

FINFORCE COLOURING BOOKS · MONEY, MADE SIMPLE · VOLUME 11 OF 11

# Super through life

10 picture-book stories to colour in

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FinForce

# Hello, colour-er!

Grab your pencils, crayons or textas. Every page in this book comes from a FinForce picture-book story, with a short line underneath that a grown-up can read aloud while you colour.

There's no wrong way to colour. Purple dogs are allowed. So are green skies.

Grown-ups: print on A4 at 100% scale. Single-sided is best for markers.

## Inside this book

1. Saving a deposit in super
2. Your own super fund
3. The sole purpose test
4. Borrowing in an SMSF
5. Keeping it at arm's length
6. Who gets your super?
7. A pension that continues
8. Sharing super with your partner
9. Paying for aged care
10. Finding lost super

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# Saving a deposit in super

Meet Jess. She's 29, rents in Brisbane and dreams of her first home.

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# Saving a deposit in super

Voluntary contributions count: up to $15,000 a year and $50,000 in total (as at 29 October 2026). Her employer's compulsory super doesn't.

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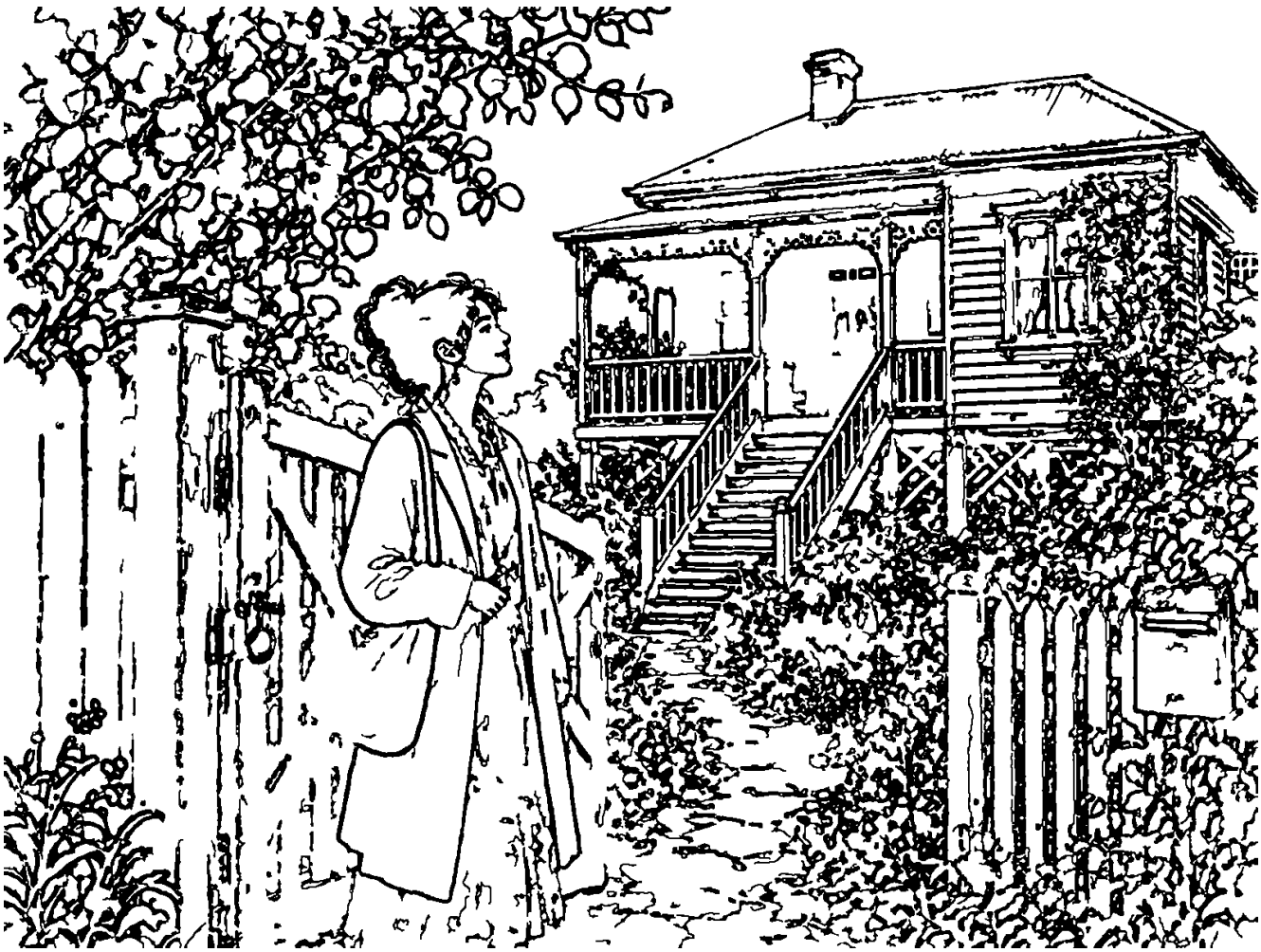

