



Media Release.

Over \$42.4 billion in potential retirement savings for Australians

Australians should find their lost superannuation today to help secure their long term financial future



For further Information

Georgina Thompson
0415 634 193
georgina.thompson@mapandpage.com.au

Alison Banney
0466 391 354
alison.banney@westpac.com.au

2016 LOST SUPER REPORT KEY HIGHLIGHTS:

- Today's \$13.5 billion in lost super¹ could equate to \$42.4 billion by retirement²
- The largest amount of lost super in Australia is in Queensland's Mackay Andergrove – Beaconsfield and surrounds (postcode 4740) which has a pool of \$58 million in lost super, at an average of \$11,517 per account³
- For millennials, every \$1 in lost super found today equates to \$10 in retirement⁴
- Three quarters (73 per cent) of Australians wish they looked after their super more when they were younger
- Nearly two thirds (63 per cent) of Australian workers would like to live more comfortably in retirement than they currently do
- The ATO transferred an unclaimed super amount of \$994,276.90 to a super fund in October 2015 for an individual who reclaimed the amount by lodging a paper application form⁵

The 2016 Westpac Lost Super Report, released today, has revealed almost half (48 per cent) of Australian workers are not sure if they have lost super however if every Australian claimed their share of the \$13.5 billion¹ in lost super today, it could be equivalent to an extra \$42.4 billion² in savings at the age of their retirement.

¹ The ATO reported lost super of \$13.527 billion, as at 31 December 2015. (<https://www.ato.gov.au/about-ato/research-and-statistics/in-detail/super-statistics/super-accounts-data/super-accounts-data-overview/>)

² Projections calculated by Westpac and BT based on ATO data as at 31 Dec 2015. The projections assume an annual rate of return of 5.5% after fees and tax on earnings has been applied. It is assumed this level of return will be achieved until an individual reaches retirement age at 65, starting at various ages based on the breakdown provided by the ATO (table titled number of super accounts by age) <https://www.ato.gov.au/about-ato/research-and-statistics/in-detail/super-statistics/super-accounts-data/super-accounts-data-overview/>

³ Calculated as \$57,918,486 in lost super for postcode 4740 / 5,029 lost accounts as at 31 December 2015 (source: <https://www.ato.gov.au/About-ATO/Research-and-statistics/in-detail/Super-statistics/Super-accounts-data/Lost-super-data-by-postcode/?page=5#Queensland>)

⁴ A millennial has been classified as those 19-24. Projections based on ATO data as at 31 Dec 2015. The projections assume an annual rate of return of 5.5% after fees and tax on earnings has been applied.

⁵ Source: Australian Taxation Office, internal data as at June 2016.



Your super account could be considered 'lost' if no money has been added for 12 months and your fund does not have your current address or for default employer super plans, if no money has been added for five years.

"With \$13.5 billion in lost super across Australia, it's one of the nation's biggest financial opportunities to better secure retirement savings," said Melinda Howes, superannuation expert at BT – the wealth management arm of Westpac.

Ms Howes said people don't understand just how easy the process is and encouraged everyone to take the short amount of time to find what is rightfully theirs.

"It's a real myth that finding lost super is time consuming and difficult, yet more than four in five (83 per cent) people described finding lost super like smoking or exercise; they know what they should do, but many don't do it.

"If you have moved house, changed your name or changed your jobs you are especially vulnerable to having lost super," she said.

The 2016 Westpac Lost Super Report also found three quarters (73 per cent) of Australians wish they looked after their super more when they were younger and the average Australian worker believes it will take them over an hour and a half (107 minutes) to find and combine lost super into one account rather than the minutes it actually requires.

"The ATO or your current super fund actually does all of the hard work for you. Just tell them you want to find your lost super or if you walk into any Westpac branch, the staff can help you search for it in a matter of minutes," Ms Howes said.

How can you find and keep track of your super?

1. Visit a Westpac branch and a team member can help you perform a lost super search. You can also search for your lost super online using the Australian Taxation Office QuickSearch service (www.ato.gov.au/individuals/super/in-detail/superseeker/check-your-super/). All you need is your Tax File Number, full name and date of birth. If you're not sure what your Tax File Number is, you can ask the Australian Taxation Office (ATO) on 13 28 61.
2. Consider transferring all of your super into one account. Moving your super into one account may save you from paying multiple account keeping fees, which could be eating away at your super balance. You should also think about your personal situation and needs before deciding to transfer your super. Your chosen super fund may be able to help you do this, or consider seeking professional advice to ensure you're structuring your super in a way that is in your best interest.



