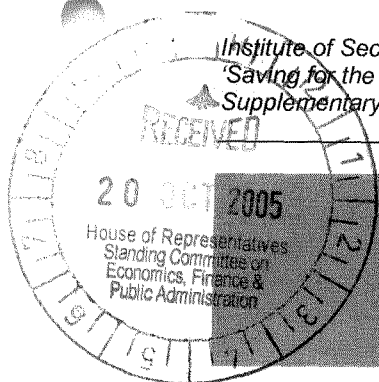# SUBMISSION 51

CHART 10

Proposal in relation to Superannuation (i)

Question: There have been a number of proposals floated with regard to retirement planning. As I read out some proposals I would like you tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each? Base: All participants n=600

Proposal	Strongly agree	Somewhat agree	Total Agree
Less taxation of superannuation generally	77%	17%	94%
Tax concessions for people to see a financial planner about their retirement planning	60%	29%	88%
Central super fund for lower income or casual workers with reduced fees and charges	57%	31%	88%
Automatic consolidation of superannuation accounts	52%	29%	81%
A public education campaign to encourage the people to take a closer interest in their financial retirement planning	47%	36%	84%
Government contributions to personal superannuation accounts when on maternity, paternity or carer's leave	44%	35%	79%
Extend government co-contributions through higher contribution rates or lifting the $58 000 cut off	38%	28%	67%
Increase the employer compulsory superannuation contribution	36%	29%	66%
Early access to superannuation for home purchases	26%	27%	53%
Compulsory employee contribution of 3-5% over and above compulsory employer contribution of 9%	25%	35%	60%

■ Strongly agree ■ Somewhat agree

October 2005

Institute of Securities, Banking and Finance
'Saving for the Future: changing U-40's retirement planning behaviour'
Supplementary Charts

CHART 11

Proposal in relation to Superannuation (ii)

Question: There have been a number of proposals floated with regard to retirement planning. As I read out some proposals I would like you tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each? Base: All participants n=600
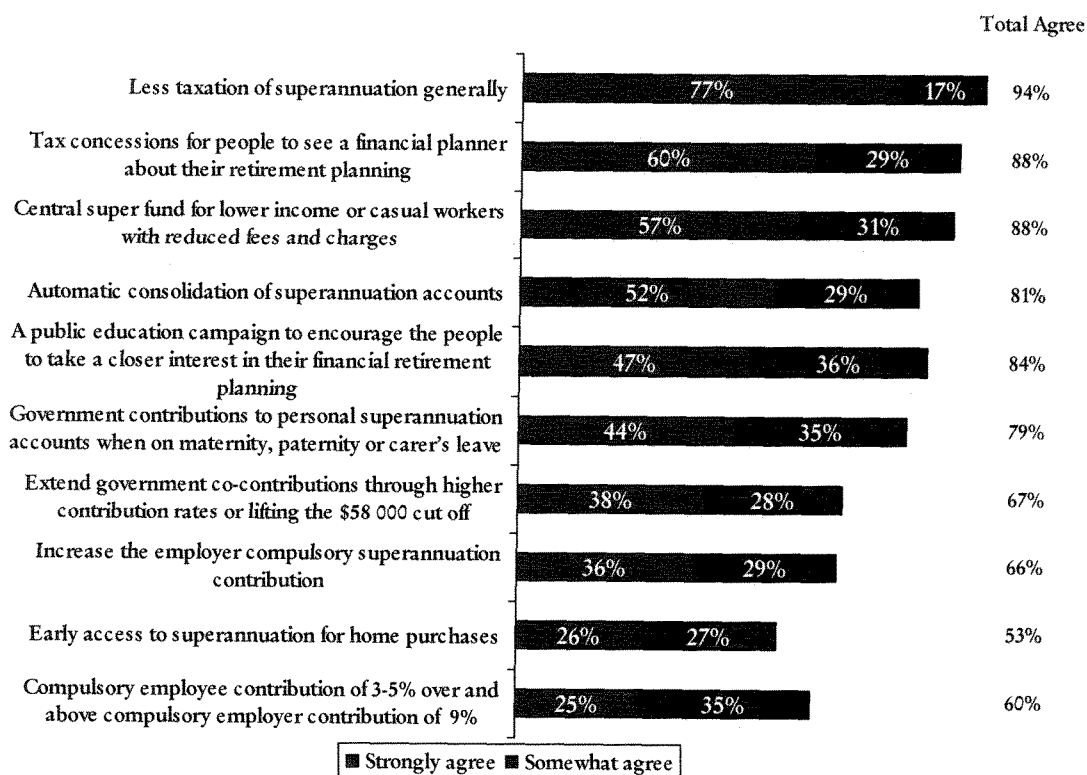
Proposal	Strongly agree	Somewhat agree	Neither	Somewhat disagree	Strongly disagree	Can't say
Less taxation of superannuation generally	77%	17%				1%
Tax concessions for people to see a financial planner about their retirement planning	60%	29%		4%	4%	
Central super fund for lower income or casual workers with reduced fees and charges	57%	31%		2%	2%	2
Automatic consolidation of superannuation accounts	52%	29%		7%	4%	4
A public education campaign to encourage the people to take a closer interest in their financial retirement planning	47%	36%	7%		5%	2
Government contributions to personal superannuation accounts when on maternity, paternity or carer's leave	44%	35%	5%	8%	6%	
Extend government co-contributions through higher contribution rates or lifting the $58 000 cut off	38%	28%	9%	12%	5%	7
Increase the employer compulsory superannuation contribution	36%	29%	7%	16%	10%	2
Early access to superannuation for home purchases	26%	27%	5%	24%	16%	
Compulsory employee contribution of 3-5% over and above compulsory employer contribution of 9%	25%	35%	7%	17%	12%	

■ Strongly agree ■ Somewhat agree ▩ Neither agree nor disagree ▩ Somewhat disagree ■ Strongly disagree ■ Can't say