



 [Print whole section](#)

## Lost and unclaimed super data

Check the latest data on super accounts that are lost or unclaimed and held by super funds or the ATO.

**Last updated** 17 September 2024

### Total lost (fund-held) and ATO-held super >

Check the latest data on super accounts that are lost or unclaimed and held by super funds or the ATO.

### Lost super (fund-held) >

Check the total number of super accounts and value of lost super for the last 4 financial years.

### ATO-held super: USM and SHA >

Understand more about ATO-held super, including unclaimed super money (USM) and super holding accounts (SHA).

### Trend towards single accounts >

See how the data is trending towards single super accounts.

### Search for lost and ATO held super >

How to search for lost and ATO held super on ATO online services.

QC 37783

## Total lost (fund-held) and ATO-held super

Check the latest data on super accounts that are lost or unclaimed and held by super funds or the ATO.

**Last updated** 17 September 2024

The total lost (fund-held) and ATO-held super as of 30 June 2024 was just under \$17.8 billion for just over 7.1 million accounts.

Lost super (fund-held) includes both uncontactable and inactive super.

ATO-held super includes unclaimed super money (USM) and super holding account (SHA).

The following tables show the total number of accounts and value of lost super (fund-held) and ATO-held super at the end of the last 4 financial years.

**Table 1a: Total Lost and ATO-held super - account numbers**

Category	2021 ('000)	2022 ('000)	2023 ('000)	2024 ('000)
<b>Total Lost super (fund held)</b>	362	349	320	333
<b>Total ATO-held super</b>	6,223	6,513	6,710	6,776
<b>Total</b>	<b>6,585</b>	<b>6,861</b>	<b>7,030</b>	<b>7,109</b>

Figures have been rounded to the nearest million. Totals may not align due to rounding.

**Table 1b: Total Lost and ATO-held super - account values**

Category	2021	2022	2023	2024
<b>Total Lost super (fund held)</b>	\$9.2b	\$10.4b	\$10.1b	\$11.8b
<b>Total ATO-held super</b>	\$4.7b	\$5.6b	\$5.9b	\$6b
<b>Total</b>	<b>\$13.9b</b>	<b>\$16.0b</b>	<b>\$16.0b</b>	<b>\$17.8b</b>

Figures have been rounded to the nearest hundred million.

**Note:** The super health check includes step-by-step instructions on how to search for lost and ATO held super on ATO online services through myGov. To start, download the [super health check \(NAT 75486, PDF 204KB\)](#) [↗](#)

QC 37783

# Lost super (fund-held)

Check the total number of super accounts and value of lost super for the last 4 financial years.

**Last updated** 17 September 2024

Lost super is money held by super funds where the member is either:

- uncontactable – the fund has lost contact with the member and the account hasn't received a contribution or rollover for 12 months
- inactive – an account hasn't received a contribution or rollover in 5 years.

The following tables show the total number of accounts and value by category of lost super (fund-held) at the end of the last 4 financial years.

**Table 2a: Lost super – fund-held: account numbers**

Category	2021 ('000)	2022 ('000)	2023 ('000)	2024 ('000)
<b>Lost uncontactable</b>	229	218	196	192
<b>Lost inactive</b>	133	130	124	141
<b>Total</b>	<b>362</b>	<b>349</b>	<b>320</b>	<b>333</b>

Figures have been rounded to the nearest thousand. Totals may not align due to rounding.

**Table 2b: Lost super – fund-held: account values**

Category	2021	2022	2023	2024
<b>Lost uncontactable</b>	\$5.0b	\$5.7b	\$5.6b	\$6.2b
<b>Lost inactive</b>	\$4.2b	\$4.7b	\$4.5b	\$5.6b
<b>Total</b>	<b>\$9.2b</b>	<b>\$10.4b</b>	<b>\$10.1b</b>	<b>\$11.8b</b>

Figures have been rounded to the nearest hundred million.

**Table 2c: Percentage of lost super by gender**

Gender	Accounts	Value
Male	55%	59%

Female	39%	38%
Unknown	6%	3%

Figures have been rounded to the nearest percentage. Totals may not align due to rounding.

