

Survey: Super survey

Hi there! Thanks so much for participating in our superannuation survey, which will take you about 15 minutes at most.

Your participation in this survey is completely voluntary, and there are no foreseeable risks. You're free to withdraw at any time, for any reason.

About 2000 other people will be completing the survey along with you. All these responses will be coded and combined, and only ever reported in the aggregate. Your information will always be kept strictly confidential and never used for any other purpose.

If you have any questions at any point about our survey, please feel free to contact the Principal Investigator,

Thank you for taking part! Please start the survey now by clicking the NEXT button below.

First, we just need to quickly check on your eligibility for this particular survey.

Which of the following best describes the area where you live?

- ☐ Sydney
- ☐ Melbourne
- ☐ Brisbane
- ☐ Adelaide
- ☐ Perth
- ☐ Hobart
- ☐ ACT
- ☐ Rest of NSW
- ☐ Rest of VIC
- ☐ Rest of QLD
- ☐ Rest of SA
- ☐ Rest of WA
- ☐ Rest of TAS
- ☐ NT

Are you male or female?

- ☐ Female
- ☐ Male

Which of the following age groups do you belong to?

-- Select --

In what year were you born?

Year

--

Thank-you. You meet the criteria for participating in our survey.

In this survey, we're looking at people's experiences with superannuation (more commonly known as "super").

The most important thing is that you answer our questions very frankly! Everyone's experience of superannuation is different. People have different attitudes toward "super". And they make their decisions about super in different ways.

So there are no right or wrong answers! All we're looking for is your honest report of your own experiences with super.

The first thing we would like to know is, do you currently have a super fund?

- ☐ Yes
- ☐ No
- ☐ I don't know

Have you ever had a super fund?

- ☐ Yes
- ☐ No
- ☐ I don't know

Can you please tell us the name of that super fund?

(If there's more than one fund, please just name the one you consider to be your major fund, and answer the following questions with that fund in mind).

☐ I don't remember the name of the fund

How many years have you been with this super fund?

-- Select --

Can you please tell us, the last time you had to select a super fund, what did you do?  
How did you go about it? \*

Next, we want you to imagine that you're just starting a new job. Your employer is required to submit super contributions on your behalf. So, you need to pick a super fund.  
You're trying to select this fund within the constraints of the time and energy you'd normally have available for this kind of thing.  
Just give this as much consideration as you think it needs and deserves, in such circumstances. This means you should try not to behave any differently here in the survey than if you were really in this same situation at work.

Suppose you found yourself in this situation at your new job ... What super fund would you go with?

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Here are some of the available super options that are presented to you at your new job. You will also see key information on their risk levels, targets, fees and returns, assuming a \$50,000 balance. (CPI is the Consumer Price Index, a common measure of inflation). All these super options offer a balanced investment portfolio. You might go with one of these options, or you might have something else in mind altogether.

Suppose you found yourself in this situation at your new job ... What super fund would you go with?

Click a button to indicate your selection, and then click NEXT when you're ready to proceed.



Option 1

☐

Option 2

☐

Option 3

☐

Option 4

☐

Option 5

☐

Option 6

☐



Option 7

☐

Option 8

☐☐

Option 1

Option 2

Option 3

Option 4

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Option 7

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Option 4

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Option 1

☐

Option 2

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Option 3

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Option 4

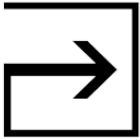
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Option 5

☐

Option 6

☐



Option 1

Option 2

Option 3

Option 4

Option 5

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Option 1

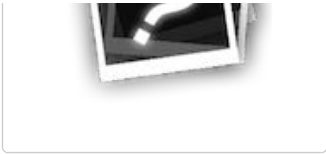


Option 2

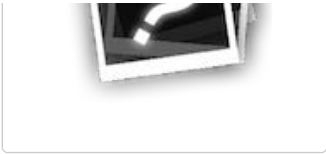


Option 3





Option 4



Option 5



Option 1

Option 2

Option 3

Option 4

Option 5

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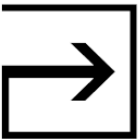
Option 1



