) Pty Ltd (MFAAPL) ABN 76 153 168 293.

Women and super



The Super “standard”



The super system is generally built for people who are continuously employed full time, receiving regular pay rises



01

Starts work



02

Stays in workforces throughout life



03

Retires once eligible for Age Pension

The Women's "standard"



A typical woman earns less, lives longer and has an interrupted work history.



01

Starts work



02

Career breaks,
no super
contributions



03

Continues
working, inc. part-
time for a while



04

Retires early;
contributions
cease, starts
spending super

Source: Valuing Females in Retirement Report, November 2012, Rice Warner.

Average super balances

Average balances
June 2023

Age bracket	Average balance males	Average balance females
30-34	\$55,690	\$46,586
45-49	\$193,501	\$147,146
55-59	\$319,743	\$242,945

Source: Association of Super Funds of Australia Limited (ASFA) October 2025, 'An update on superannuation account balances'

Let's Chat

Do you know your super balance?

Facts and stats about women and super

47.9%¹

Of the workforce are women

25.1%³

The superannuation gender gap on median balances for 60-64 year olds, with women retiring with less super than men

34%³

of older single retired women live in poverty and experience financial insecurity in retirement



4 years²

On average, women live longer than men

Only get 1/3²

of government tax concessions on super

Almost twice²

as many women spend more than five hours a day on unpaid care than men

1) Source: Gender equality workplace statistics at a glance 2022, February 2022 wgea.gov.au/publications/gender-equality-workplace-statistics-at-a-glance-2022#workforce-participation

2) Source: Women In Super – The Facts about Women and Super: www.womeninsuper.com.au/what-we-do/policy/facts-about-women-and-super

3) https://www.wgea.gov.au/sites/default/files/documents/Australia%27s%20Gender%20Equality%20Scorecard%202023-24_V10.pdf

Key factors behind the gender super gap

11.5%²

Gender pay gap for full-time workers

Female graduates¹

starting salaries are 12.4% lower, with only a slight improvement at three years post-graduation at 11.1% less



A 30 year old that took out \$20,000 in covid would be \$83,699 worse off in retirement³

Good News – can recontribute any amounts taken up to \$20k until 30th June 2030 – won't affect caps – but can't claim a deduction

Current 12%

SG doesn't allow most women to accrue enough savings for a comfortable retirement

Approximately

500,000¹

people emptied their super under Covid 19 provisions for early release

1) Source: Women In Super – The Facts about Women and Super: www.womeninsuper.com.au/what-we-do/policy/facts-about-women-and-super

2) <https://www.wgea.gov.au/data-statistics/ABS-gender-pay-gap-data> August 2025

3) [Nicola Field](http://www.canstar.com.au/superannuation/risks-access-super-early/), 23 June 2020, 'The long-term cost of taking \$20,000 out of your super fund', www.canstar.com.au/superannuation/risks-access-super-early/

Menopause

- Not just a women's issue, forcing women to retire early affecting families, workplace and society.
- Many women consider career breaks or retiring early when their work is affected by menopausal symptoms such as hot flushes, sweats, sleep disturbance and mental health issues.
- One in 4 women aged 45-64 report that symptoms attributed to menopause make it hard to do daily activities*
- A woman who is 51 (on average wages for age), and who leaves the workforce for a period of two years, would have around \$30,000 less superannuation at retirement (assumed retirement age of 67)

Source: AMS_Menopause_and_the_workplace.pdf

One in three women financially worse off due to menopause | Money magazine

<https://www.superannuation.asn.au/media-release/menopause-costs-womens-retirement-outcomes/>

* <https://www.pmc.gov.au/news/2025-status-women-report-card>

20 minutes
is all it takes to equip
yourself today, so
you're ready for
tomorrow.