If you believe you may have lost super, you can search for it.

**Note:** The super health check includes step-by-step instructions on how to search for lost and ATO held super on ATO online services through myGov. To start download the [super health check \(NAT 75486, PDF 204KB\)](#) [📄](#)

QC 37783

## ATO-held super: USM and SHA

Understand more about ATO-held super, including unclaimed super money (USM) and super holding accounts (SHA).

**Last updated** 17 September 2024

### On this page

[When super providers pay USM to us](#)

[Matched USM holdings](#)

[Unmatched USM holdings](#)

[USM under \\$200 and 65 years and older](#)

[ATO USM consolidations and direct payments](#)

[Account consolidations by individuals](#)

## When super providers pay USM to us

**ATO-held super** is super money we hold for you. This includes amounts paid on your behalf by:

- employers
- super funds
- retirement savings accounts (RSA)
- the government.

Generally, USM must be **reported and paid to us from super providers** once it meets a certain category of USM for any of the following:

- unclaimed super for members who are 65 years or older, non-member spouses and deceased members
- eligible rollover funds (ERF)
- small lost member accounts and insoluble lost member accounts
- **inactive low-balance accounts (ILBA)**
- super for temporary residents who have left Australia for 6 months or more and their visa has expired or been cancelled
- amounts paid to us on a voluntary basis, called trustee voluntary payments (TVP).


SHA amounts include:

- government super contributions
- super guarantee payments
- legacy employer payments that could not be paid into an eligible super fund account.

These are held in a SHA special account.

The SHA special account holds small super amounts until they can be transferred into a super fund or retirement savings account.

SHA accounts become inactive when there has been no activity for 10 consecutive years.

Individuals can consolidate their lost or ATO-held super using ATO online services in [myGov](#) .

The following tables show the total number and value of ATO-held USM accounts (as reported and paid by funds) and SHA amounts, at

the end of the last 4 financial years.

### Total USM accounts

The following tables show the total USM accounts and value on hand by category as reported and paid to us by super funds. Total USM contains matched and unmatched accounts.

**Table 3a: Total USM: account numbers**

Category	2021 ('000)	2022 ('000)	2023 ('000)	2024 ('000)
<b>USM: general, small and insoluble</b>	3,291	3,156	3,113	3,072
<b>USM: member eligible age – 65 years and over</b>	98	101	106	109
<b>USM: deceased</b>	9	12	20	23
<b>USM: inactive low balance accounts</b>	1,371	1,573	1,689	1,732
<b>USM: former temporary resident</b>	951	999	1,001	1,001
<b>USM: trustee voluntary payments</b>	170	271	380	436
<b>USM: eligible rollover funds</b>	n/a	64	59	56

<b>SHA: active</b>	191	194	200	206
<b>SHA: inactive – consolidated revenue</b>	142	141	142	143
<b>Total</b>	<b>6,223</b>	<b>6,513</b>	<b>6,710</b>	<b>6,778</b>

Figures have been rounded to the nearest thousand. Totals may not align due to rounding.

ERF reporting began in the 2022 financial year. Some accounts meeting the ERF criteria were reported by super funds as TVP in 2021 as part of an interim reporting process. These are included in the table as TVP. Funds are no longer reporting ERF as they have now been reported and paid.

The following table show the ATO-held USM account values on hand by the category reported to us by super funds.

**Table 3b: Total USM: account values**

<b>Category</b>	<b>2021 (\$m)</b>	<b>2022 (\$m)</b>	<b>2023 (\$m)</b>	<b>2024 (\$m)</b>
<b>USM: general, small and insoluble</b>	\$2,007	\$1,836	\$1,836	\$1,791
<b>USM: member eligible age - age 65 and over</b>	\$178	\$236	\$316	\$361
<b>USM: deceased</b>	\$79	\$118	\$146	\$166
<b>USM: inactive low balance accounts</b>	\$1,269	\$1,505	\$1,687	\$1,765



<b>USM: former temporary resident</b>	\$913	\$1,088	\$1,077	\$1,076
<b>USM: trustee voluntary payments</b>	\$188	\$268	\$326	\$339
<b>USM: eligible rollover funds</b>	n/a	\$443	\$404	\$364
<b>SHA: active</b>	\$75	\$77	\$80	\$86
<b>SHA: inactive – consolidated revenue</b>	\$38	\$37	\$38	\$38
<b>Total</b>	<b>\$4,746</b>	<b>\$5,610</b>	<b>\$5,911</b>	<b>\$5,986</b>

Figures have been rounded to the nearest million. Totals may not align due to rounding.