# Saving a deposit in super

Order matters, so Jess checks the steps before she buys.

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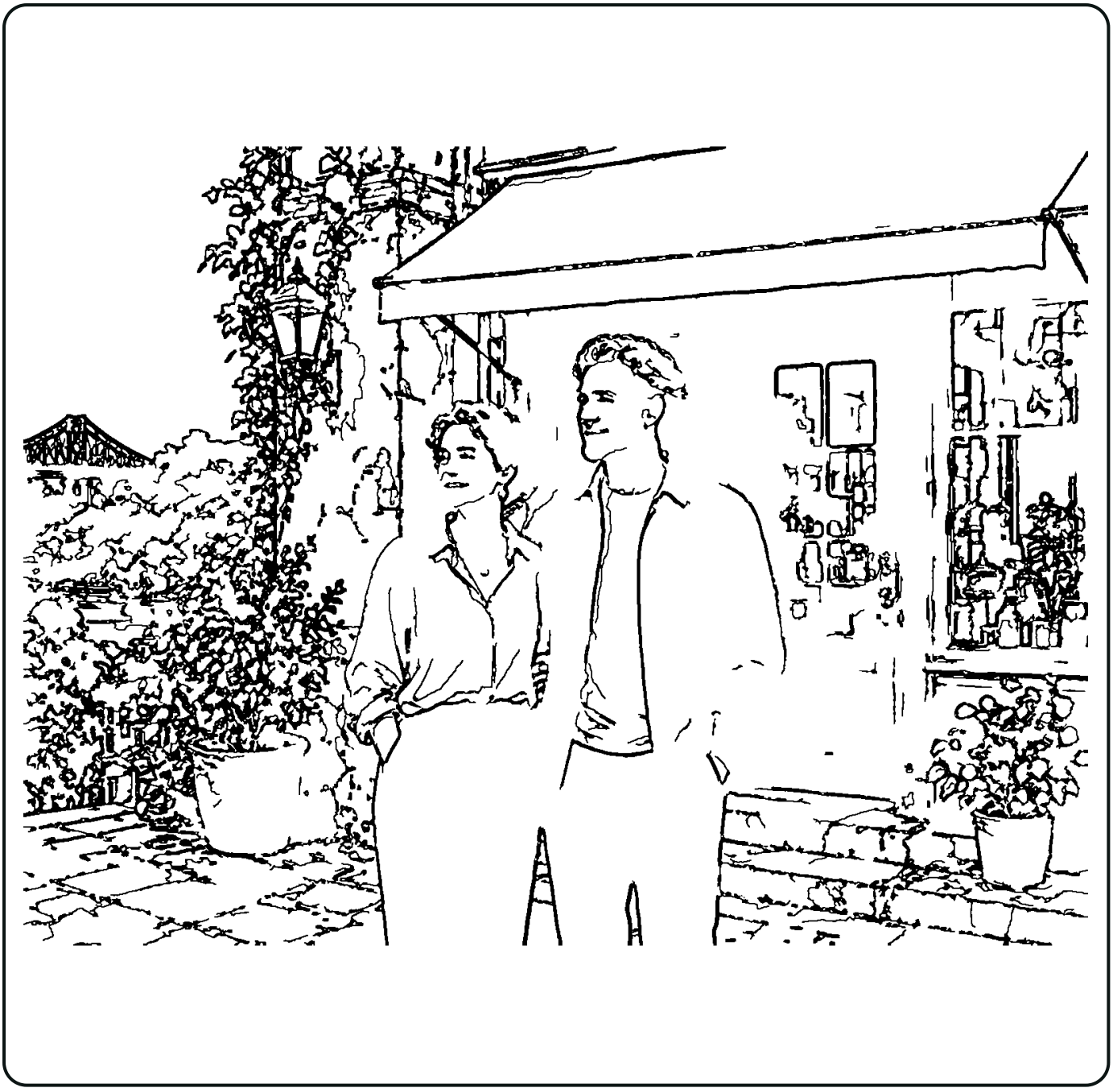