Option 2



Option 3



Option 4



Option 1

Option 2

Option 3

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Option 2

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Option 3

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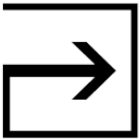
Option 6

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Option 7

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Option 8

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Option 1

Option 2

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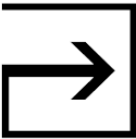
Option 5

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Option 7

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Option 1	<input type="text"/>
Option 2	<input type="text"/>
Option 3	<input type="text"/>
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Option 6	<input type="text"/>
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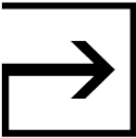
Option 4

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Option 5

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Option 6

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Option 1	<input type="text"/>
Option 2	<input type="text"/>
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Option 1

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Option 2

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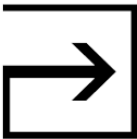
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Option 1

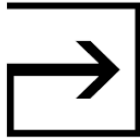
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Option 2

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Option 3

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Option 4



Option 1

Option 2

Option 3

Option 4

Why would you go with this particular fund? \*

How difficult did you find it trying to pick a fund? And why?

\*

Please indicate on the sliding scale below how difficult you found it trying to pick a fund.

Not at all difficult      Slightly difficult      Somewhat difficult      Very difficult      Extremely difficult

\*      [Slider bar with a handle positioned at the far left]

Now, let's move on to a separate task ... In this section, we'd like you now to think carefully about the last time you had to select a super fund in real life.

Filler text

[Instructions: Do no delete - random assignment for list experiment - Mode - Randomly Choose One]

We're going to list some things that may or may not have been true for you the last time you had to select a super fund in real life. We will ask you to tell us **HOW MANY** of these things were true for you.

Remember, we don't want to know **WHICH ONES** were true for you, only **HOW MANY** were true for you.

Please think carefully about the last time you had to select a super fund in real life. We have listed below some things that may or may not have been true for you.

**HOW MANY** of these things were true for you the last time you had to select a super fund?

- I decided I didn't trust any of the funds with my money
- I thought the government should just recommend for everyone a small set of 'best fund options'
- I was influenced by the reputations of the different funds

Please select your answer using the drop down menu. \*

-- Select --

Now here is a different list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I went with a fund recommended by my financial advisor/accountant
- I was influenced by the generous insurance coverage my chosen fund offered as a default
- I compared different funds' administrative fees

\*

-- Select --

Below you will find another list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I was after a fund that offered decent income protection insurance as a default
- I didn't pay much attention to each fund's level of risk and return
- I just settled on a fund that seemed "good enough", rather than trying to figure out which one was "best"

\*

-- Select --

And here is one last list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I wished my employer had just gone ahead and recommended a fund
- I was influenced by different funds' investment returns over the previous ten years
- I made the decision on my own, without relying on anyone else

\*

-- Select --

We're going to list some things that may or may not have been true for you the last time you had to select a super fund in real life. We will ask you to tell us HOW MANY of these things were true for you.

Remember, we don't want to know WHICH ONES were true for you, only HOW MANY were true for you.

Please think carefully about the last time you had to select a super fund in real life. We have listed below some things that may or may not have been true for you.

HOW MANY of these things were true for you the last time you had to select a super fund?

- I decided I didn't trust any of the funds with my money
- I thought the government should just recommend for everyone a small set of 'best fund options'
- I was influenced by the reputations of the different funds
- I chose a fund at random

Please select your answer using the drop down menu.

\*

-- Select --

Now here is a different list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I went with a fund recommended by my financial advisor/accountant
- I felt uneasy thinking about my retirement
- I was influenced by the generous insurance coverage my chosen fund offered as a default
- I compared different funds' administrative fees

\*

-- Select --

Below you will find another list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I was after a fund that offered decent income protection insurance as a default
- I was annoyed at how much time and energy it took to choose a fund
- I didn't pay much attention to each fund's level of risk and return
- I just settled on a fund that seemed "good enough", rather than trying to figure out which one was "best"

\*

-- Select --

And here is one last list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I really gave no thought to how my choices might affect my account balance
- I wished my employer had just gone ahead and recommended a fund
- I was influenced by different funds' investment returns over the previous ten years
- I made the decision on my own, without relying on anyone else

\*

-- Select --

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Please think carefully about the last time you had to select a super fund in real life. We have listed below some things that may or may not have been true for you.