ERF reporting began in the 2022 financial year. Some accounts meeting the ERF criteria were reported by super funds as TVP in 2021 as part of an interim reporting process. These are included in the table as TVP. Funds are no longer reporting ERF as they have now been reported and paid.

## Matched USM holdings

When super funds pay unclaimed super to us, we use the information we hold to find out who the super belongs to.

If we can confidently match this super to someone, referred to as matched USM, we link it to their ATO record. They will be able to see it in their ATO online services account.

Our matched USM holdings vary over time as:

- more USM is reported to us

- clients update their details with us, allowing us to match more accounts
- accounts are consolidated or otherwise reunited with account owners.

We can't consolidate all accounts. Specific criteria need to be met before we can transfer USM into a person's super account.

The following table shows the total accounts and value of ATO-held matched USM accounts on hand for the last 4 financial years.

**Table 3c: Matched USM accounts and values**

Financial year	Accounts (000)	Value (\$m)
2021	3,970	\$3,610
2022	4,223	\$4,337
2023	4,396	\$4,602
2024	4,438	\$4,733

Figures have been rounded to the nearest thousand (for accounts) and million (for value) and include all categories of USM. Accounts represent total ATO USM holdings accumulated over time.

**Table 3d: Percentage of matched USM and SHA accounts by gender**

Gender	USM		SHA	
	Accounts	Value	Accounts	Value
Male	57%	61%	57%	65%
Female	43%	39%	43%	35%
Unknown	0%	0%	0%	0%

Figures have been rounded to the nearest percentage. Totals may not align due to rounding.

## Unmatched USM holdings

If we can't match super to an individual, we hold it as **unmatched super** until we get more information. Additional information that may help us match you to super includes:

- current and previous addresses
- current and previous employers
- previous names.

This table shows the number and value of ATO-held unmatched super accounts on 30 June for the past 4 financial years.

**Table 3e: Unmatched USM accounts and value**

Financial year	Accounts (000)	Value (\$m)
2021	1,920	\$1,024
2022	1,953	\$1,159
2023	1,973	\$1,191
2024	1,990	\$1,130

Figures have been rounded to the nearest thousand (for accounts) and million (for value) and include all categories of USM. Accounts represent total ATO USM holdings accumulated over time.

If you think you have lost super and can't see it on ATO online services, we may be holding unmatched super for you. Contact your super funds and follow the instructions.

## USM under \$200 and 65 years and older

Where possible, we will make a direct payment of certain types of USM to an eligible individual's bank account. This will only happen where:

- the value of the USM is less than \$200, or

- the individual is 65 years or over and they do not have a standing request in place with us to pay USM into a nominated super account.

Not all amounts can be paid out directly to eligible individuals. This is mostly because we don't hold current information such as bank account and contact details. Until then, USM accounts for individuals eligible for direct payment will remain part of our USM holdings.

This table shows the number and value of USM account holders eligible for a direct payment where the value is under \$200 or the account holder is 65 years or older.

**Table 3f: USM eligible for direct payment:  
Account holders and value**

Category	Account holders ('000)	Value
USM: under \$200	707	\$51m
USM: age 65 and over	295	\$471m
<b>Total</b>	<b>1,002</b>	<b>\$522m</b>

Figures have been rounded to the nearest thousand (for account holders) and million (for value). Totals may not align due to rounding. The categories are based on our analysis of matched USM account holdings rather than the categories of USM as reported and paid by super funds. Data reflects the position on 1 July 2024.

Where we **receive or hold USM** for account holders 65 years or older, we are required to make a direct payment to them unless they have a standing **super fund nomination** request in place. In this case, we pay any USM into a nominated super account.

