

2025 Superannuation Survey

Start of Block: Default Question Block

Q0.1 Superannuation & Financial Wellbeing Survey – 2025

Welcome to Aon's Superannuation & Financial Wellbeing Survey!

About the survey

Superannuation is one of the strongest pillars of your employees' Financial Wellbeing. In this survey we are looking to understand how organisations approached the most recent Superannuation Guarantee (SG) increase. This survey is targeted at HR professionals to provide insights into the employer's role in their superannuation arrangements and supporting the Financial Wellbeing of their employees. We would also like to understand the response of employees and take a closer look at how it may impact future decisions.

The insights from this study will be shared and we hope they will help you think about how your employees value superannuation. The study will provide you with information about Australian responses and insights on superannuation.

Aon's Talent Solutions team helps organisations address people risk through data-driven insights and advice, so they can make better decisions about their most important asset, their people. Aon's Wealth Solutions team provides support and advice to employers on superannuation and financial wellbeing. If you have any questions or concerns, feel free to email suhas.manda@aon.com.

Please confirm your acceptance of Aon's Privacy Policy and the survey terms and conditions by clicking the boxes below. To accept these, click in the darker gray area around the text; the box will turn red when accepted.

I agree to:

☐ Aon Australia Group Privacy Statement

Q0.1.1 I agree to:

☐ Aon Policy & Practice Report Terms & Conditions

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Q0.2 Survey Design

This survey contains a number of statements and questions regarding your Australian workforce. The response options for each statement or question will vary (e.g., multiple choice, free text, etc.). Please answer all questions.

Survey Navigation

To navigate the survey, use the scroll bar on the right side of your browser to move up and down the screen. Please use the navigation buttons at the bottom of each section to continue to the next screen or to go back to review previous responses. You must use these buttons to navigate between pages so that responses are saved correctly as you click from page to page. The status bar at the top of each page indicates your survey progression.

Survey Completion

This survey should take approximately **10 - 15 minutes** to complete. Should you need to save your responses and return to the survey, please again click the link from the email sent to you. This survey will record your IP address and will return you to the same place in the survey. Please note, you will need to logon from the same device.

After clicking on the next button at the end of the survey, you will not be able to go back and review your responses.

Closing date

Please complete your survey and submit it by **COB Friday, 5 September 2025**.

Thank you in advance for your time and input.

End of Block: Default Question Block

Start of Block: 1 Company Information

Q1.1 Company Name

Q1.2 Survey Submitted By

☐ Name _____

☐ Position Title _____

☐ Email _____

☐ Contact Number _____

Page Break _____

Q1.3 What was your organisation's annual turnover (Australian entity only) for the most recently completed annual reporting period?

- ☐ Under 25 million
- ☐ 25 to 74 million
- ☐ 75 to 149 million
- ☐ 150 to 499 million
- ☐ 500 to 999 million
- ☐ 1 billion and over

Page Break

Q1.4 How many employees do you have in Australia?

- ☐ Up to 100
- ☐ 101 - 250
- ☐ 251 - 500
- ☐ 501 - 1,000
- ☐ 1,001 - 10,000
- ☐ 10,001 - 25,000
- ☐ 25,001 or more

Page Break

Q1.5 What Primary Industry does your organisation operate in?

- ☐ B Building Construction & Real Estate
- ☐ C Consulting, Business & Community Services
- ☐ E Energy (includes Mining and Resources)
- ☐ F Financial Services
- ☐ G Gaming, Entertainment & Media
- ☐ L Life Sciences & Medical Devices
- ☐ M Manufacturing
- ☐ O Other (please specify) _____
- ☐ R Retail/E-Commerce/Wholesale/Hospitality
- ☐ S Transportation
- ☐ T Technology

Display This Question:

If What Primary Industry does your organisation operate in? = B Building Construction & Real Estate

Q1.5.1 What Secondary Industry does your organisation operate in?

- ☐ BC Construction/Engineering
- ☐ BP Real Estate/Property Management

Display This Question:

If What Primary Industry does your organisation operate in? = C Consulting, Business & Community Services

Q1.5.1 What Secondary Industry does your organisation operate in?

