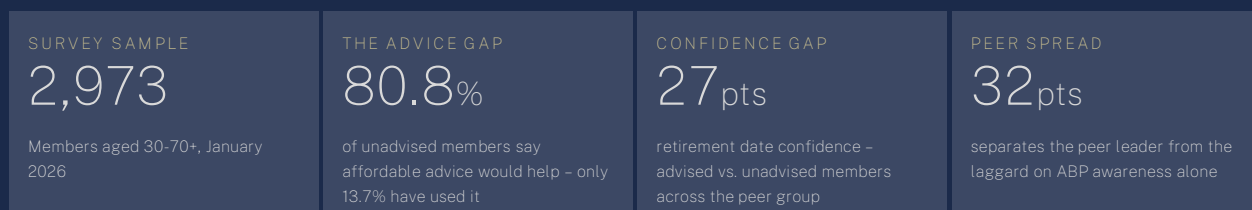


THE MEMBER VOICE 2026

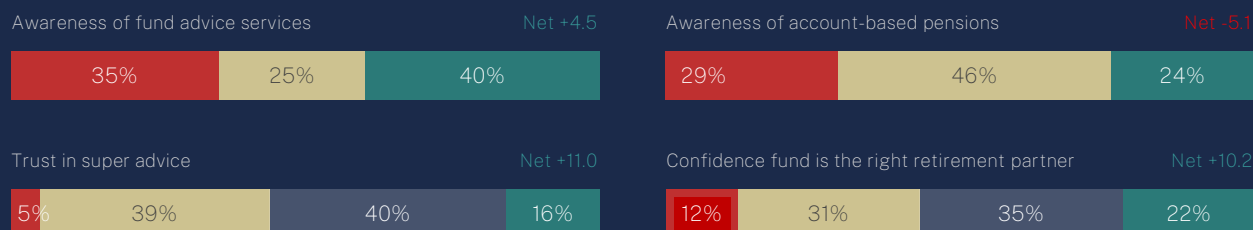
A data driven roadmap to improved retirement outcomes

The Member Voice 2026 is based on a dedicated quantitative survey of 2,973 Australians conducted in January 2026. The report surfaces attitudes, motivations, behaviours, barriers, and unmet needs of members as they relate to advice, retirement confidence, product awareness, and income needs.

This data supports fund benchmarking, member segmentation, and insights that highlight actionable opportunities to improve measurable retirement outcomes.



MEMBER PERCEPTIONS · WHOLE POPULATION



SIX CHAPTERS. ONE MEMBER VOICE.

- 01* A portrait of financial Australia

- 02* The advice factor

- 03* Fund profiles

- 04* Retirement profiles

- 05* Behavioural profiles

- 06* So what

INDIVIDUAL FUND PROFILES AVAILABLE

- ART
- AustralianSuper
- Aware Super
- CBUS
- HESTA
- Hostplus
- REST
- UniSuper

The report can be augmented with your fund and member data upon request.

Funds will find actionable intelligence for their Retirement Income Strategy and fund advice business cases

44%

ADVISED MEMBERS FULLY FAMILIAR WITH ABPs VS. 17% OF UNADVISED MEMBERS

2.6x

MORE LIKELY TO ACCEPT AN OPTIMAL INCOME STRATEGY – ADVISED VS. UNADVISED

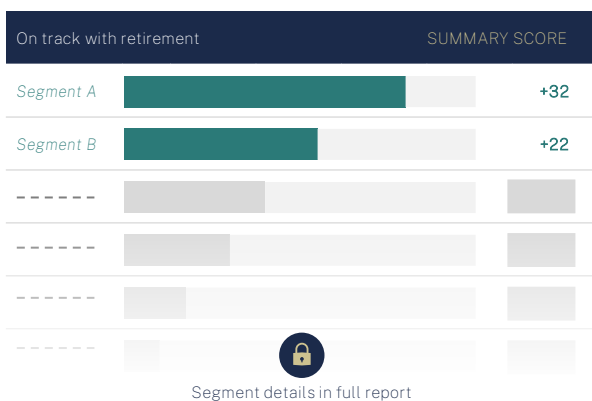
41%

OF 60-64YO HAVE USED AI TO FIND ANSWERS ABOUT RETIREMENT

SEGMENTATION

Identifying which members need what help.

The research highlights key identifying traits of those members that are vulnerable, in need of advice, require education, and more.



PEER GROUP SCORECARD

Six metrics. Eight funds. Every gap exposed.

The report benchmarks funds across six perception and readiness metrics, including key segment breakdowns for advised/unadvised members, gender, and age cohort.

Fund	Net Trust in Advice	Net Retirement Ease	Net fund confidence
Peer leader	+21	+13	+24
2 nd ranked	+15	+20	+19

Fund rankings in full report

MEMBER CONTEXT

Financial pressures members carry into retirement

Half of pre-retirees carry mortgage debt. One in five has no emergency buffer. The research profiles the financial pressures shaping member decisions, which determine preparedness for engagement.

ALSO IN THE REPORT

The divide hiding inside every fund's numbers

The gap between advised and unadvised cohorts within a fund is as commercially significant as the gap between funds. The report quantifies both and ranks the funds where the internal divide is widest.

ACCESS THE FULL REPORT

Request The Member Voice 2026

Report is accompanied by a full presentation and can be augmented with your fund's own data upon request.

REQUEST ACCESS