Why men have more super than women



Four big ideas



Consolidate your super



Stash some extra cash



Kick your investments into gear



Stretch out a safety net via insurance and beneficiary nominations

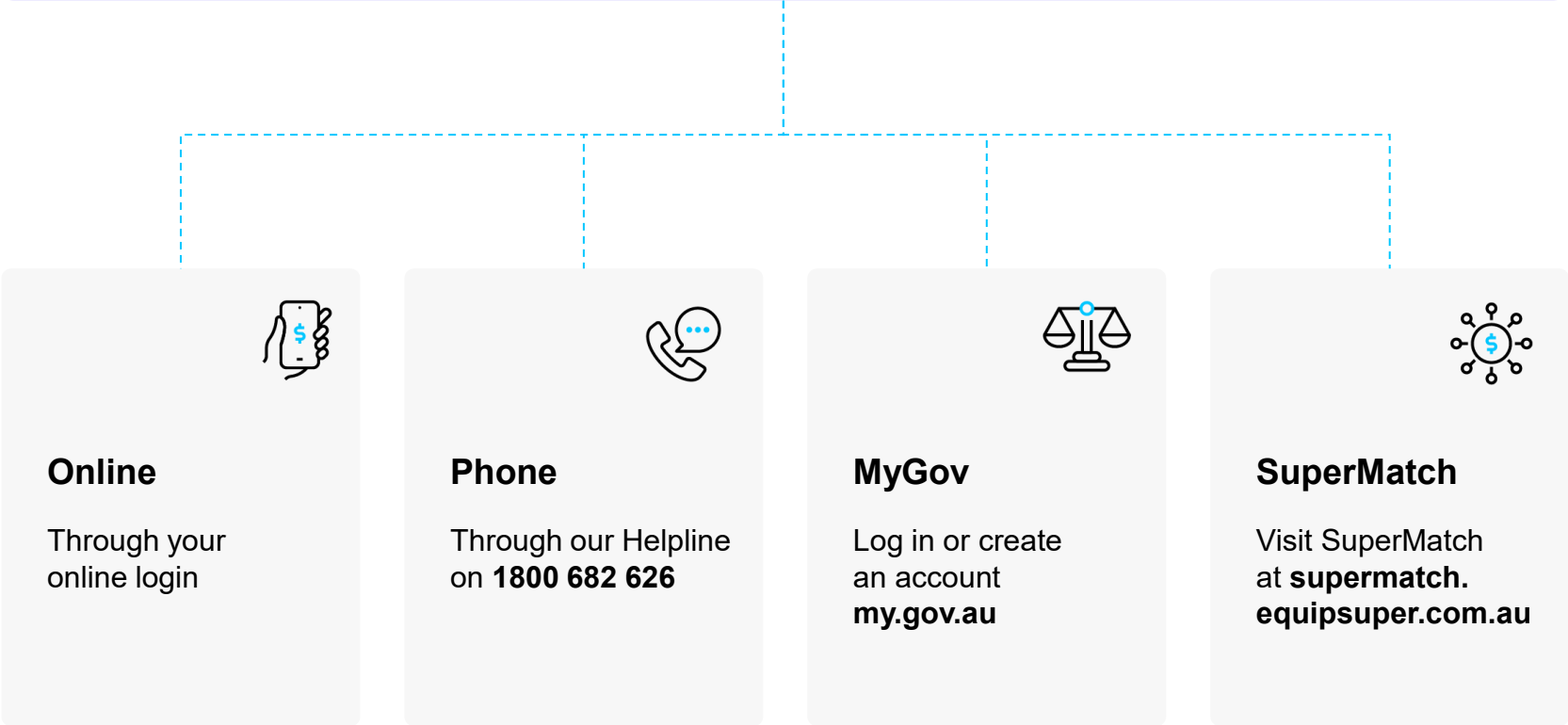
Consolidation

How to consolidate



Our Relationship Managers can help you perform a search to locate your super accounts.

Consolidating your super is easier than you think.



Contributing to your super



Be aware of your super contribution limits

Before-tax
contributions
(concessional)



\$30,000 p.a.*

*Carry forward rule may apply.

After-tax
contributions
(non-concessional)



Age <75
\$120,000 p.a.^

^Bring-forward rule may apply.

No further non-concessional contributions can be accepted where your total superannuation balance is over \$1.9 million (FY2024-25).

Tax benefit with super

Taxable income	Marginal tax rate (MTR)	Effective tax rate on super	Tax benefit
Up to \$18,200	0%	0%	Nil
\$18,201 to \$45,000*	18%	15%	3%*
\$45,001 to \$135,000	32%	15%	17%
\$135,001 to \$190,000	39%	15%	24%
\$190,001 to \$250,000	47%	15%	32%
Above \$250,000^	47%	30%	17%

MTR includes 2% Medicare levy

*If you earn up to \$37,000 a year, you may be eligible to receive a low income super tax offset (LISTO) payment of up to \$500 that should increase your tax benefit.

^Under the Division 293 tax rules, if your income and concessional contributions total more than \$250,000 in a financial year, you may have to pay an additional 15% tax on some or all of your super contributions. Division 293 tax is imposed on top of the normal 15% contributions tax paid on concessional contributions.

Making your money work harder, through super

Sarah



Salary sacrifice

Sarah (30) earns \$100,000 per annum and has decided to salary sacrifice some of her pay into her super account.