- ☐ CG Community Services/Government
- ☐ CP Professional/Technical Service/Consulting

Display This Question:

If What Primary Industry does your organisation operate in? = E Energy (includes Mining and Resources)

Q1.5.1 What Secondary Industry does your organisation operate in?

- ☐ EL Power/Electric
- ☐ EN Mining
- ☐ EO Oil and Gas
- ☐ EW Renewables
- ☐ EY Diversified Energy and Infrastructure

Display This Question:

If What Primary Industry does your organisation operate in? = F Financial Services

Q1.5.1 What Secondary Industry does your organisation operate in?

- ☐ FA Asset Management
 - ☐ FB Banking
 - ☐ FI Insurance
 - ☐ FM Markets & Investment Banking
 - ☐ FS Specialty Finance (Non-Bank Financials)
 - ☐ FW Wealth Management
-

Display This Question:

If What Primary Industry does your organisation operate in? = L Life Sciences & Medical Devices

Q1.5.1 What Secondary Industry does your organisation operate in?

- ☐ LD Medical Devices
- ☐ LS Life Sciences/Biotech/Pharma

Display This Question:

If What Primary Industry does your organisation operate in? = M Manufacturing

Q1.5.1 What Secondary Industry does your organisation operate in?

- ☐ MC Consumer Goods
- ☐ MI Industrial Manufacturing

Display This Question:

If What Primary Industry does your organisation operate in? = R Retail/E-Commerce/Wholesale/Hospitality

Q1.5.1 What Secondary Industry does your organisation operate in?

- ☐ RE E-commerce
- ☐ RH Hospitality
- ☐ RR Retail
- ☐ RW Wholesale & Distribution

Display This Question:

If What Primary Industry does your organisation operate in? = T Technology

Q1.5.1 What Secondary Industry does your organisation operate in?

- ☐ TC Communications
- ☐ TH Hardware
- ☐ TS Software Products & Services

Page Break

Q2.0 The first question block is about your superannuation approach and strategy.

Q2.1 What is your current approach to remuneration and superannuation?

Base Plus = The organisation communicates the overall base salary and then the additional cost of any benefits (including super) are added to the base salary.

Remuneration Package = The organisation communicates the overall remuneration package value (i.e., Fixed Remuneration or Total Package). Any benefits (including super) are then deducted from the overall package.

- ☐ Base Plus approach (Base salary + Superannuation = Remuneration Cost)
 - ☐ Remuneration Package approach (Remuneration Package/Cost - Superannuation = Cash Salary)
 - ☐ Use both approaches, differentiating by employee type
-

Page Break

Q2.2 Does your organisation currently offer superannuation above the legislated minimum Super Guarantee rate of 12%?

- ☐ Yes - all employees
- ☐ Yes - select employee groups only
- ☐ No

Page Break

Display This Question:

If Does your organisation currently offer superannuation above the legislated minimum Super Guarantee... = Yes - select employee groups only

2.2.1 For which employee groups do you offer above the legislative contribution rate?
(Please select all that apply)

- ☐ Executives
 - ☐ Management
 - ☐ Professionals
 - ☐ Technical/Scientific roles
 - ☐ Support roles
 - ☐ Other (please specify)
-

Page Break

Display This Question:

If Does your organisation currently offer superannuation above the legislated minimum Super Guarantee... != Yes – Yes - all employees or Yes - select employee groups only

2.2.2 What is the offered superannuation contribution rate?

- ☐ 12.5%
- ☐ 13.0%
- ☐ 14.0%
- ☐ 15.0%
- ☐ Other (please specify) _____

Page Break _____

Q2.3 Does your organisation cap superannuation contributions?

- ☐ Yes, at the current concessional contribution limit (AUD 30,000 per year) which from 1 July 2025 is the same as the SG rate x current maximum super contributions base (AUD 62,500)
- ☐ Yes, based on employee's request
- ☐ No cap

Page Break

Q2.4 In addition to a fixed contribution rate, we also pay (please select all that apply):

- ☐ Nothing in addition to the fixed contribution rate
- ☐ Per member fees
- ☐ Asset administration fees
- ☐ Group Life (Death and TPD) insurance premiums - within the default superannuation fund - for all employees
- ☐ Group Life (Death and TPD) insurance premiums - within the default superannuation fund - only those who have their contributions paid to their default superannuation fund
- ☐ Group Life (Death and TPD) insurance premiums - through a risk only superannuation fund
- ☐ Group Life (Death and TPD) insurance premiums - through a company owned policy
- ☐ Group Salary Continuance premiums - within the default superannuation fund
- ☐ Group Salary Continuance premiums - through a company owned policy
- ☐ Other (please specify)

Page Break

Q2.5 What was your remuneration approach for the 2025/2026 Super Guarantee increase that was implemented on 1 July 2025?

