

12 policy priorities to strengthen and enhance your super

Super Members Council (SMC) asked all political parties and independents to commit to our 12 policy priorities to strengthen and enhance the super system for all Australians.

These priorities have three key objectives:

1. Safeguard the system fundamentals that make super a world-envied success
2. Improve the experiences of super fund members in their working lives and retirement, and
3. Make super fairer for those who don't get the full benefits of the system.

You can read more about our policy priorities and super [on our website](#).

Response from Caz Heise, independent candidate for Cowper

I strongly support Australia's superannuation system and believe it must be protected from policies that undermine its long-term stability, equity, and effectiveness. Super exists to ensure that people can retire with dignity, and it is deeply concerning to see an increasing number of representatives seeking to undermine this principle—something that has accelerated since COVID. **We cannot allow temporary crises to undermine the principle of retirement.** Short-term political decisions that erode super savings only leave more Australians vulnerable in the long run.

I am happy to support the following asks, which align with my priorities for a fairer, more secure superannuation system:

- **Preserving super's core principles** (Ask 1) - I oppose early withdrawals for housing deposits or cashing out Super Guarantee contributions, as both would reduce retirement savings and worsen inequality.
- **Maintaining the legislated increase to 12%** (Ask 3) - This is a necessary step to ensure Australians retire with enough super to live comfortably.
- **Improving fairness for lower-income earners** (Ask 10) - Lifting the Low-Income Super Tax Offset is a simple and effective way to ensure super tax concessions aren't skewed towards high earners.
- **Equity for First Nations people** (Ask 12) - I support reforms to make super more accessible and fairer for Aboriginal and Torres Strait Islander people, particularly recognising kinship structures and simplifying ID requirements.

There are several other proposals I agree with in principle but would like to see more detail on:

- **Fixing unpaid super** (Ask 2) - I support action to address unpaid super, but any implementation should be phased in carefully to avoid excessive compliance costs, especially for small businesses.
- **More frequent retirement estimates** (Ask 4) - I support better planning tools but would need assurances that data sharing with government agencies is handled securely and transparently.
- **Expanding financial advice access** (Ask 6) - This is positive, provided strong consumer protections ensure that advice is genuinely in the best interests of Australians.
- **Ending family violence perpetrators inheriting victims' super** (Ask 11) - I agree with the intent but would like further details on how the policy would be applied effectively.
- **Paying super to workers under 18** (Ask 9) - While this has merit, I would want to ensure the change is phased in appropriately to avoid an undue burden on small businesses.

I have concerns with the following:

- **Allowing super funds greater access to government financial data** (Ask 8) - I do not support private entities having expanded access to financial hardship data. ATO data is already tightly controlled for good reason.