



Dear [party/independent]

Seeking your formal election commitments on key super policy issues

The Super Members Council advocates for the interests of 11 million everyday Australians with their retirement savings in profit-to-member super - and has a key role to ensure super policy is stable, effective and equitable.

Super funds invest over the long-term to deliver strong investment returns. The capacity to deliver strong net returns and services to support Australians ahead of - and in - retirement turns on the stability of policy settings.

Accordingly, as the federal election fast approaches, the council now seeks formal election commitments from all parties and candidates on 12 key policy issues to safeguard and strengthen super for everyday Australians.

These issues materially affect the retirement savings of millions of everyday Australians - delivering people more money for a stronger retirement.

We intend to publish the responses on our website and communications channels - and ask that you be as clear and specific as possible in setting out your commitments. We also invite you to share a sentence or two setting out your views on the importance of a strong super system to Australia and millions of Australians.

1. **Most pivotally, we ask you to give a clear commitment to make no changes to the principles of preservation, universality, and compulsion**, which are the backbone of Australia's strong super system. Super is Australians' money for retirement. Withdrawing super for other purposes like house deposits would undermine the preservation principle. Allowing people to cash out their Super Guarantee contributions would undermine the compulsion principle.
We specifically ask you to pledge to:
 - a. oppose any weakening of preservation rules such as allowing the early withdrawal of super for property purchases by first home buyers, which would just drive up house prices and worsen Australia's housing affordability crisis - [as happened in New Zealand](#) where house prices took off at twice the rate of Australia and home ownership rates fell by 7% for people in their 30s; and
 - b. oppose any move to enable cashing out of Super Guarantee contributions, which would make Australians poorer in retirement.
2. **Pledge to fix unpaid super**, which costs 2.8 million Australians \$5 billion a year, by legislating payday super to start for all workers on 1 July 2026; boosting super compliance by the ATO; and adding super to the [Fair Entitlements Guarantee](#) scheme.
3. **Commit to maintain the legislated rise in the Superannuation Guarantee rate to 12%** on 1 July 2025, which is critical for ensuring all Australians retire with sufficient levels of super.
4. **Help Australians plan better for retirement** by enabling Government agencies to share more information with super funds (where a member has granted their permission), and by allowing funds to provide retirement estimates on request, rather than just once a year.
5. **Slash red tape by letting retirees pay super into their retirement-phase super accounts**, removing the need for two accounts, in turn reducing fees and inconvenience.
6. **Expand access to affordable financial advice** by passing the proposed package of financial advice reforms, so Australians can get the information they need to plan for retirement.



7. **Support the digitisation of binding death benefit nominations and standardise death certificates and proof of identity processes**, to speed up death benefit payments.
8. Support better integration between super funds and key government agencies such as the ATO, to **speed up processing times on financial hardship applications**.
9. **Support ending age discrimination in super**, by backing a reform to ensure all workers under age 18 are paid super on income they earn.
10. **Commit to lifting the Low-Income Super Tax Offset** (a tax refund for low-income earners' super contributions) so 1.2 million lower-income workers, mostly women, get a fairer tax deal on super.
11. **Support law reform so family violence perpetrators can no longer inherit their victim's super.**
12. Improve equity for Aboriginal and Torres Strait Islander people by reforming super law to **recognise kinship structures and to make ID requirements simpler for First Nations people**.

Our team would be delighted to provide further information on any of these policy commitments.

Thank you in advance for making these important commitments to strengthen and secure the retirements of millions of Australians.

Yours sincerely,

Misha Schubert,
CEO, Super Members Council