# Your own super fund

Meet Raj and Anna. They're in their fifties and run a small business.

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# Your own super fund

Every member is usually a trustee, so they make the decisions and carry the responsibility.

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# Your own super fund

Raj and Anna compare the time, cost and control before deciding.

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# The sole purpose test

Meet Greg. He has an SMSF and loves wine.

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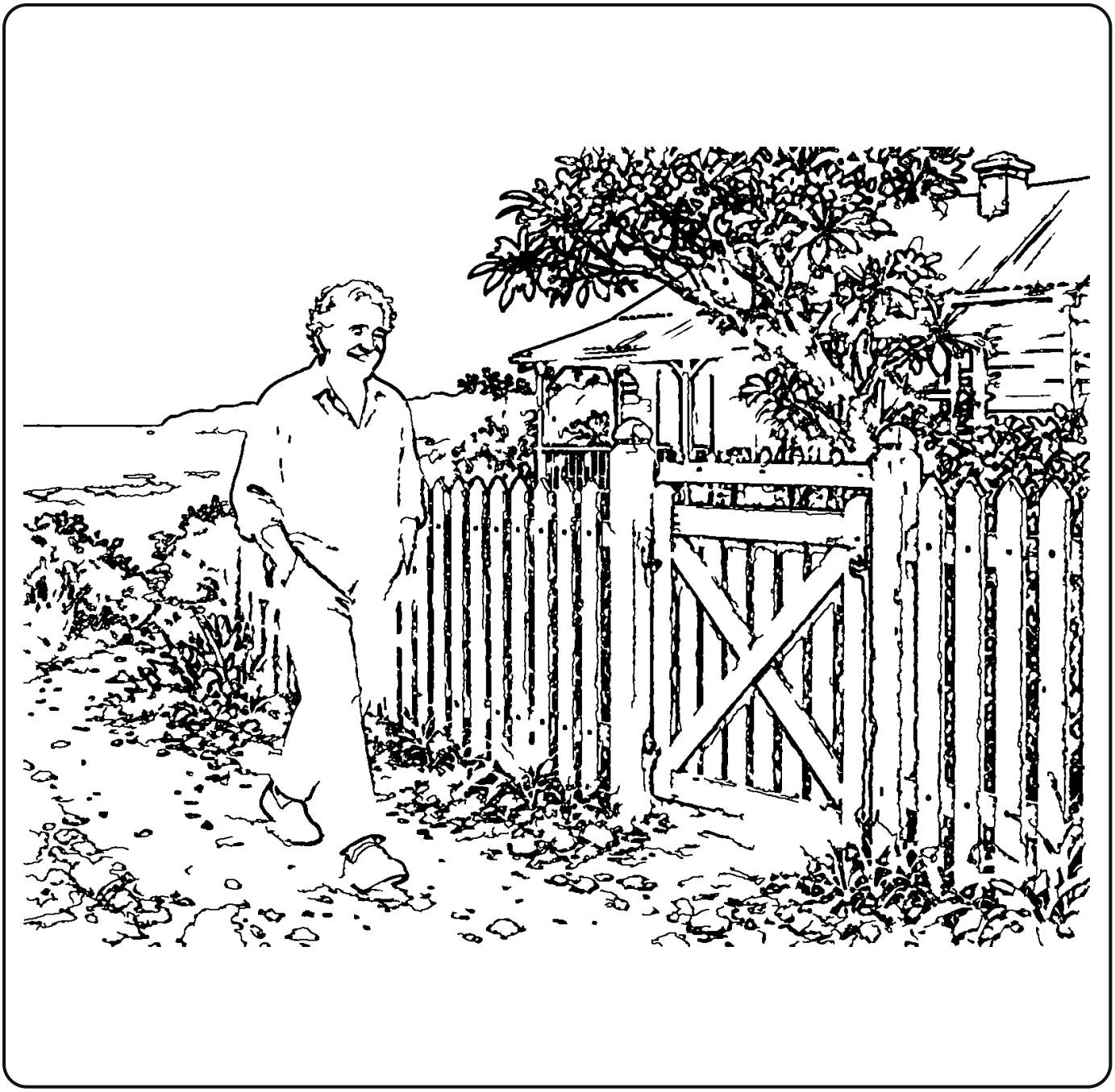

