24th Annual Colloquium of Superannuation Researchers
(Hosted by CEPAR and the School of Risk & Actuarial Studies, UNSW)
4-5th July 2016, Mathews Theatre UNSW Kensington
DRAFT Program

Monday 4th July

9.05-10.35 **Session 1** **Mathews B**	**Chair – Professor John Piggott (CEPAR)** **Professor Olivia S. Mitchell (Wharton)** Simplifying Choices in Defined Contribution Retirement Plan Design **Professor Hanming Fang (University of Pennsylvania)** Life Insurance and Life Settlement
11.00-12.30	**Contributory Sessions**
Session 2A **Mathews B**	**Retirement Incomes** (Chair – George Kudrna)
1.	Sustainable Retirement Income Policies in an Ageing Society: Lessons from the UK, Australia and the Netherlands Ralph Stevens (CEPAR, UNSW)
2.	Means Testing Australia's Retirement Savings: A Comparative Analysis Benedict Davies (UniSuper)
3.	Generating an Efficient Frontier for Retirement Income in Australia Aaron Minney (Challenger)
Session 2B **Mathews C**	**Aged Care** (Chair – Jennifer Alonso García)
1.	Demand for Income-indemnity Long-term Care Insurance: Determinants and Interplay with Annuitization Choices Shang Wu (UNSW Business School & CEPAR, UNSW)
2.	To Borrow or Insure? Long Term Care Costs and the Impact of Housing Adam Shao (Mine Wealth + Wellbeing)
3.	ADLs and Exit Probability of Long Term Care Insurance: A Case Study Lu Bei (CEPAR, UNSW)
Session 2C **Mathews D**	**Adequacy** (Chair – Kevin Liu)
1.	Trends in Retirement Incomes of Older Chinese Katja Hanewald (CEPAR, UNSW)
2.	Retirement Adequacy of Indigenous Australians: A Baseline Study Robert Bianchi (Griffith University)
3.	Objective of Superannuation: The Importance of Modelling Household Income instead of Individual Income in Retirement Estelle Liu (Mine Wealth + Wellbeing)
2.00-3.30 **Session 3**	**Industry Panel: Understanding Member Behaviour: Implications for Product Development, Information Provision and Advice** Mr Martin Stevenson, Senior Actuary, First State Super Mr David Constable, Research Manager, Cbus Super Dr Suzanne Doyle, Head of Advice Process, State Plus Chair: Marc de Cure

4.00-5.30	**Contributory Sessions**
Session 4A Mathews B	**Investments** (Chair – Kevin Liu)
1.	In-House Investment Management: Making and Implementing the Decision Geoff Warren (CIFR)
2.	Effect of Board Structure and Risk Management Mechanism on Australian Superannuation Fund Performance Yen Bui (Flinders University)
3	Evaluating the Competitiveness of Industry Superannuation Providers Rob Nicholls (UNSW Business School)
Session 4B Mathews C	**Taxation** (Chair – George Kudrna)
1.	Targeting the Tax Breaks for Superannuation Brendan Coates (Grattan Institute)
2.	Excess Burdens of Taxation in an Overlapping Generations Economy: The Case of Australia Sebastian Wende (ANU)
3.	Impact of proposed Superannuation Tax Changes on Adequacy and Equity of Superannuation and Retirement Incomes Ross Clare (ASFA)
Session 4C Mathews D	**Labour Supply** (Chair – Ralph Stevens)
1.	Female Labour Force Participation and Informal Care in Rural China: The Impact of the New Cooperative Medical Scheme Xiaoyun Zhang (UNSW Business School)
2.	Gradual Retirement of Men in the Netherlands: Analysis of Trends with an Age-period-cohort Model Johan Bonekamp (Netspar & Tilburg University)

Tuesday 5th July

Session 5 9.00-11.00 Mathews B	**Member Decisions** (Chair – Katja Hanewald)
1.	Assessing the Demand for Annuities in an Undeveloped Market: Evidence from Hong Kong Joachim Inkmann (University of Melbourne)
2.	Flicking the Switch: How Fee and Return Disclosures Drive Retirement Plan Choice Susan Thorp (University of Sydney)
3.	Personalized Information as a Tool to Improve Pension Savings: Results from a Randomised Control Trial in Chile Felix Villatoro Godoy (Adolfo Ibanez University, Chile)
11.30-1.00	**Contributory Sessions**
Session 6A Mathews B	**Governance** (Chair – Kevin Liu)
1.	Perceptions of Good Governance in the Australian Superannuation Industry

	Rosalie Degabriele (UTS)
2.	Director Compensation in Superannuation Funds Elizabeth Ooi (University of Western Australia)
3.	An Analysis of Australian Funds' Governance and Remuneration Laura de Zwaan (QUT)
Session 6B Mathews C	**Lifecycle** (Chair – Ralph Stevens)
1.	Effects of Superannuation on Housing, Wealth and the Age Pension Xiao Chun Xu (UNSW Business School)
2.	Lifecycle and Behavioural Traits in Household Debt Possession Patterns: Lessons from Latent Transition Models Piotr Bialowolski (University of Torino)
3.	Housing and Retirement Financing: Optimal Time to Buy a Residential Home Mengyi Xu (UNSW Business School & CEPAR, UNSW)
Session 6C Mathews D	**Planning** (Chair – Katja Hanewald)
1.	Helping Fund Members to Manage Risk: The Role of the Legal and Regulatory System Nicholas Morris (Atasia)
2.	Lifecycle Planning: Towards a Better Financial Calculator Anthony Asher (UNSW Business School)
3.	How Australians are Accumulating Superannuation and using it in Retirement Philip Elliott (Australian Bureau of Statistics)
2.00-3.45 Session 7 Mathews B	**Working, Saving and Spending** (Chair – Hazel Bateman)
1.	**Keynote Address – Chris Phillipson (Professor of Sociology and Social Gerontology, The University of Manchester)** Extending Working Life: Problems and Prospects for Older Workers
2.	Gender as an Individual and Social Effect on Retirement Savings Trajectories Paul Gerrans (University of Western Australia)