3. Claim any super amounts the ATO is holding for you. The ATO could be holding Super Guarantee amounts paid to them by a previous employer or unclaimed super amounts transferred from super funds, Government Co-contributions or Low Income Super Contributions paid by the government.

You can request the ATO to pay any super amounts held for you into your chosen existing super fund by linking to ATO Online via your MyGov account, calling the ATO on 13 10 20, or you can ask your chosen super fund to help you arrange for the amounts to be paid into your account.

4. If you move house, change jobs or change your name, ensure you update your details (including your Tax File Number) with your superannuation fund.

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Media Enquiries:

Georgina Thompson
0415 634 193
georgina.thompson@mapandpage.com.au

Alison Banney
0466 391 354
alison.banney@westpac.com.au

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Sources:

The 2016 Westpac Lost Super Report

The statistics in this report are sourced from the 2016 Westpac Lost Super Report, a result of research conducted by Loneragan Research which surveyed 1,030 Australians aged 18 years and over who have ever worked, between 27 and 31 May 2016. The data was weighted to the latest population estimates sourced from the Australian Bureau of Statistics to ensure representation of the Australian population.

The report also includes the ATO lost super postcode data as of 31 Dec 2015 as detailed below.

ATO

There are 1.289 million lost super accounts in Australia with a total worth of \$13.526 billion as at 31 December 2015 (source: [ATO, December 2015](#)). In addition, some specific internal data as of June 2016 has been supplied by the ATO.

Your super account will generally be considered 'lost' if no contributions or rollovers have been added to your super account in the last year and either your super fund never had an address for you, or mail sent to you by your super fund has been returned unclaimed, or for default employer super plans, no contributions or rollovers have been added to your super account in the last five years.

Lost super is different to ATO held super. ATO held super is money held by the ATO including Super Guarantee amounts paid to them by a previous employer, Government Co-contributions paid by the government or unclaimed super amounts transferred from super funds. The total value of lost and ATO held super is \$16.2 billion across 6.2 million accounts (<https://www.ato.gov.au/About-ATO/Research-and-statistics/In-detail/Super-statistics/Super-accounts-data/Super-accounts-data-overview/>).

BT Modelling

Projections are based on ATO data as at 31 Dec 2015. The projections assume an annual rate of return of 5.5% after fees and tax on earnings has been applied. Within a superannuation fund, investment earnings are assumed to be subject to tax at 15%. It is assumed this level of return will be achieved until an individual reaches retirement age at 65, starting at various ages based on the breakdown provided by the ATO ([table titled number of super accounts by age](#)). The

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amount is a calculated average of the return amount across the age group. The assumed annual rate of return is based on a typical balanced fund assuming CPI + 3% after investment fees and taxes. This would give an expected return of 2.5% + 3% = 5.5%. The assumed inflation rate is 2.5% which is reasonable as it is within the RBA's target range for inflation of 2-3%. The investment return is reasonable because often the investment objective of a balanced fund is to return CPI + 3%.

To find out if you have any lost super go to any Westpac branch and a team member can help you search for your super. You can also complete a search online using the [Australian Taxation Office QuickSearch](#) service. For more information, visit <http://info.westpac.com.au/lostsuper/>.

This information does not take into account your personal objectives, financial situation or needs and so you should consider its appropriateness having regard to these factors before acting on it.

Before requesting a rollover, you should consider where your future employer contributions will be paid (if your employer contributions are currently being paid to another fund) and check with your fund(s) to determine whether there are any exit or withdrawal fees for moving your benefit, or other loss of benefits (e.g. insurance cover), noting that you may not receive the same type or level of benefits after the rollover. You may not be covered for injuries or illnesses that have arisen since you took out previous insurance, and you may lose loyalty benefits.