HOW MANY of these things were true for you the last time you had to select a super fund?

- I wished I had access to more information to help me make my choice
- I wasn't influenced by any specific services the funds provided
- I understood what super "contributions" were, and who made them

Please select your answer using the drop down menu.

\*

-- Select --

Now here is a different list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I was influenced by a comparison of the costs of life insurance within each fund
- I just went with the first fund I came across
- I knew what a super fund was, and what it was for

\*

-- Select --

Below you will find another list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I was influenced by my chosen fund's offer of free financial advice
- I knew what sorts of information I should consider in making my choice
- I only considered those funds the government had licensed as MySuper defaults

\*

-- Select --

And here is one last list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I understood why the government had mandated super
- I chose a fund after consulting a comparison website
- I just went with a fund I was already with

\*

-- Select --

We're going to list some things that may or may not have been true for you the last time you had to select a super fund in real life. We will ask you to tell us HOW MANY of these things were true for you.

Remember, we don't want to know WHICH ONES were true for you, only HOW MANY were true for you.

Please think carefully about the last time you had to select a super fund in real life. We have listed below some things that may or may not have been true for you.

HOW MANY of these things were true for you the last time you had to select a super fund?

- I wished I had access to more information to help me make my choice
- I wasn't influenced by any specific services the funds provided
- I chose a fund that sounded familiar to me
- I understood what super "contributions" were, and who made them

Please select your answer using the drop down menu.

\*

-- Select --

Now here is a different list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I trusted other people to make the decision for me
- I was influenced by a comparison of the costs of life insurance within each fund
- I just went with the first fund I came across
- I knew what a super fund was, and what it was for

\*

-- Select --

Below you will find another list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I was influenced by my chosen fund's offer of free financial advice
- I wished my employer had just recommended a fund suitable for my lifestyle and circumstances
- I knew what sorts of information I should consider in making my choice
- I only considered those funds the government had licensed as MySuper defaults

\*

-- Select --

And here is one last list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I understood why the government had mandated super
- I was influenced by funds' advertising
- I chose a fund after consulting a comparison website
- I just went with a fund I was already with

\*

-- Select --

We're going to list some things that may or may not have been true for you the last time you had to select a super fund in real life. We will ask you to tell us HOW MANY of these things were true for you.

Remember, we don't want to know WHICH ONES were true for you, only HOW MANY were true for you.

Please think carefully about the last time you had to select a super fund in real life. We have listed below some things that may or may not have been true for you.

HOW MANY of these things were true for you the last time you had to select a super fund?

- I wished I had access to simpler information to help me make my choice
- I just went with a fund whose logo I liked
- I was attracted to my chosen fund's balanced portfolio

Please select your answer using the drop down menu.

\*

-- Select --

Now here is a different list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I ended up choosing a fund just because I'd recently heard something about it
- I only considered funds that had a conservative asset allocation
- I read the funds' own prospectus and information materials they provided

\*

-- Select --

Below you will find another list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I selected a fund I had seen recommended somewhere
- I was after an aggressive growth fund with a high level of risk and return
- I didn't pay much attention to the insurance coverage different funds were offering

\*

-- Select --

And here is one last list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I understood what it meant to say a fund had a certain level of "risk"
- I was influenced by different funds' investment returns over the previous five years
- I trusted other people to help me make my decision

\*

-- Select --

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- I wished I had access to simpler information to help me make my choice
- I just went with a fund whose logo I liked
- I was attracted to my chosen fund's balanced portfolio
- I didn't fully understand how the super contributions I made now would affect my retirement income later

Please select your answer using the drop down menu.

