

**PUBLIC VERSION**

**HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS**

**REVIEW OF THE FOUR MAJOR BANKS AND OTHER FINANCIAL INSTITUTIONS SUPERANNUATION SECTOR**

**Australian Catholic Superannuation**

- ACS121QW:** In dollar terms, how much advertising space did your fund book (directly or indirectly through a broker or agent) in the second half of 2020 that was unused on:
- a. Radio?
  - b. Television?
  - c. Print?

**Answer:** The Fund did not book any advertising space (directly or indirectly through a broker or agent) in the second half of 2020.

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**Australian Catholic Superannuation**

- ACS122QW:** In minutes, how much advertising space did your fund book (directly or indirectly through a broker or agent) in the second half of 2020 that was unused on:
- a. Radio?
  - b. Television?
  - c. Print?

**Answer:** The Fund did not book any advertising space (directly or indirectly through a broker or agent) in the second half of 2020.

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**Australian Catholic Superannuation**

**ACS123QW:** Please complete the table for the last five financial years outlining your financial contribution to Industry Super Australia.

**Answer:** For the last five financial years, the Fund has made no financial contribution to Industry Super Australia.

Financial year	Contribution (\$)
2015/16	0
2016/17	0
2017/18	0
2018/19	0
2019/20	0

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**ACS124QW:** What is your current policy on whether your funds are permitted to invest in:

- a. Residential property?
- b. Build-to-rent housing?
- c. Social housing?

**Answer:** The Fund does not currently invest in any residential, build-to-rent or social property strategies, although there are no restrictions against doing so.

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**ACS125QW:** What data do you have on the home ownership rates of fund members?

**Answer:** The Fund does not collect or hold any data on the home ownership rates of fund members.

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**ACS126QW:** Have you ever:

- a. Completed *internal* research that includes retirement outcomes for fund members who own their home in retirement, compared to those who do not?
- b. Commissioned *external* research that includes retirement outcomes for fund members who own their home in retirement, compared to those who do not?

**Answer:** The Fund has not completed any internal or commissioned any external research that includes retirement outcomes for fund members who own their home in retirement, compared to those who do not.

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**ACS127QW:** For the last five financial years, please complete the table for the average return on all your investments.

**Answer:** The Fund has used APRA 'one year rate of return' statistics in the table below.

<b>Financial year</b>	<b>Average return (%)</b>
2015/16	0.7
2016/17	6.9
2017/18	8.4
2018/19	5.6
2019/20	0.0

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**Australian Catholic Superannuation**

- ACS128QW:** For the last five financial years, please complete the table for investments across all your funds in all forms of residential property:
- a. In nominal value
  - b. As a share of your total portfolio
  - c. The average return on investment.

**Answer:** The Fund does not currently invest in residential property strategies, although there are no restrictions against doing so.

Financial year	Nominal value (\$)	Share of portfolio (%)	Average return (%)
2015/16	0	0	0
2016/17	0	0	0
2017/18	0	0	0
2018/19	0	0	0
2019/20	0	0	0



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**Australian Catholic Superannuation**

**ACS129QW:** For the last five financial years, please complete the table for investments across all your funds in build-to-rent property:

- In nominal value
- As a share of your total portfolio
- The average return on investment.

**Answer:** The Fund does not currently invest in build-to-rent property strategies, although there are no restrictions against doing so.

Financial year	Nominal value (\$)	Share of portfolio (%)	Average return (%)
2015/16	0	0	0
2016/17	0	0	0
2017/18	0	0	0
2018/19	0	0	0
2019/20	0	0	0

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**Australian Catholic Superannuation**

- ACS130QW:** For the last five financial years, please complete the table for investments across all your funds in social housing property:
- a. In nominal value
  - b. As a share of your total portfolio
  - c. The average return on investment.

**Answer:** The Fund does not currently invest in social housing property strategies, although there are no restrictions against doing so.

Financial year	Nominal value (\$)	Share of portfolio (%)	Average return (%)
2015/16	0	0	0
2016/17	0	0	0
2017/18	0	0	0
2018/19	0	0	0
2019/20	0	0	0

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**ACS131QW:** Please outline your policy on:

- a. Fund members using their superannuation fund for a deposit to buy their first home.
- b. Retirees using their superannuation to:
  - i. Renovate their home
  - ii. Pay rent.

**Answer:** The Fund allows contributions per the First Home Super Saver Scheme and does not otherwise have any policy in relation to part b(i) and (ii) of this question.

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- ACS132QW:** Within your fund, what percentage of retirees in each of the last five financial years used their superannuation to:
- Renovate their home?
  - Clear their remaining mortgage?

**Answer:** The Fund does not collect or hold any data in relation to the percentage of retirees who have used their superannuation to renovate their home or clear their remaining mortgage.

Financial year	Super used for renovations (%)	Super used to clear mortgage (%)
2015/16	N/A	N/A
2016/17	N/A	N/A
2017/18	N/A	N/A
2018/19	N/A	N/A
2019/20	N/A	N/A