# The sole purpose test

So Greg can't drink wine the fund buys, or holiday in a house it owns.

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# The sole purpose test

Greg keeps his hobbies personal and his fund for later life.

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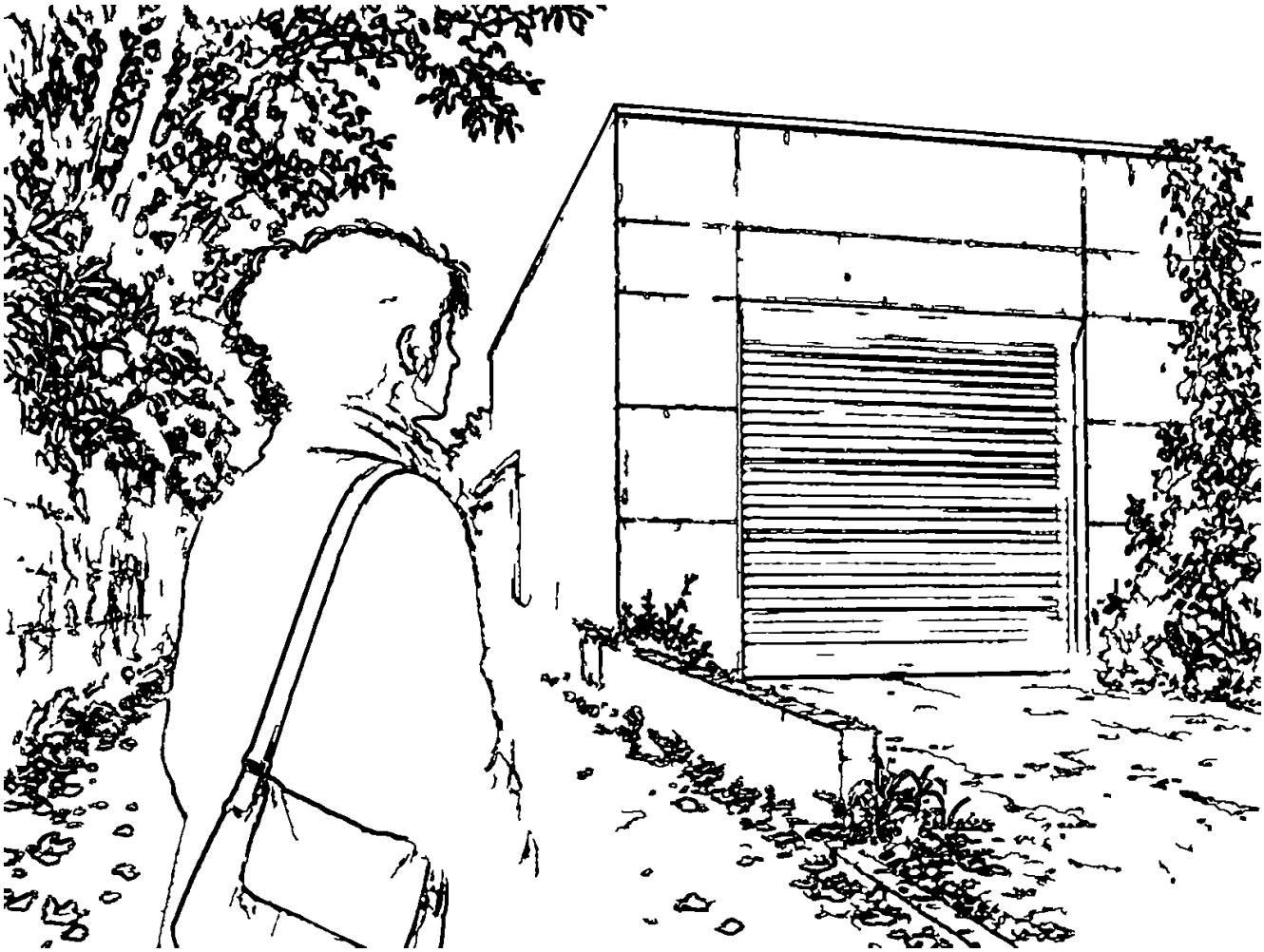