If you are close to or over 65 and would prefer to retain your super in your fund, it is important that you regularly keep track of your super. This includes:

- staying in contact with your super fund
- updating your contact details with us and your fund.

This ensures your super is not lost or at risk of being paid to us as USM.

## ATO USM consolidations and direct payments

### ATO proactive consolidations

Since 1 November 2019, we have had the legislative authority to **proactively consolidate** some categories of USM to active, eligible super accounts.

An eligible super account is one where:

- the account has received at least one contribution in the current or previous financial year
- the account can receive payments from us (some super accounts are not able to receive payments from government)
- if we do pay your USM into the account, the anticipated balance of the account after payment must be greater than \$6,000.

Where all conditions are met, we will normally proactively consolidate USM into eligible super accounts without the USM account owner needing to be involved at all.

### Direct payments to individuals

Before 1 November 2019, we already had the authority to pay USM directly to individuals. We proactively make **direct payments** where the amount is less than \$200 or account holders are 65 years or over.

Only matched USM can be reunited to a client’s super fund or bank account.

This table shows the number and value of accounts rolled over into a super account or paid directly to an eligible individual, over the last 4 financial years.

**Table 3g: USM consolidations and direct payments: Accou**

Category	–	2021	2022	2023
----------	---	------	------	------

<b>Consolidations to active super accounts</b>	Accounts ('000)	842	435	416	
	Value (\$m)	\$1,649	\$1,492	\$785	
<b>Direct payments to individuals</b>	Accounts ('000)	552	353	434	
	Value (\$m)	\$275	\$379	\$456	

Figures have been rounded to the nearest thousand (for accounts) and million (for value). Totals may not align due to rounding. Figures represent USM we (or clients) have been able to reunite and will include amounts we receive before 1 November 2019.

Consolidation to super accounts includes both ATO and client initiated USM transfers.

The value of direct payment to individuals includes both ATO and client initiated direct payments, including payments made from all USM categories (including those less than \$200 and those made to individuals 65 years and over).

## Account consolidations by individuals

You can use ATO online services through [myGov](#)  to:

- keep track of your super
- consolidate accounts, including ATO-held super, into your preferred super fund.

If we're holding ATO-held super for you, use ATO online services to request a transfer to the super fund you would like the money to be held in. This is the quickest way to transfer any **ATO-held super** to your preferred fund.

You may be able to transfer USM to a super account when we can't. For example, if your super fund has not received a contribution in the current or previous financial year.


The number of accounts consolidated using ATO online services continues to decrease. This may be due to:

- fewer individuals holding multiple accounts
- the impact of our proactive consolidations.

**Table 3h: Accounts and value consolidated by individuals using ATO online**

Year	Accounts (000)	Value (\$m)
2021	197	\$1,981
2022	159	\$1,835
2023	137	\$1,475
2024	119	\$1,380

Figures have been rounded to the nearest thousand (for accounts) and million (for value). These figures include consolidations of both ATO-held and fund-held accounts.

**Note:** The super health check includes step-by-step instructions on how to search for lost and ATO held super on ATO online services through myGov. To start download the [super health check \(NAT 75486, PDF 204KB\)](#) .

QC 37783

## Trend towards single accounts

See how the data is trending towards single super accounts.

Last updated 17 September 2024

On this page

[Overview of trend towards single accounts](#)

[Multiple super accounts held](#)


## Overview of trend towards single accounts

As at 30 June 2024, just under 14 million people had only one super account. This is around 78% of the super population.

Super is your savings for retirement. It is important to know:


- how much super you are getting
- what accounts you have
- insurance attached to each account.

Having multiple super accounts could mean you are paying unnecessary fees and charges. This can reduce your overall retirement income.

You can manage your super using ATO online services through [myGov](#) . Here you can:

- see your fund details and any accounts you may have forgotten about
- transfer super from accounts you no longer use into your main account.

If you don't have a myGov account, you can [create one and link it to the ATO](#).

Before transferring your super, check with your fund to see if you will lose any valuable insurance. For more information, visit ASIC's [MoneySmart](#) .

## Multiple super accounts held

As at 30 June 2024:

- just under 14 million individuals had one super account
- around 4 million individuals held 2 or more accounts.