Appendix:

2016 Westpac Lost Super Report

- I. Research Findings*
- i. Top Ten Areas of Lost Super in Australia*
- ii. Top Ten Areas of Lost Super per State*

2016 WESTPAC LOST SUPER REPORT – Executive summary available upon request

RESEARCH FINDINGS

- Almost half (48 per cent) of Australian workers aren't sure if they have lost super
- Three quarters (73 per cent) of Australians wish they looked after their super better when they were younger
- Nearly two thirds (63 per cent) of Australian workers would like to live more comfortably in retirement than they currently do
- Australian workers expect their retirement savings to last only 11.9 years.
- On average, Australian workers would ideally like to retire an average sum of \$618,717.10
- Only three in 10 (30 per cent) Australian workers would ideally like to retire on \$1 million or more
- More than 4 in 5 (83 per cent) Australian workers described finding lost super like smoking or exercise; they know what they should do, but many don't do it
- The average Australian worker believes it will take them over an hour and a half (107 minutes) to find and transfer lost super into one account
- Almost half of Australians (45 per cent) say they consider looking for lost super to be a difficult task



10	3030	South West Melbourne	Cocoroc, Derrimut, Point Cook, Quandong, Werribee, Werribee South	\$37,857,118	3,759	\$10,071	\$748
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[Jondaryan – include footnote](#)

LOST SUPER BY STATE

Source: ATO Lost super by postcode as at December 2015 (<https://www.ato.gov.au/About-ATO/Research-and-statistics/In-detail/Super-statistics/Super-accounts-data/Lost-super-data-by-postcode/>).

State	Total no. of accounts	Value of accounts
NSW	378,145	\$4,265,651,056
VIC	242,055	\$2,710,303,061
QLD	265,393	\$2,764,750,751
WA	196,625	\$1,674,968,090
ACT	19,709	\$223,772,684
NT	20,797	\$183,866,742
SA	66,867	\$668,141,824
TAS	19,471	\$188,506,091



TOP TEN AREAS OF LOST SUPER PER STATE

New South Wales

Rank	Postcode	Area / Region	Suburbs	Lost super	No. of lost super accounts	Avg Lost super per Account	Avg Lost super per working Adult
1	2170	South West Sydney	Casula, Casula Mall, Chipping Norton, Hammondville, Liverpool, Liverpool South, Liverpool Westfield, Lurnea, Moorebank, Mount Pritchard, Prestons, Warwick Farm	\$44,638,994	4,750	\$9,398	\$754
2	2010	Inner City Sydney	Darlinghurst, Surry Hills, Taylor Square	\$40,146,773	3,822	\$10,504	\$1,818
3	2000	Sydney City	Barangaroo, Dawes Point, Haymarket, Millers Point, Parliament House, Sydney, Sydney South, The Rocks	\$39,656,746	4,854	\$8,170	\$1,968
4	2560	South West Sydney	Airds, Ambarvale, Appin, Blair Athol, Bradbury, Campbelltown, Campbelltown North, Cataract, Englorie Park, Gilead, Glen Alpine, Kentlyn, Leumeah, Macarthur Square, Rosemeadow, Ruse, St Helens Park, Wedderburn, Woodbine	\$39,619,367	4,176	\$9,487	\$862
5	2026	Eastern Sydney Beaches	Bondi, Bondi Beach, North Bondi, Tamarama	\$37,831,798	3,836	\$9,862	\$1,656
6	2145	Western Sydney	Girraween, Greystanes, Mays Hill, Pemulwuy, Pendle Hill, South Wentworthville, Wentworthville, Westmead	\$37,248,484	3,670	\$10,149	\$813
7	2250	Central Coast	Bucketty, Calga, Central Mangrove, East Gosford, Erina, Erina Fair, Glenworth Valley, Gosford, Greengrove, Holgate, Kariong, Kulnura, Lisarow, Lower Mangrove, Mangrove Creek, Mangrove Mountain, Matcham, Mooney Mooney Creek, Mount Elliot, Mount White, Narara, Niagara Park, North Gosford, Peats Ridge, Point Clare, Point Frederick, Somersby, Springfield, Tascott, Ten Mile Hollow, Upper Mangrove, Wendoree Park, West Gosford, Wyoming	\$35,773,705	3,347	\$10,688	\$921
8	2153	North West Sydney	Baulkham Hills, Bella Vista, Winston Hills	\$34,307,274	2,556	\$13,422	\$1,057
9	2031	South Sydney	Clovelly, Clovelly West, Randwick, St Pauls	\$32,774,530	2,708	\$12,103	\$1,438
10	2148	Western Sydney	Arndell Park, Blacktown, Blacktown Westpoint, Huntingwood, Kings Park, Marayong, Prospect	\$32,622,666	3,285	\$9,931	\$881