# Borrowing in an SMSF

Meet Lena. Her SMSF wants to buy a small warehouse.

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# Borrowing in an SMSF

The property is held in a separate holding trust until the loan is paid off.

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# Borrowing in an SMSF

Lena checks cash flow, costs and rules with an adviser before signing.

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# Keeping it at arm's length

Meet Sam. His SMSF owns his business premises.

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# Keeping it at arm's length

In general, an SMSF can't buy assets from related parties, with some exceptions like business real property.

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# Keeping it at arm's length

Sam gets a market valuation and pays rent on time, every time.

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# Who gets your super?

Meet Carol. She's 67, widowed, with two adult children.

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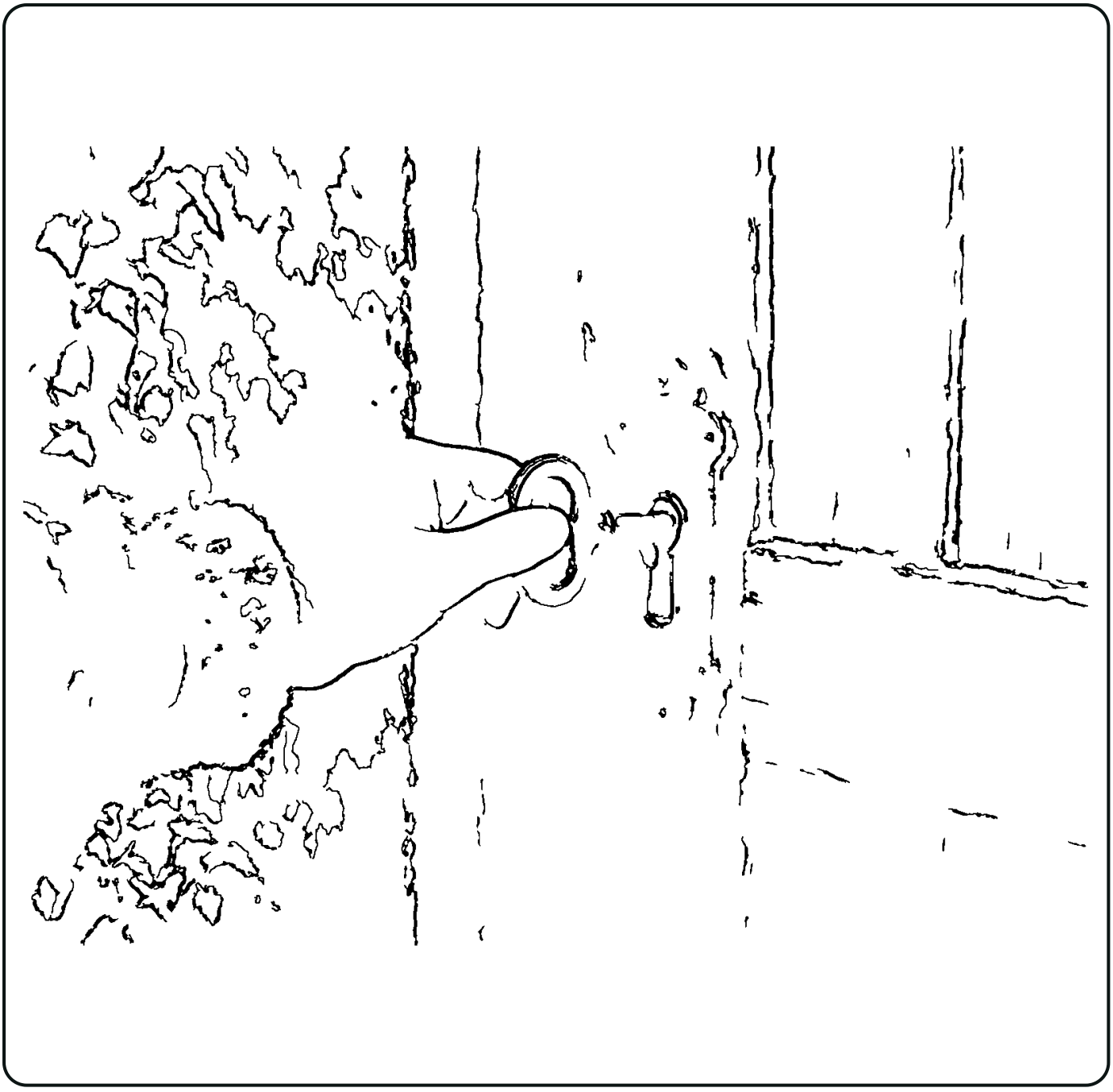

# Who gets your super?

A binding nomination tells the fund who to pay, if it's valid.

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# Who gets your super?

Carol checks her nomination with her fund and her adviser.

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# A pension that continues

Meet Bill and June. Both are retired and draw a super pension.

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# A pension that continues

If Bill dies, his pension can keep paying to June automatically.

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# A pension that continues

Bill and June review it whenever life changes.

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# Sharing super with your partner

Meet Nick and Leah. Leah took years off to raise their kids.

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# Sharing super with your partner

Many funds let Nick split up to 85% of last year's before-tax contributions to Leah.

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# Sharing super with your partner

They ask their fund how to apply after the year ends.

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# Paying for aged care

Meet Margaret. She's 86 and moving into an aged care home.