\*

-- Select --

Now here is a different list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I ended up choosing a fund just because I'd recently heard something about it
- I didn't really know what a "super fund" was
- I only considered funds that had a conservative asset allocation
- I read the funds' own prospectus and information materials they provided

\*

-- Select --

Below you will find another list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I selected a fund I had seen recommended somewhere
- I was after an aggressive growth fund with a high level of risk and return
- I didn't pay much attention to the insurance coverage different funds were offering
- I felt overwhelmed by the number of choices before me

\*

-- Select --

And here is one last list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I chose the first fund I came across
- I understood what it meant to say a fund had a certain level of "risk"
- I was influenced by different funds' investment returns over the previous five years
- I trusted other people to help me make my decision

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Please think carefully about the last time you had to select a super fund in real life. We have listed below some things that may or may not have been true for you.

HOW MANY of these things were true for you the last time you had to select a super fund?

- I was influenced by things other than the funds' financial performance
- I knew what super "returns" were
- I wished the government would just assign me to a fund suitable for my particular circumstances

Please select your answer using the drop down menu.

\*

-- Select --

Now here is a different list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I wanted a fund that could offer me good income protection insurance for a reasonable cost
- I just went with the first fund that came to mind
- I understood how the super contributions I made now would affect my retirement income later

\*

-- Select --

Below you will find another list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I was attracted to my chosen fund's aggressive growth portfolio
- I ended up going with a fund recommended by my employer
- I chose a fund based on investment returns over the previous three years

\*

-- Select --

And here is one last list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I selected a fund that I'd generally heard good things about from family and friends
- I understood I should never rely on very short-run performance information
- I was after a fund that had a moderate level of risk, as appropriate to my lifespan

\*

-- Select --

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HOW MANY of these things were true for you the last time you had to select a super fund?

- I was influenced by things other than the funds' financial performance
- I knew what super "returns" were
- I wished the government would just assign me to a fund suitable for my particular circumstances
- I didn't end up making a fund choice at all

Please select your answer using the drop down menu.

\*

-- Select --

Now here is a different list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I wanted a fund that could offer me good income protection insurance for a reasonable cost
- I just went with the first fund that came to mind
- I understood how the super contributions I made now would affect my retirement income later
- I couldn't care less about super

\*

-- Select --

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- I was attracted to my chosen fund's aggressive growth portfolio
- I ended up going with a fund recommended by my employer
- I chose a fund based on investment returns over the previous three years
- I didn't really know what it meant to say a fund had a certain level of "risk"

\*

-- Select --

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- I selected a fund that I'd generally heard good things about from family and friends
- I was actually annoyed at having to choose a fund
- I understood I should never rely on very short-run performance information
- I was after a fund that had a moderate level of risk, as appropriate to my lifestyle

\*

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Remember, we don't want to know WHICH ONES were true for you, only HOW MANY were true for you.

Please think carefully about the last time you had to select a super fund in real life. We have listed below some things that may or may not have been true for you.

HOW MANY of these things were true for you the last time you had to select a super fund?

- I chose a fund that a workmate had put me on to
- I chose the best fund for my circumstances after researching all the options
- I was influenced by random factors

Please select your answer using the drop down menu.

\*

-- Select --

Now here is a different list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I considered how much income I would need in retirement
- I settled on a fund recommended by a friend/family member
- I paid a great deal of attention to the levels of risk that different funds took on

\*

-- Select --

Below you will find another list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I put a lot of weight on different funds' investment returns in just the previous year
- I just went with a fund I'd seen some advertising for
- I was influenced by my chosen fund's generous Total and Permanent Disability insurance coverage

\*

-- Select --

And here is one last list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I was influenced by the fund's high level of risk
- I was persuaded by my chosen fund's offer of free financial advice
- I understood what "asset allocation" meant

\*

-- Select --

We're going to list some things that may or may not have been true for you the last time you had to select a super fund in real life. We will ask you to tell us HOW MANY of these things were true for you.

Remember, we don't want to know WHICH ONES were true for you, only HOW MANY were true for you.

Please think carefully about the last time you had to select a super fund in real life. We have listed below some things that may or may not have been true for you.

HOW MANY of these things were true for you the last time you had to select a super fund?