- ☐ We increased our super payments to comply with the new minimum Super Guarantee rate of 12%
- ☐ We were paying at least 12% before 1 July 2025 and did not increase our super payments (employees received no change in base salary or package)
- ☐ We increased our super payments by less than 0.5% from 1 July 2025 but are paying above the mandated 12%
- ☐ We increased our super payments by 0.5% from 1 July 2025 and are paying above the mandated 12%
- ☐ We increased our super payments depending on enterprise bargaining agreement negotiations
- ☐ Other (please specify) _____

End of Block: 2 Approach and Strategy

Start of Block: 3 Communication

Q3.0 Now we would like to better understand how changes to superannuation are communicated.

Page Break _____

Q3.1 How were 2025/2026 Superannuation changes communicated throughout the organisation?

(Please select all that apply)

☐

Emails to staff

☐

Intranet

☐

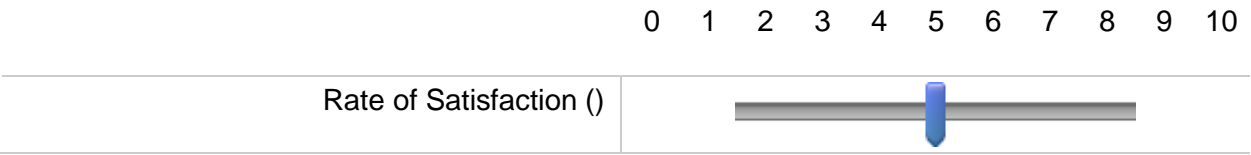
Staff town hall events

☐

Other (please specify)

Page Break

Q3.2 What was the employee response to the organisation's approach for the 2025/2026 Superannuation Guarantee increase?



Page Break

End of Block: 3 Communication

Start of Block: 4 Superannuation as a Benefit

Q4.0 An Employee Value Proposition (EVP) is the unique set of benefits organisations offer to attract and retain employees in return for their work-related performance, talent and skillset. With ongoing legislative changes including Super Guarantee increases, 'Your Future Your Super', and 'stapling', organisations will need to rethink Superannuation as part of their EVP.

Page Break

Q4.1 Does your company encourage employees to view superannuation as a benefit?

☐ Yes

☐ No

Page Break

Q4.2 How well do you think your employees understand their retirement benefits?

- ☐ Not well at all
- ☐ Slightly well
- ☐ Moderately well
- ☐ Very well
- ☐ Extremely well

Page Break

Q4.3 What proportion of your employees are in your default superannuation fund(s)?

- ☐ Less than 15%
- ☐ 15% - 25%
- ☐ 26% - 50%
- ☐ 51%-75%
- ☐ 76%-90%
- ☐ More than 90%

End of Block: 4 Superannuation as a Benefit

Start of Block: 5 Governance

Q5.1 How do you ensure that your company default superannuation fund is the best fit to attract employees to join? (multi-pick)

- ☐ Assess returns against the market
- ☐ Assess fees against the market
- ☐ Check default insurance levels seem reasonable
- ☐ Assess premiums are reasonable for the insurance provided
- ☐ Check the communications from fund are clear and relevant
- ☐ Meet with fund at least once a year
- ☐ Keep an eye on news relating to the fund and the superannuation market

Page Break

Q5.2 Which one of these best describes your approach to your superannuation?

- ☐ We do the minimum required to comply with regulations
- ☐ We aim to offer a superannuation benefit broadly in line with our competitors
- ☐ We aim to offer a superannuation benefit that will deliver sufficient funds for employees to retire at a reasonable age
- ☐ We aim to offer a market leading superannuation benefit
- ☐ We aim to offer superannuation that could provide similar outcomes to a previous defined benefit arrangement
- ☐ Other (please specify) _____

Page Break

Q5.3 What type of superannuation fund is your default?