The following 6 tables provide demographic information on these individuals.



Figures are based on member data reported by funds to us for the year ending 30 June 2024. Percentages have been rounded to the nearest whole number. As a result, totals may not add up to 100%.

### Number of super accounts

Table 4a: Percentage of accounts held by an individual

Number of accounts	Total individuals
1 account	78%
2 accounts	17%
3 accounts	4%
4 or more accounts	1%

Table 4b: Individual account holders by gender

Number of accounts	Male	Female	Unknown
1 account	78%	78%	81%
2 accounts	17%	17%	16%
3 accounts	4%	4%	3%
4 or more accounts	1%	1%	1%

### Number of super accounts by age and gender

Table 4c: Percentage of accounts held by age group (male)

Age	1 account	2 accounts	3 or more accounts
18 and under	87%	11%	2%
19 to 25	77%	18%	5%
26 to 30	79%	16%	5%
31 to 35	81%	15%	4%
36 to 40	80%	15%	4%
41 to 45	78%	17%	5%
46 to 50	75%	19%	6%
51 to 55	73%	20%	7%
56 to 60	74%	20%	6%
61 to 65	76%	19%	5%
66 or over	85%	12%	2%

**Table 4d: Percentage of accounts held by age group (female)**

Age	1 account	2 accounts	3 or more accounts
18 and under	87%	12%	2%

<b>19 to 25</b>	76%	18%	5%
<b>26 to 30</b>	80%	16%	4%
<b>31 to 35</b>	81%	15%	4%
<b>36 to 40</b>	79%	16%	5%
<b>41 to 45</b>	76%	18%	6%
<b>46 to 50</b>	73%	20%	7%
<b>51 to 55</b>	72%	21%	7%
<b>56 to 60</b>	73%	20%	7%
<b>61 to 65</b>	77%	18%	5%
<b>66 or over</b>	86%	12%	2%

## Number of super accounts by region

**Table 4e: Percentage of accounts held by state or territory**

<b>State/territory</b>	<b>1 account</b>	<b>2 accounts</b>	<b>3 or more accounts</b>
<b>ACT</b>	75%	20%	5%
<b>NSW</b>	80%	16%	4%
<b>NT</b>	75%	19%	7%


<b>QLD</b>	73%	19%	8%
<b>SA</b>	77%	19%	5%
<b>TAS</b>	81%	16%	4%
<b>VIC</b>	81%	15%	4%
<b>WA</b>	77%	18%	5%
<b>Unknown*</b>	86%	11%	2%

\*Unknown refers to invalid and overseas addresses.

**Table 4f: Number of super accounts held by individuals, 2021 to 2024**

<b>Number of super accounts</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
<b>1</b>	75%	76%	77%	78%
<b>2</b>	19%	18%	18%	17%
<b>3</b>	4%	4%	4%	4%
<b>4 or more accounts</b>	2%	1%	1%	1%
<b>Individuals with 1 or 2 super accounts</b>	94%	95%	95%	95%
<b>Individuals with 3 or more super accounts</b>	6%	5%	5%	5%

**Note:** The super health check includes step-by-step instructions on how to search for lost and ATO held super on ATO online services

through myGov. To start, download the [super health check \(NAT 75486, PDF 204KB\)](#)  .

QC 37783

## Search for lost and ATO held super

How to search for lost and ATO held super on ATO online services.


**Last updated** 17 September 2024

The super health check includes step-by-step instructions on how to search for lost and ATO held super on ATO online services through myGov.

It consists of 5 simple checks to manage your super, search for lost super and prevent your super becoming lost.

You can check your:

- contact details
- super balance and employer contributions
- lost and unclaimed super
- multiple accounts and consider consolidating
- nominated beneficiary.

To start, download the [super health check \(NAT 75486, PDF 204KB\)](#) .

## **Our commitment to you**

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

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.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

## **Copyright notice**

© Australian Taxation Office for the Commonwealth of Australia

You are free to copy, adapt, modify, transmit and distribute this material as you wish (but not in any way that suggests the ATO or the Commonwealth endorses you or any of your services or products).