7	4305	South East QLD	Basin Pocket, Brassall, Bremer, Churchill, Coalfalls, East Ipswich, Eastern Heights, Flinders View, Ipswich, Leichhardt, Limestone Ridges, Moores Pocket, Newtown, North Tivoli, One Mile, Raceview, Sadliers Crossing, Tivoli, Woodend, Wulkuraka, Yamanto	\$34,221,124	3,485	\$9,820	\$987
8	4814	North East QLD	Aitkenvale, Annandale, Cranbrook, Douglas, Garbutt, Heatley, Mount Louisa, Murray, Thuringowa, Vincent	\$28,953,588	2,586	\$11,196	\$1,011
9	4215	QLD	Australia Fair, Chirn Park, Keebra Park, Labrador, Southport, Southport Bc, Southport Park, Sundale	\$28,169,467	3,245	\$8,681	\$948
10	4207	QLD	Alberton, Bahrs Scrub, Bannockburn, Beenleigh, Belivah, Buccan, Cabbage Tree Point, Cedar Creek, Eagleby, Edens Landing, Holmview, Jacobs Well, Logan Village, Luscombe, Mount Warren Park, Stapylton, Steiglitz, Windaroo, Wolffdene, Woongoolba, Yarrabilba, Yatala, Yatala Dc, Yellow Wood	\$27,784,359	3,034	\$9,158	\$945



Victoria

Rank	Postcode	Area / Region	Suburbs	Lost super	No. of lost super accounts	Avg Lost super per Account	Avg Lost super per working Adult
1	3030	South West Melbourne	Cocoroc, Derrimut, Point Cook, Quandong, Werribee, Werribee South	\$35,857,118	3,759	\$10,071	\$748
2	3977	South-East Melbourne	Botanic Ridge, Cannons Creek, Cranbourne, Cranbourne East, Cranbourne North, Cranbourne South, Cranbourne West, Devon Meadows, Junction Village, Sandhurst, Skye	\$33,119,296	3,501	\$9,483	\$776
3	3029	Hoppers Crossing	Hoppers Crossing, Tarneit, Truganina	\$29,914,093	3,152	\$9,491	\$662
4	3199	Frankston	Frankston, Frankston East, Frankston Heights, Frankston South, Karingal, Karingal Centre	\$27,352,273	2,694	\$10,153	\$844
5	3121	Inner City Melbourne	Burnley, Burnley North, Cremorne, Richmond, Richmond East, Richmond North, Richmond South	\$25,871,191	2,235	\$11,575	\$1,269
6	3150	South-East Melbourne	Brandon Park, Glen Waverley, Wheelers Hill	\$25,823,731	1,801	\$14,339	\$730
7	3182	St Kilda	St Kilda, St Kilda South, St Kilda West	\$24,281,730	2,441	\$9,947	\$1,400
8	3350	Ballarat	Alfredton, Bakery Hill, Ballarat, Ballarat Central, Ballarat East, Ballarat North, Ballarat West, Black Hill, Brown Hill, Canadian, Eureka, Golden Point, Invermay Park, Lake Wendouree, Mount Clear, Mount Helen, Mount Pleasant, Nerrina, Newington, Redan, Soldiers Hill, Sovereign Hill	\$23,944,636	2,247	\$10,656	\$704
9	3023	West Melbourne	Burnside, Burnside Heights, Cairnlea, Caroline Springs, Deer Park, Deer Park North, Ravenhall	\$22,824,219	2,272	\$10,046	\$621
10	3805	Narre Warren - South East Melbourne	Fountain Gate, Narre Warren, Narre Warren South	\$22,576,917	2,255	\$10,012	\$663