- ☐ Corporate fund
- ☐ Industry fund
- ☐ Master trust (retail fund)
- ☐ Don't know

Page Break

Q5.4 Who is your current default provider?

Page Break

Q5.5 When was the last time you reviewed your default superannuation provider?

- ☐ Within the last 4 years because of the APRA performance test
- ☐ Within the last 4 years but not necessarily due to the APRA performance test
- ☐ Over 4 years ago
- ☐ Never

Page Break

Q5.6 Please sort (drag and drop) the following in order of importance (1-8 with 1 or top being the most important and 8 or bottom being the least important) to the question "what is most important to your organisation when selecting a default superannuation fund?":

- _____ Low fees
- _____ Market share
- _____ Consistent long-term investment performance
- _____ Insurance offering for Death and TPD
- _____ Investment options – Range of investment options available to members to meet their differing retirement savings needs
- _____ Member servicing (education, guidance, tools)
- _____ Responsible/Ethical investing
- _____ Retirement products/draw down facilities

Page Break

Q5.7 How often does your current superannuation provider engage with you as an employer?

- ☐ Quarterly
- ☐ Annually
- ☐ Infrequently, such as only in the event of a major change in legislation or significant change in the provider's offering
- ☐ Rarely
- ☐ Don't know

Page Break

Q5.8 How do you monitor your default superannuation fund's default investment option? (multi-pick)

- ☐ Returns of the component funds versus benchmarks
 - ☐ Aggregate returns for a member invested in the default at different stages of the glidepath
 - ☐ Returns versus tailored objectives for different periods to retirement
 - ☐ Volatility versus tailored objectives for different periods to retirement
 - ☐ Returns versus comparator schemes or other DC providers
 - ☐ Don't know
 - ☐ Other (please specify)
-

Page Break

End of Block: 5 Governance

Start of Block: 6 Financial Wellbeing and Support

Q6.1 What types of support do you currently offer, or plan to offer, to employees at retirement?
(select all that apply)

	Currently offer	Plan to offer in next 3 years	Don't know
Access to pre-retirement workshops	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retirement planning tools	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Allow employees to access allowance to pay for financial advice	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to a preferred financial adviser	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Page Break

Q6.2 Do you currently provide any information or communications on retirement and/or financial wellbeing (to be financially resilient, confident and empowered) to your employees?

- ☐ Yes – we use a separate consultant
- ☐ Yes – where provided by the default super provider
- ☐ Yes – we do it internally
- ☐ No

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Q6.3 Has your Financial Wellbeing program (to assist employees' control of their finances and feel financially secure both now and in the future) been successful?

- ☐ Yes
- ☐ No
- ☐ Unsure - We do not measure the effectiveness of our financial wellbeing programs
- ☐ Unsure - We are planning on increasing measurement of the effectiveness of our financial wellbeing programs

Page Break

Q6.4 How do you measure employee engagement with your retirement and financial wellbeing support (if applicable)?


	Select those that you monitor regularly	Select if you monitor on ad-hoc basis	Select if you do not measure this
a) Obtain from the default superannuation fund the projected retirement income adequacy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) Obtain from the default super fund info on use of webinars/website and/or app	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) Track behaviors in the default super fund (e.g., voluntary contributions, changes to investments, contact centre statistics, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d) Track behavioral statistics with other financial wellbeing support (e.g., attendance at seminars, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e) Survey employees on satisfaction or the value they place on the support offered	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f) Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

End of Block: 6 Financial Wellbeing and Support

Start of Block: 7 Feedback

Q7.0 Almost done! We would now like to hear your opinion on our Superannuation and Financial Wellbeing Survey.

Q7.1 How do you rate this survey?
(0 = Highly Dissatisfied; 10 = Highly Satisfied)

	0	1	2	3	4	5	6	7	8	9	10
How satisfied are you with this survey? ()											

Q7.2 If you have any feedback or comments, please feel free to add them below.

End of Block: 7 Feedback

Start of Block: Submit

Q7 By clicking the 'Next' button you **submit** your answers.

Thank you in advance for your participation, time and input!
If you have any questions or concerns, feel free to email suhas.manda@aon.com.

☐ SUBMIT

End of Block: Submit