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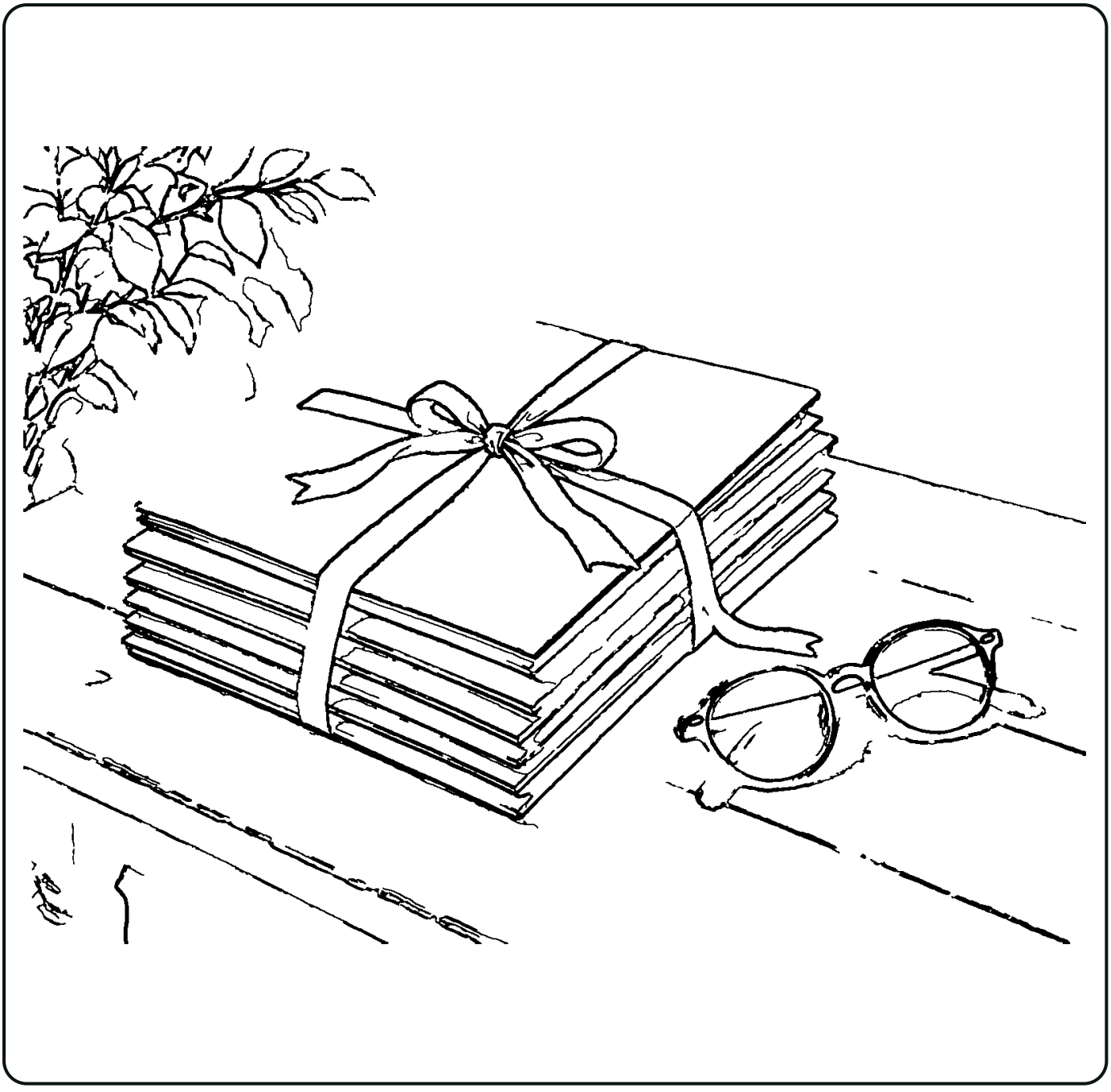

# Paying for aged care

Then Services Australia assesses her income and assets to work out fees.

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# Paying for aged care

Her family gets advice early, so decisions aren't rushed.

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# Finding lost super

Meet Dan. He's had six jobs in fifteen years.

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# Finding lost super

On myGov, with the ATO linked, he can see every account the ATO knows about.