Western Australia

Rank	Postcode	Area / Region	Suburbs	Lost super	No. of lost super accounts	Avg Lost super per Account	Avg Lost super per working Adult
1	6210	Mandurah - South West WA	Coodanup, Dudley Park, Erskine, Falcon, Greenfields, Halls Head, Madora Bay, Mandurah, Mandurah East, Mandurah North, Meadow Springs, San Remo, Silver Sands, Wannanup	\$40,994,129	4,992	\$8,212	\$1,198
2	6163	South West Perth	Bibra Lake, Coolbellup, Hamilton Hill, Hilton, Kardinya, North Coogee, North Lake, O'Connor, Samson, Spearwood	\$34,851,575	3,951	\$8,821	\$1,182
3	6164	South West Perth	Atwell, Aubin Grove, Banjup, Beeliar, Cockburn Central, Hammond Park, Jandakot, South Lake, Success, Yangebup	\$34,048,678	3,814	\$8,927	\$1,080
4	6065	WA	Ashby, Darch, Gnanagara, Hocking, Jandabup, Landsdale, Lexia, Madeley, Mariginiup, Melaleuca, Pearsall, Pinjar, Sinagra, Tapping, Wangara, Wangara Dc, Wanneroo	\$31,897,615	3,797	\$8,401	\$975
5	6027	North Perth - Joondalup	Beldon, Connolly, Edgewater, Heathridge, Joondalup, Mullaloo, Ocean Reef	\$31,301,281	3,343	\$9,363	\$1,105
6	6056	Swan Valley	Baskerville, Bellevue, Boya, Greenmount, Helena Valley, Herne Hill, Jane Brook, Koongamia, Middle Swan, Midland, Midvale, Millendon, Red Hill, Stratton, Swan View, Viveash, Woodbridge	\$28,212,613	3,520	\$8,015	\$1,203
7	6230	Bunbury	Bunbury, Carey Park, College Grove, Dalyellup, Davenport, East Bunbury, Gelorup, Glen Iris, Pelican Point, South Bunbury, Usher, Vittoria, Withers	\$27,880,985	3,448	\$8,086	\$1,101
8	6155	South Perth	Canning Vale, Willetton	\$27,860,539	2,768	\$10,065	\$878
9	6714	Karratha	Antonymyre, Balla Balla, Baynton, Bulgarra, Burrup, Cleaverville, Cooya Pooya, Gap Ridge, Gnoorea, Karratha, Karratha Industrial Estate, Maitland, Mardie, Millars Well, Mount Anketell, Mulataga, Nickol, Pegs Creek, Sherlock, Stove Hill	\$24,632,571	2,370	\$10,393	\$1,791
10	6530	Geraldton	Beachlands, Beresford, Bluff Point, Geraldton, Geraldton Dc, Karloo, Mahomets Flats, Meru, Moresby, Mount Tarcoola, Rangeway, Spalding, Strathalbyn, Sunset Beach, Tarcoola Beach, Utakarra, Waggrakine, Wandina, Webberton, West End, Wonthella, Woorree	\$24,359,406	3,333	\$7,309	\$1,274



South Australia

Rank	Postcode	Area / Region	Suburbs	Lost super	No. of lost super accounts	Avg Lost super per Account	Avg Lost super per working Adult
1	5108	North Adelaide	Paralowie, Salisbury, Salisbury Downs, Salisbury North	\$15,120,199	1,722	\$8,781	\$628
2	5114	North Adelaide	Andrews Farm, Blakeview, Craigmore, Gould Creek, Humbug scrub, One Tree Hill, Sampson Flat, Smithfield, Smithfield Plains, Smithfield West, Uleybury, Yattalunga	\$13,495,290	1,467	\$9,199	\$745
3	5162	South Adelaide	Morphett Vale, Woodcroft	\$12,841,316	1,334	\$9,626	\$613
4	5000	Inner City	Adelaide	\$11,813,112	1,447	\$8,164	\$1,081
5	5159	South Adelaide	Aberfoyle Park, Chandlers Hill, Flagstaff Hill, Happy Valley	\$10,858,913	1,088	\$9,981	\$507
6	5290	South East SA	Mt Gambier	\$10,432,867	1,042	\$10,012	\$704
7	5118	Barossa Valley	Bibaringa, Buchfelde, Concordia, Gawler, Gawler Belt, Gawler River, Hewett, Kalbeeba, Kangaroo Flat, Kingsford, Reid, Ward Belt, Willaston	\$8,932,721	807	\$11,069	\$861
8	5158	South Adelaide	Hallett Cove, O'Halloran Hill, Sheidow Park, Trott Park	\$8,747,826	857	\$10,207	\$547
9	5045	Glenelg	Glenelg, Glenelg East, Glenelg Jetty Road, Glenelg North, Glenelg South	\$8,487,908	759	\$11,183	\$820
10	5109	City of Salisbury	Brahma Lodge, Salisbury East, Salisbury Heights, Salisbury Park, Salisbury Plain	\$8,339,127	862	\$9,674	\$662



