

**ES120QW:**

*Question: 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:** Nil

**ES121QW:**

*Question: 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: Nil**

**ES122QW:**

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

Answer:

<b>Financial Year</b>	<b>2015/16</b>	<b>2016/17</b>	<b>2017/18</b>	<b>2018/19</b>	<b>2019/20</b>
Contribution (\$)	361,614	274,736	374,007	398,092	389,117

**ES123QW:**

*Question: 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 has no policy on these matters.*

**ES124QW:**

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

*Answer: None.*

**ES125QW:**

*Question: 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: No.*

**ES126QW:**

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

**Answer:** This information is available on APRA's website at:

<https://www.apra.gov.au/sites/default/files/2021-03/Annual%20fund-level%20superannuation%20statistics%20back%20series%20June%202004%20to%20June%202020.xlsx>

**ES127QW:**

*Question: 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 invests in property portfolios which may include mix-used property developments, being predominantly commercial developments which include some residential component. As any residential component is not separately reported by the underlying managers, the Fund is not able to provide any meaningful data in response to this question at this time.



**ES128QW:**

*Question: For the last five financial years, please complete the table for investments across all your funds in Build-to-Rent property:*

- (a) in nominal value;*
- (b) as a share of your total portfolio;*
- (c) the average return on investment.*

**Answer:** The Fund is not aware of any exposure to such asset class.

**ES129QW:**

*Question: 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 is not aware of any exposure to such asset class.

**ES130QW:**

*Question: 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 has no policy on these matters.*

**ES131QW:**

*Question: Within your fund, what percentage of retirees in each of the last five financial years used their superannuation to:*

- (a) renovate their home?*
- (b) clear their remaining mortgage?*

**Answer:** The Fund does not have data in relation to this.

**ES132QW:**

*Question: Insurance premiums*

- (a) Have you ever deducted insurance premiums from fund members for insurance policies that they are not covered by?*
- (b) Have you ever completed an audit to identify if insurance premiums have been deducted from fund members for insurance policies that they are not covered by?*

**Answer:**

- (a) The Fund has not experienced any systemic issue in relation to the deduction of premiums from members where those members are ineligible for insurance. Due to the nature of insurance within superannuation, there may occasionally be individual circumstances where a member has been provided with cover that the member is not, or has ceased to be, eligible for due to personal circumstances of which the trustee has not been made aware. When made aware of such circumstances, the trustee will refund the premiums relating to the period during which the member had been ineligible to continue to hold that cover.
- (b) No.

**ES133QW:**

*Question: Material distributed to members*

- (a) Have you ever distributed materials to members that state and/or suggest that:
  - (i) members have coverage under insurance policies that they do not have?*
  - (j) members are required to keep a minimum balance in their superannuation fund?*
  - (k) their employer may be unwilling to contribute to another superannuation fund?*
  - (l) members require a statement of any kind from their employer to move away from your fund?**
- (b) Have you ever completed an audit of materials distributed to members that state and/or suggest that members have coverage under insurance policies that they do not have?*
- (c) Have you ever completed an audit to establish whether you have distributed materials to members that state and/or suggest that:
  - (i) they are required to keep a minimum balance in their superannuation fund?*
  - (ii) their employer may be unwilling to contribute to another superannuation fund?*
  - (iii) they require a statement of any kind from their employer to move away from your fund?**

*Answer: No to all questions.*