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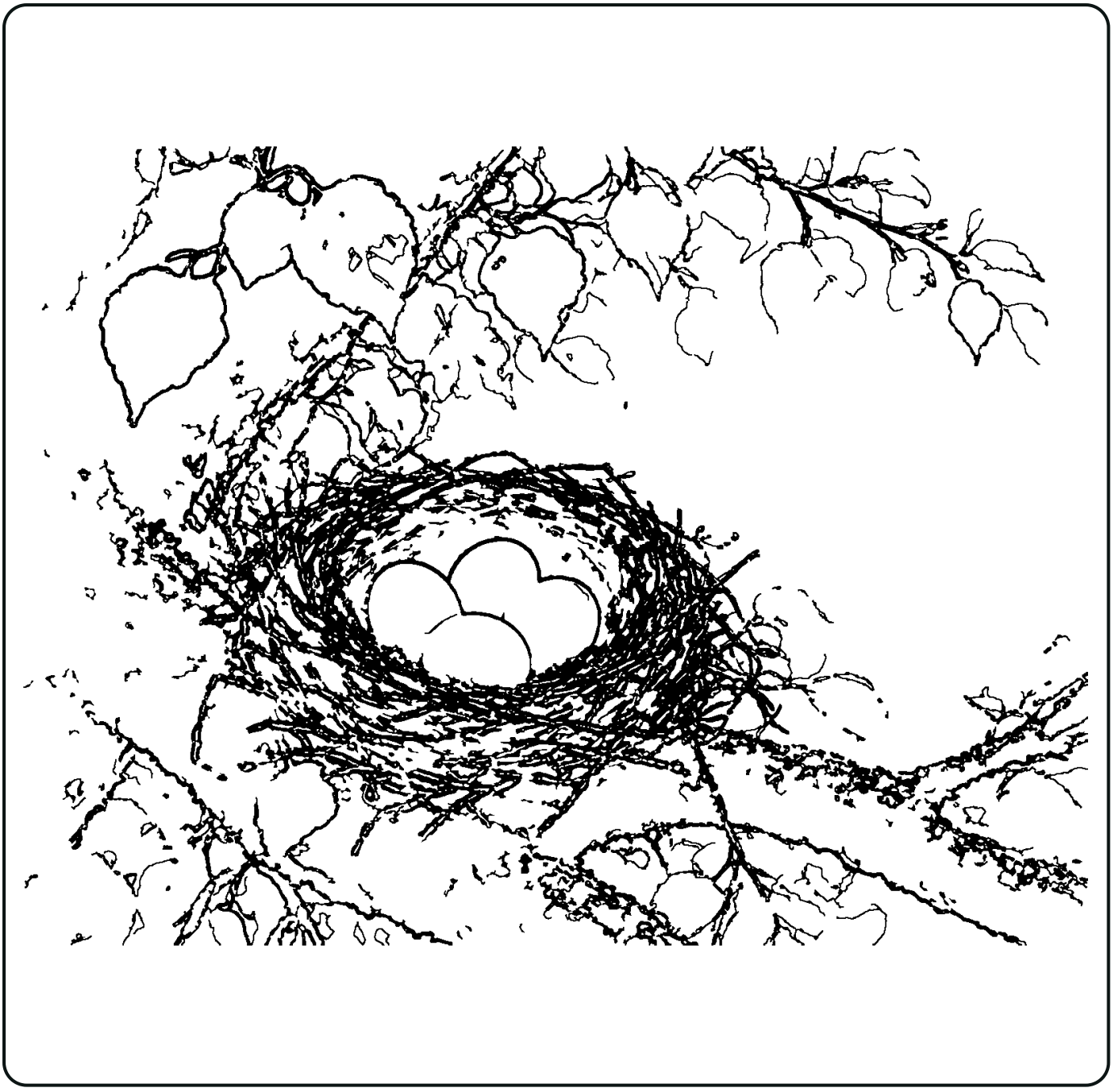

# Finding lost super

Dan tidies things up, one fund that suits him.

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