Tasmania

Rank	Postcode	Area / Region	Suburbs	Lost super	No. of lost super accounts	Avg Lost super per Account	Avg Lost super per working Adult
1	7250	Launceston	Blackstone Heights, East Launceston, Launceston, Newstead, Norwood, Prospect, Prospect Vale, Ravenswood, Riverside, St Leonards, Summerhill, Travellers , Rest, Trevallyn, Waverley, West Launceston	\$19,455,356	1,842	\$10,562	\$680
2	7000	Hobart	Glebe, Hobart, Mount Stuart, North Hobart, Queens Domain, West Hobart	\$8,531,410	971	\$8,786	\$894
3	7018	North East Hobart	Bellerive, Howrah, Montagu Bay, Mornington, Rosny, Rosny Park, Tranmere, Warrane	\$8,343,673	733	\$11,383	\$709
4	7310	Devonport	Aberdeen, Ambleside, Devonport, Don, East Devonport, Erriba, Eugenana, Forth, Forthside, Kindred, Lillico, Lower Wilmot, Melrose, Miandetta, Moina, Paloona, Quoiba, South Spreyton, Spreyton, Stony, Rise, Tarleton, Tugrah, Wilmot	\$7,936,199	909	\$8,731	\$503
5	7005	South Hobart	Dynnyrne , Lower Sandy Bay , Sandy Bay	\$6,092,052	485	\$12,561	\$723
6	7320	North West TAS	Acton, Brooklyn, Burnie, Camdale, Cooee, Downlands, Emu Heights, Havenview, Hillcrest, Montello, Ocean Vista, Park Grove, Parklands, Romaine, Round Hill, Shorewell Park, South Burnie, Upper Burnie, Wivenhoe	\$5,951,897	629	\$9,462	\$602
7	7008	North Hobart	Lenah Valley, New Town	\$5,547,775	519	\$10,689	\$740
8	7010	North Hobart	Dowsing Point, Glenorchy, Goodwood, Montrose, Rosetta	\$5,101,275	556	\$9,175	\$543
9	7030	Bridgewater	Apsley, Arthurs Lake, Bagdad, Bagdad North, Bothwell, Bridgewater, Brighton, Broadmarsh, Cramps Bay, Dromedary, Dysart, Elderslie, Flintstone, Gagebrook, Granton, Hermitage, Interlaken, Jericho, Kempton, Lake Sorell, Liawenee, Lower Marshes, Mangalore, Melton Mowbray, Miena, Millers Bluff, Morass Bay, Pelham, Pontville, Shannon, Steppes, Tods Corner, Waddamana, Wilburville	\$5,055,193	550	\$9,191	\$498
10	7009	Derwent Park	Derwent Park, Lutana, Moonah, West Moonah	\$4,705,832	490	\$9,604	\$605



