

Episode 5: Nominate a beneficiary

Let's be honest — no one really wants to think about what will happen to their money if they're not around. But giving it a little thought now can make a big difference in the future, especially for the people you care about.

A beneficiary is the person or people you choose to receive your super and any insurance benefit if you pass away. It's your chance to make sure your money goes exactly where you want it to.

Without a valid nomination, your super fund may need to decide what to do with your money — and that process can take time and cause unnecessary stress for your loved ones. Taking a few moments to nominate or update your beneficiary gives everyone clarity and peace of mind.

Even if you think you're too young to bother, remember — life happens. People change jobs, relationships evolve, and families grow. Think of it as part of good financial hygiene, like checking your super balance or updating your budget.

If you've got an ART Super Savings account, it's easy to do in just a few steps:

Log in to your ART account online or in the ART app.

Go to Manage Account or Beneficiaries.

Add, edit, or cancel a binding nomination — you'll just need the date of birth of the person you're nominating.

Set the expiry — choose to renew every three years or make it never expire.

That's it — job done. It's one of those small tasks that's easy to put off, but once you've done it, you can relax knowing you've looked after the people who matter most.

And if things change — you get married, divorced, have children, or restructure your finances — it's easy to log in to the app or Member Online and update your details anytime.