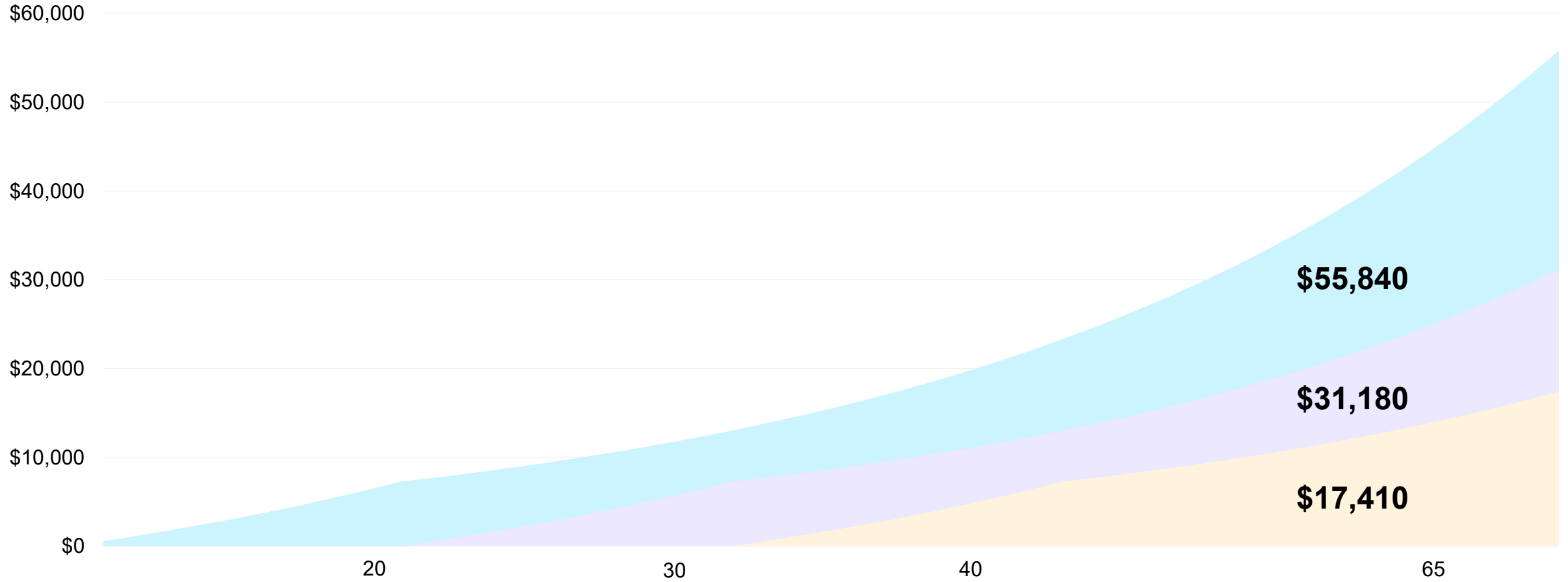
Contribute	\$100 per week (\$5,200 p.a.)
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Tax rate	32%* vs 15%
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Saving	17% or \$884 in tax
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*Tax rate 30% plus 2.0% Medicare levy. | Salary sacrifice contributions are preserved until a condition of release has been met.

The earlier you can start, the better



Source: Equip | Assumes \$10 per week for 10 years commencing at ages 20, 30 and 40 compounding annually at 6% net of fees and taxes to age 65.

'Carry-forward' concessional contributions

Financial year	2020-21	2021-22	2022-23	2023-24	2024-25
Annual contribution cap	\$25,000	\$27,500	\$27,500	\$27,500	\$30,000
Contributions made	\$10,000	\$10,000	\$10,000	\$12,000	\$12,000
Unused cap amount	\$15,000	\$17,500	\$17,500	\$15,500	\$18,000
Maximum cap available	\$15,000	\$32,500	\$50,000	\$65,500	\$83,500

Assumptions

1. No indexing of the current annual concessional contributions cap
2. Total super balance is below \$500,000 at the 30 June immediately prior to using carry forward contributions
3. Unused cap amounts accrued in the relevant financial years are not used until 2025-2026

Note: Amounts carried forward that have not been used after five years will expire

Growing a partner's super account

Spouse Contribution Tax Offset

If spouse earns < \$40,000

Partner can make spouse contribution to account

The partner can then claim a tax rebate on this amount

Can save up to \$540 in tax (maximum allowable offset – 18% of \$3,000)

Tax offset gradually reduces for income above \$37,000 and completely phases out at income above \$40,000

More information including eligibility at [Spouse contributions ATO](#)

Source: www.ato.gov.au

Contribution Splitting

Contribution splitting enables you to increase your spouse's super by giving them some of your super.

