

**HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS  
REVIEW OF THE FOUR MAJOR BANKS AND OTHER FINANCIAL INSTITUTIONS**

**SUPERANNUATION SECTOR**

**Equip**

**EQ121QW**

**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

NB: Answer is for FY20.

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**Equip**

**EQ122QW**

**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

NB: Answer is for FY 2020

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**EQ123QW**

**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/ 2016</b>	<b>2016/ 2017</b>	<b>2017/ 2018</b>	<b>2018/ 2019</b>	<b>2019/ 2020</b>
<b>Contribution (\$)</b>	0	0	0	0	0

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**Equipsuper Superannuation Fund**

**EQ124QW**

**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:**

Equipsuper's Unlisted Property holdings are held through externally managed funds which are currently Australian funds. At present, these funds have no investments in the above Property subsectors. However, Equipsuper can invest in these types of property subsectors.

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**EQ125QW**

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

**Answer:**

Nil

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**Equip**

**EQ126QW**

**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:**

- a. No
- b. No

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**Equip**

**EQ127QW:**

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

<b>Financial Year</b>	<b>2015/2016</b>	<b>2016/2017</b>	<b>2017/2018</b>	<b>2018/2019</b>	<b>2019/2020</b>
<b>Average Return (%)</b>					

**Answer:**

<b>Financial Year</b>	<b>2015/2016</b>	<b>2016/2017</b>	<b>2017/2018</b>	<b>2018/2019</b>	<b>2019/2020</b>
<b>Average Return (%) *</b>	<b>3.16</b>	<b>11.04</b>	<b>10.30</b>	<b>6.78</b>	<b>1.06</b>

*\* Average Gross Return across all investments*

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**EQ128QW:**

**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**

<b>Financial Year</b>	<b>2015/2016</b>	<b>2016/2017</b>	<b>2017/2018</b>	<b>2018/2019</b>	<b>2019/2020</b>
<b>Nominal Value (\$)</b>					
<b>Share of Portfolio (%)</b>					
<b>Average Return (%)</b>					

**Answer:**

<b>Financial Year</b>	<b>2015/2016</b>	<b>2016/2017</b>	<b>2017/2018</b>	<b>2018/2019</b>	<b>2019/2020</b>
<b>Nominal Value (\$)</b>	0	0	0	0	0
<b>Share of Portfolio (%)</b>	0	0	0	0	0
<b>Average Return (%)</b>	0	0	0	0	0



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**Equip**

**EQ129QW:**

**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 portfolio**
- c. The average return on investment**

<b>Financial Year</b>	<b>2015/2016</b>	<b>2016/2017</b>	<b>2017/2018</b>	<b>2018/2019</b>	<b>2019/2020</b>
<b>Nominal Value (\$)</b>					
<b>Share of Portfolio (%)</b>					
<b>Average Return (%)</b>					

**Answer:**

<b>Financial Year</b>	<b>2015/2016</b>	<b>2016/2017</b>	<b>2017/2018</b>	<b>2018/2019</b>	<b>2019/2020</b>
<b>Nominal Value (\$)</b>	0	0	0	0	0
<b>Share of Portfolio (%)</b>	0	0	0	0	0
<b>Average Return (%)</b>	0	0	0	0	0

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**EQ130QW:**

**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 portfolio**
- c. The average return on investment**

<b>Financial Year</b>	<b>2015/2016</b>	<b>2016/2017</b>	<b>2017/2018</b>	<b>2018/2019</b>	<b>2019/2020</b>
<b>Nominal Value (\$)</b>					
<b>Share of Portfolio (%)</b>					
<b>Average Return (%)</b>					

**Answer:**

<b>Financial Year</b>	<b>2015/2016</b>	<b>2016/2017</b>	<b>2017/2018</b>	<b>2018/2019</b>	<b>2019/2020</b>
<b>Nominal Value (\$)</b>	0	0	0	0	0
<b>Share of Portfolio (%)</b>	0	0	0	0	0
<b>Average Return (%)</b>	0	0	0	0	0

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**EQ131QW**

**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:**

- a. We support members accessing their super for a deposit to buy their first home where this is permitted under a condition of release, such as the First Home Superannuation Scheme.
- b. Once a condition of release has been met, a retiree has full control over the use of their superannuation.

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**EQ132QW**

**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?**

<b>Financial year</b>	<b>2015/ 2016</b>	<b>2016/ 2017</b>	<b>2017/ 2018</b>	<b>2018/ 2019</b>	<b>2019/ 2020</b>
<b>Super used for renovations (%)</b>					
<b>Super used to clear mortgage (%)</b>					

**Answer:**

This data is not available.

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**Equip**

**EQ133QW:**

**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. No.
- b. Premiums are only deducted in respect of insurance policies held by the fund. These policies provide insurance cover to respective members. A specific audit for this matter has not occurred.

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**Equip**

**EQ134QW**

**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?**
  - ii. members are required to keep a minimum balance in their superannuation fund?**
  - iii. their employer may be unwilling to contribute to another superannuation fund?**
  - iv. 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:**

- a.
  - i. No**
  - ii. Yes**
  - iii. No**
  - iv. No****
- b. All communication material is reviewed for accuracy. An audit of materials has not occurred.**
- c.
  - i. All communication material is reviewed for accuracy. An audit of materials has not occurred.**
  - ii. No**
  - iii. No****