- I didn't really know what sorts of information I should consider in making my choice
- I chose a fund that a workmate had put me on to
- I chose the best fund for my circumstances after researching all the options
- I was influenced by random factors

Please select your answer using the drop down menu.

\*

-- Select --

Now here is a different list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I considered how much income I would need in retirement
- I settled on a fund recommended by a friend/family member
- I paid a great deal of attention to the levels of risk that different funds took on
- I pretended to care about the decision, but I didn't really care at all

\*

-- Select --

Below you will find another list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I put a lot of weight on different funds' investment returns in just the previous year
- I just went with a fund I'd seen some advertising for
- I felt overwhelmed by the amount of information I was supposed to consider in making my choice
- I was influenced by my chosen fund's generous Total and Permanent Disability insurance coverage

\*

-- Select --

And here is one last list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I was influenced by the fund's high level of risk
- I was persuaded by my chosen fund's offer of free financial advice
- I went with a super fund I already had, without considering any other information
- I understood what "asset allocation" meant

\*

-- Select --

We're going to list some things that may or may not have been true for you the last time you had to select a super fund in real life. We will ask you to tell us HOW MANY of these things were true for you.

Remember, we don't want to know WHICH ONES were true for you, only HOW MANY were true for you.

Please think carefully about the last time you had to select a super fund in real life. We have listed below some things that may or may not have been true for you.

HOW MANY of these things were true for you the last time you had to select a super fund?

- I evaluated different funds' returns relative to risk
- I relied heavily on different funds' past performance
- I reverted to the default fund selected by my employer

Please select your answer using the drop down menu.

\*

-- Select --

Now here is a different list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I wished I'd been presented with only a select set of information on just a few funds to help me make my choice
- I just went with a fund whose name I liked the sound of
- I was attracted to my chosen fund's moderate level of risk and return

\*

-- Select --

Below you will find another list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I wished for a government-approved comparison website that could select the best fund for me
- I was influenced by the default life insurance coverage offered by each fund
- I chose a fund that I thought had a good reputation

\*

-- Select --

And here is one last list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I never really compared insurance coverage as a means of choosing among funds
- I wanted a fund with a low level of risk
- I chose a fund that had been recommended in an article/program I'd seen

\*

-- Select --

We're going to list some things that may or may not have been true for you the last time you had to select a super fund in real life. We will ask you to tell us HOW MANY of these things were true for you.

Remember, we don't want to know WHICH ONES were true for you, only HOW MANY were true for you.

Please think carefully about the last time you had to select a super fund in real life. We have listed below some things that may or may not have been true for you, the last time you had to select a super fund in real life.

HOW MANY of these things were true for you the last time you had to select a super fund?

- I evaluated different funds' returns relative to risk
- I didn't fully understand who was supposed to make super "contributions", or how
- I relied heavily on different funds' past performance
- I reverted to the default fund selected by my employer

Please select your answer using the drop down menu.

\*

-- Select --

Now here is a different list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I had a good understanding of what a fund's "asset allocation" referred to
- I wished I'd been presented with only a select set of information on just a few funds to help me make my choice
- I just went with a fund whose name I liked the sound of
- I was attracted to my chosen fund's moderate level of risk and return

\*

-- Select --

Below you will find another list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I didn't understand the meaning of super "returns" and how they were calculated
- I wished for a government-approved comparison website that could select the best fund for me
- I was influenced by the default life insurance coverage offered by each fund
- I chose a fund that I thought had a good reputation

\*

-- Select --

And here is one last list of things that may or may not have been true for you. HOW MANY of these things were true for you the last time you had to select a super fund?

- I never really compared insurance coverage as a means of choosing among funds
- I didn't really know what super was for
- I wanted a fund with a low level of risk
- I chose a fund that had been recommended in an article/program I'd seen

\*

-- Select --

Now we're going to ask just a few questions that help us understand how widespread information about financial matters is in the community. We expect that lots of people won't know the answers to these questions, so please don't get too bothered about it!

Suppose you put \$100 into a (no fee, tax free) savings account with a guaranteed interest rate of 2% per year. You don't make any further payments into this account and you don't withdraw any money.