Your spouse must be under age of 65 and not yet retired

Can split concessional contributions (ie before tax) received in a financial year with your spouse.

More information including eligibility at [Contribution Splitting ATO](#)

Super Co-contribution

This is generally good for low income earners (part timers, teenage kids, grandkids)

Not eligible if income over \$62,488 (2025/2026 fin year)

Maximum \$500 available for income up to \$47,488













You must make an after tax contribution to your fund - \$1,000 will entitle you to the full \$500 depending on income thresholds and eligibility.

More information including eligibility at [Government Co-contribution scheme](#)

Investing your super



Equip Super investment options

Risk band	1	2	3	4	5	6	7
Risk label	Very low	Low	Low to medium	Medium	Medium to high	High	Very high
Estimated number of negative annual returns over any 20 year period	Less than 0.5	0.5 to less than 1	1 to less than 2	2 to less than 3	3 to less than 4	4 to less than 6	6 or greater
Equip Super investment options	 <p>Cash 0 100</p>		 <p>Capital Stable 35 65</p>	 <p>Diversified Fixed Interest 0 100</p>	 <p>Balanced 52 48</p>  <p>Balanced Growth 70 30</p>  <p>Future Focus 70 30</p>  <p>MySuper 70 30</p>	 <p>Growth 82 18</p>  <p>Growth Plus 93 7</p>  <p>Indexed Diversified 70 30</p>  <p>Australian Shares 100 0</p>  <p>Overseas Shares 100 0</p>	

 Sector Specific Options
  Growth Assets
  Defensive Assets

Diversified option returns

% p.a. to 31st January 2026

Investment option	10 Years (% p.a.)	5 years (% p.a.)	3 years (% p.a.)	1 year (% p.a.)	FYTD (%)
Growth Plus	10.70	9.86	12.22	9.63	7.50
Growth	9.45	8.97	11.20	9.30	6.96
Balanced Growth	8.25	7.75	9.65	8.23	5.93
Balanced	6.49	6.27	8.17	7.38	5.02
Capital Stable	4.56	4.29	6.16	6.42	3.72
Future Focus		5.74	6.35	7.30	5.54
Index Diversified				7.31	5.40
MySuper	7.99	7.73	9.61	8.21	5.90

Past performance is not a reliable indication of future performance. Returns for periods greater than one year are average annualised returns.

Monthly updates can be found at equisuper.com.au/your-investments/investment-returns

Effective 1 July 2023, The Conservative option has been renamed Capital Stable, the Index Diversified Option commenced, and the Future Focus option was first made available to Equip members.

Look after your loved ones



Insurance cover through super

Type of cover	When is it payable?	How is it paid?	Maximum amount payable
Death or life	After your death ¹	Lump sum or income stream (pension) ²	Unlimited
Total and permanent disablement (TPD)	If an illness or injury leaves you permanently disabled to the extent that you're unlikely to resume work in ANY occupation for which you're suited by training, education or experience ³	Lump sum	\$3,000,000
Income Protection (IP)	For a specified period if you can't work due to a temporary disability or illness	Income stream (monthly benefit)	75% of income (up to \$30,000 per month) (85% if adding super)

1. Payable to your dependants (e.g. spouse/partner or children) or your legal personal representative (e.g. executor of your Estate)
2. Independent adult children cannot receive a pension
3. Refer to the relevant Product Disclosure Statement for full definition

Myth

Super is automatically included in your Estate and distributed in accordance with your Will



Types of beneficiary nominations



Non-binding nomination

Fund trustee ultimately decides to whom and in what proportion your benefit will be paid

Binding nomination

Equip Super is legally bound to follow your instructions, if valid

Valid for 3 years and must be renewed to remain binding

Must be witnessed by two adults*

Nominations can only be made to

Spouse or de facto

(including same-sex partners)

Children

(of any age – natural, adopted, step, children from your spouse)

Person who is financially dependent on you

Person who is in an interdependency relationship with you

Estate

(i.e., Legal Personal Representative)

*Two adult witnesses cannot be the nominated beneficiaries

Life, inspired by you.

MetLife 360Health



Virtual Care



MetLife 360Health



360Health Menopause Support- Customer Journey



Book a Menopause Support consult



Speak with a women’s health nurse

A women's Health Nurse will contact you to help you better understand your symptoms, provide guidance as needed, and gain insight into what resources you may need to assist in managing your symptoms.



