

Article: Financial Health

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AUDIENCE	Working Australians who have insurance through super or a workplace plan but don't know how much cover they actually have.
COMMUNICATION OPPORTUNITIES	White label content: Drive members toward a single, tangible action (finding their cover amount) that builds financial confidence and engagement.
MESSAGE	Knowing your cover amount turns insurance from background noise into a conscious, informed choice, and that awareness alone boosts financial confidence.
INSIGHTS	TAL research shows a direct link between knowing your cover amount and feeling financially confident, yet most people have never checked this one number despite having cover for years.
ASSOCIATED ASSET/S	N/A
CTA	Log into your super fund account or check your workplace benefits portal to find your current cover amount.

One number that changes everything: your cover amount

Most people know they have some form of life insurance connected to work — either through their super fund or as part of their employee benefits package. But there's one detail many people aren't clear on, even if they've been working for years: **how much cover they actually have**.

That number matters more than you might think.

TAL research shows a clear link between understanding your insurance and feeling financially confident (feeling that you and your loved ones would be looked after financially if you couldn't work due to illness, injury or death).¹ People who know their cover amount are far more likely to feel confident about their financial position than those who don't. ² It's not about *having more* insurance — it's about knowing what you're covered for.

HOW TO FIND YOUR COVER AMOUNT

For most people, insurance connected to work comes from one of two places.

If your cover is provided **by your employer** as part of your employee benefits package, the details are often included in your employee benefits information, HR portal or onboarding pack. Exactly where it sits can vary by employer, but it's usually documented somewhere you already have access to.

If your cover is **through your super fund**, you'll usually find the details in your online account, annual statement or the insurance section of your fund's website. In many cases, super funds automatically provide some level of default cover when you join.

Knowing *where* to look is often the biggest hurdle.

WHY YOUR COVER AMOUNT MATTERS

Once you've found your cover amount, it helps to put it into real-world context.

Ask yourself:

¹ TAL, *Making insurance matter: How super funds can help their members build financial confidence*. 2026.

² Ibid

- If you couldn't work for a period of time, what costs would you still need to cover?
- Do you have rent, a mortgage, bills or other ongoing expenses?
- Are there people who rely on your income, now or in the future?
- Has anything changed since you last checked — like a new job, a pay rise, or added responsibilities?

You don't need to calculate exact figures or make decisions straightaway. The goal at this stage is simply understanding what you already have.

TURNING SET AND FORGET INTO A CONSCIOUS CHOICE

Many people end up with insurance by default and never look at it again. That's understandable — life is busy, and insurance might not feel urgent until something happens.

But knowing your cover amount turns insurance from background noise into something tangible. Even if you decide not to change anything, you've made an informed choice rather than relying on assumptions.

That small step, finding one number, can make a big difference to how confident and prepared you feel.

DISCLAIMER [please add to your post]

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