How much would be in the account at the end of the first year, once the interest payment is made?

\*

- ☐ Less than \$102
- ☐ More than \$102
- ☐ Exactly \$102
- ☐ It is impossible to tell from the information given
- ☐ I don't know



And how about after five years? How much would be in the account at the end of five years (remembering there are no fees or tax deductions)? Would it be:

- ☐ More than \$110
- ☐ Exactly \$110
- ☐ Less than \$110
- ☐ It is impossible to tell from the information given
- ☐ I don't know

Do you think that the following statement is true or false?

'Buying shares in a single company usually provides a safer return than buying units in a managed share fund.'

- ☐ False
- ☐ True
- ☐ It is impossible to tell from the information given
- ☐ I don't know

What percentage of an employee's salary is an employer currently required to contribute to super?

- ☐ At least 7.5%
- ☐ At least 13.5%
- ☐ At least 9.5%
- ☐ It's up to the employer to decide
- ☐ I don't know

Which of the following do you think is most important when you're selecting a super fund? Please rank the following factors from most important (1) to least important (4).

Fees

Choice of investment options

Member services

Net returns

Drag your choices here to rank them

Choose exactly 4 choices to rank them

What sources of information would you find most helpful if you had to select a super fund? Please rank the following sources of information from most helpful (1) to least helpful (6).

My employer

Product disclosure statements from individual funds

Comparison websites

Friends or family

Key performance indicators for a set of funds

A financial adviser

Drag your choices here to rank them

Choose exactly 6 choices to rank them

Can you please tell us, the last time you had to select a super fund, what did you do? How did you go about it?

- ☐ I made my own selection independent of anyone else
- ☐ I selected a fund recommended by someone else

- ☐ I used my employer's default fund
  - ☐ I've never been in this situation
  - ☐ I don't know
  - ☐ Other (please specify below)
- 

And finally, we have just a handful of questions that tell us a bit about the many different types of people who ended up in our sample.

First, please type in your 4 digit postcode below.

Are you currently working?

- \*
- ☐ I am not employed
  - ☐ I am employed
  - ☐ I am retired
  - ☐ I am a homemaker
  - ☐ I am a student
  - ☐ Other (please specify below)
- 

What is the highest level of education you have completed?

- \*
- ☐ Primary school
  - ☐ Some high school
  - ☐ Year 10 or equivalent
  - ☐ Year 12 or equivalent
  - ☐ Trade Certificate or Apprenticeship
  - ☐ Diploma or Associate Degree
  - ☐ Bachelor Degree
  - ☐ Graduate Certificate or Diploma
  - ☐ Masters Degree
  - ☐ Doctoral Degree
  - ☐ Other (please specify below)
- 

Which of the following categories includes your annual household income (pre-tax) from all sources?

- ☐ Under \$20,000
- ☐ \$20,000 to \$39,999
- ☐ \$40,000 to \$59,999
- ☐ \$60,000 to \$79,999
- ☐ \$80,000 to \$99,999
- ☐ \$100,000 to \$129,999
- ☐ \$130,000 to \$199,999
- ☐ \$200,000 or more

Thank-you! That completes our survey. When you are ready to submit your responses, please scroll down to the bottom of the page and click DONE.

Please be advised that the information provided on the different super funds included in this survey was indicative and realistic for these kinds of funds, but may not have precisely reflected the current status of each fund (in terms of their fees and returns, for example). We needed to be able to alter those numbers on occasion, to meet our goals in this research, which focuses on people's decision-making around superannuation choices, given different information.

We encourage you to become accurately informed about the performance targets, actual returns, fees and risk levels for these (and other) superannuation funds by consulting the funds' own websites and product disclosure statements (PDS) for different fund options.

To compare the real-world goals, structure and performance of these (and other) superannuation funds, we encourage you to visit the MoneySmart website operated by ASIC (Australian Securities & Investments Commission). You will find the MoneySmart website at: <https://www.moneysmart.gov.au/superannuation-and-retirement/>.

Finally, we thank you sincerely for your kind participation in this important research! It was very much appreciated. Have a great day!