Resources and connections

Appropriate resources will be shared with you to help educate and provide support with a focus on holistic care. You may be guided into other 360Health services to support with symptom management and holistic care.



Follow-up

The nurse will check in with you after several weeks and follow up again after two months once you have completed any referred support. Additional support and resources will be provided as needed.



Life, inspired by you.



Equip Super code
EQUIP

The Equip Super logo, which depicts a hand holding a mobile phone with a speech bubble above it.

Further Information and Support Services



inTouch Multicultural Centre Against Family Violence

Call **1800 755 988** to speak to support staff, or email

intake@intouch.org.au

Open 9:00am – 5:00pm

Monday – Friday

www.intouch.org.au



Safe Steps

Call **1800 015 188** for crisis support, information and accommodation

Open 24 hours a day, 7 days a week

www.safesteps.org.au



1800RESPECT

Call **1800 737 732** for domestic, family and sexual violence counselling, information and support. Live online chat available.

www.1800respect.org.au



The Orange Door

Find help for family violence near you.

www.orangedoor.vic.gov.au



Red Cross

Emergency Relief for Temporary Visa Holders payment information

www.redcross.org.au/migration/emergency-relief

What can men do to help achieve equality?

- When women speak about their challenges, believe them. Research from [UN Women](#) highlights that many cases of workplace discrimination and harassment go unreported due to fear of dismissal or retaliation. Being a supportive listener can encourage more women to come forward and advocate for change.
- Silence enables discrimination. If you witness sexist behaviour or policies, use your voice to challenge them.
- Encouraging women in your team to speak up in meetings and put themselves forward for leadership opportunities
- Ensuring women have equal access to training, promotions, and professional development opportunities
- Representation matters. Women must be included in decision-making at all levels.



Aiming for economic freedom

FW°

**15 reasons
why financial
independence
is crucial for a
woman in her 50s.**

(and at every age, tbh)



SECURITY AND SELF-SUFFICIENCY

- 1** Freedom from financial dependence on a partner, employer, or family.
- 2** Ability to leave unhealthy or abusive relationships.
- 3** Confidence in handling life's curveballs.

Career and control



- 4** POWER TO RETIRE ON YOUR TERMS.



- 5** FLEXIBILITY TO REINVENT YOURSELF.



- 6** NO PRESSURE TO STAY IN UNFULFILLING WORK.

Source Future Women and ABS Estimating Homelessness: Census 2021
(2) [Post](#) | [Feed](#) | [LinkedIn](#)

Aiming for economic freedom...cont

Emotional wellbeing



10 BOOSTS SELF-WORTH AND PRIDE.



11 LESS STRESS AND ANXIETY ABOUT MONEY.



12 MAKE DECISIONS FREE FROM FEAR.

LEADERSHIP AND LEGACY

13 Be an empowering example for younger women.

14 Give back or support causes you care about.

15 Set your loved ones up for financial success.



RETIREMENT AND LIFESTYLE

7 Peace of mind knowing your future is funded.

8 Freedom to travel, move, or downsize by choice.

9 Not relying on your kids – or anyone else – for support.

Source Future Women and ABS Estimating Homelessness: Census 2021

[\(2\) Post](#) | [Feed](#) | [LinkedIn](#)

Super health check

Tick these boxes as you work through your super health check

- | | |
|--|--|
| <input type="checkbox"/> I know my superannuation balance. | <input type="checkbox"/> I have reviewed if my investment option(s) is/are right for me and adjusted accordingly. |
| <input type="checkbox"/> I have reviewed all of my super accounts. | <input type="checkbox"/> I have considered making additional contributions and it is right for me. |
| <input type="checkbox"/> I have logged into my account online and updated my personal details. | <input type="checkbox"/> I have used the Equip retirement calculator. |
| <input type="checkbox"/> I have nominated a binding beneficiary. | <input type="checkbox"/> I have goals for my retirement (when I want to retire and how much I will need to retire). |
| <input type="checkbox"/> I have reviewed my insurances within super and adjusted accordingly. | <input type="checkbox"/> I am confident that I am on-track to reach my goals (a financial planner may be required to help you develop a plan to reach your goals). |



If you have ticked all these boxes, congratulations!

You are well ahead of the pack and setting yourself up to have a financially comfortable retirement. Make sure you review this checklist every couple of years or if your lifestyle changes significantly.

If you need help with any of the topics on this list or want to look at other ways to super-charge your retirement savings, please contact our Member Services team or check out the information on our website at equisuper.com.au

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Let's Chat

What's one action you'll commit to taking after this session?



Thank you



1800 682 626



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