Northern Territory

Rank	Postcode	Area / Region	Suburbs	Lost super	No. of lost super accounts	Avg Lost super per Account	Avg Lost super per working Adult
1	0810	North Darwin	Alawa, Brinkin, Casuarina, Coconut Grove, Jingili, Lee Point, Lyons, Millner, Moil, Muirhead, Nakara, Nightcliff, Rapid Creek, Tiwi, Wagaman, Wanguri	\$26,812,996	2,607	\$10,285	\$1,333
2	0870	Alice Springs	Alice Springs, Araluen, Brailling, Ciccone, Desert Springs, East Side, Gillen, Sadadeen, Stuart, The Gap, White Gums	\$18,405,374	2,141	\$8,597	\$1,078
3	0820	Inner City Darwin	Bayview, Charles Darwin, Coonawarra, Darwin, East Point, Eaton, Fannie Bay, Larrakeyah, Ludmilla, Parap, Stuart Park, The Gardens, The Narrows, Winnellie, Woolner	\$17,461,696	1,829	\$9,547	\$1,235
4	0830	Palmerston	Archer, Driver, Durack, Farrar, Gray, Marlow, Lagoon, Moulden, Palmerston, Shoal Bay, Woodroffe, Yarrowonga	\$16,343,877	1,762	\$9,276	\$1,417
5	0812	North Darwin	Anula, Buffalo Creek, Holmes, Karama, Leanyer, Malak, Marrara, Wulagi	\$15,104,768	1,492	\$10,124	\$1,192
6	0822	Regional NT	Acacia Hills, Angurugu, Anindilyakwa, Annie River, Bathurst Island, Bees creek, Belyuen, Black Jungle, Blackmore, Burrundie, Bynoe, Bynoe Harbour, Camp Creek, Channel Island, Charles Darwin, Charlotte, Claravale, Cobourg, Collett Creek, Coomalie Creek, Cox Peninsula, DalyDaly River, Darwin River, Dam, Delissaville, Douglas-Daly, East Arm, East Arnhem, Elrundie, Eva Valley, Finnis Valley, Fleming, Fly Creek, Freds Pass, Galiwinku, Glyde Point, Goulburn Island, Gunbalanya, Gunn Point, Hayes Creek, Hidden Valley, Hotham, Hughes, Kakadu, Koolpinyah, Lake Bennett, Lambells Lagoon, Litchfield Park, Livingstone, Lloyd Creek, Mandorah, Maningrida, Mapuru, Maranunga, Margaret River, Marrakai, Mcminns Lagoon, Mickett Creek, Middle Point, Milikapiti, Milingimbi, Milyakburra, Minjilang, Mount Bunday, Murrumujuk, Nauiyu, Namarluk, Nganmariyanga, Numbulwar, Numburindi, Oenpelli, Peppimenarti, Pirlangimpi, Point Stephens, Point Stuart, Pularumpi, Rakula, Ramingining, Robin Falls, Rum Jungle, Sandpalms Roadhouse, Southport, Stapleton, Thamarrurr, Tipperary, Tivendale, Tiwi Islands, Tortilla Flats, Tumbling Waters, Umbakumba, Vernon Islands, Wadeye, Wagait Beach, Wak Wak, Warruwi, Weddell, West Arnhem, Wickham, Winnellie, Wishart, Woolaning, Wurrumiyanga	\$10,754,670	1,607	\$6,692	\$738
7	0836	Outer Rural Darwin	Girraween, Herbert, Humpty Doo	\$10,083,558	943	\$10,693	\$2,159
8	0832	Palmerston	Bakewell, Bellamack, Gunn, Johnston, Mitchell, Rosebery, Rosebery Heights, Zuccoli	\$9,259,653	953	\$10,066	\$1,495
9	0850	Katherine	Cossack, Emungalan, Katherine	\$7,053,717	776	\$9,090	\$1,428
10	0835	South East of Darwin	Howard Springs	\$7,017,792	551	\$12,736	\$1,994



Australian Capital Territory

Rank	Postcode	Area / Region	Suburbs	Lost super	No. of lost super accounts	Avg Lost super per Account	Avg Lost super per working Adult
1	2615	Belconnen	Charnwood, Dunlop, Florey, Flynn, Fraser, Higgins, Holt, Kippax, Latham, Macgregor, Melba, Spence	\$25,242,109	2,441	\$10,341	\$884
2	2602	North Canberra City	Ainslie, Dickson, Downer, Hackett, Lyneham, O'Connor, Watson	\$20,198,083	1,689	\$11,959	\$1,045
3	2905	Tuggeranong Valley	Bonython, Calwell, Chisholm, Gilmore, Isabella Plains, Richardson, Theodore	\$18,427,492	1,610	\$11,446	\$932
4	2617	Belconnen	Belconnen, Bruce, Evatt, Giralang, Kaleen, Lawson, McKellar	\$16,817,053	1,452	\$11,582	\$777
6	2913	Gungahlin	Casey, Franklin, Kinlyside, Ngunnawal, Nicholls, Palmerston, Taylor	\$16,319,137	1,507	\$10,829	\$961
5	2611	Weston Creek	Bimberi, Brindabella, Chapman, Coleman, Coombs, Coree, Duffy, Fisher, Holder, Rivett, Stirling, Stromlo, Uriarra, Uriarra Village, Waramanga, Weston, Weston Creek, Wright	\$14,357,068	1,291	\$11,121	\$1,021
7	2614	Belconnen	Aranda, Cook, Hawker, Jamison Centre, Macquarie, Page, Scullin, Weetangera	\$11,910,043	923	\$12,904	\$1,014
8	2914	Gungahlin	Amaroo , Bonner , Forde , Harrison, Jacka, Moncrieff	\$9,976,681	993	\$10,047	\$1,124
9	2902	Tuggeranong Valley	Kambah, Kambah Village	\$9,570,487	845	\$11,326	\$933
10	2906	Banks	Banks, Conder, Gordon	\$8,723,256	848	\$10,287	\$740