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International Business Review Presents:

Australia's Leading Retirement Event

13th Annual

POST RETIREMENT AUSTRALIA 2025 CONFERENCE

21st-22nd October 2025, Sydney Central Hotel



Retirement

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Speakers Include:



Jacki Ellis
Head of Retirement, AustralianSuper



Sam Higgie
Head of Retirement at Equip Super



Brnic Van Wyk
Principal Retirement Solutions, Australian Retirement Trust



Aaron Minney
Head of Retirement Income Research, Challenger Limited



Kate Rolfe
Retirement Strategy and Experience Lead, Aware Super



Giacomo Tarantolo
Manager, Retirement Solutions at UniSuper



Estelle Liu
Head of Retirement Solutions, AMP



Ashton Jones
Director, Customer Innovation, Insignia Financial



John Livanas
CEO, State Super (SAS Trustee Corporation)



Melanie Slade
Head of Retirement, Product & CX Risk, TelstraSuper



Stephan Richartz
Head of Institutional Retirement Solutions, Challenger



Shaleen Baranwal
Group Pricing Actuary, Hannover Life Re



Jeremy Houghton
Institutional Partnerships, SuperEd Pty Ltd



Shane Barnes
Consulting Director, IQ Group



Darren Williams
Head of Product, UniSuper



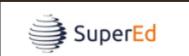
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Country Manager, Financial Risk Solutions (FRS) Ltd



Richard Leckey
GM Optimum Pensions



Andrew Lowe
Head of Technical Services, Challenger



Stephen Huppert
Independent Consultant & Advisor



Susan Bell
Research Director, Susan Bell Research



Dennis Yang
Senior Actuarial Manager at State Super



Kelly Shay
Retirement & Partnerships Leader, Mercer



David Carruthers
Principal Consultant, Frontier Advisors



Jon Standen
GM Member Engagement, Hesta



Katja Hanewald
Associate Professor, School of Risk & Actuarial Studies, UNSW Sydney, President-Operations/Finance, Asia-Pacific Risk and Insurance Association (APRIA)



Kyle Ringrose
Principal Consultant, Athena IOC



Shang Wu
Portfolio Manager - Retirement Strategy at Aware Super



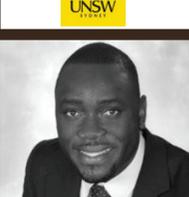
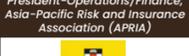
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Principal, Accurium



Emma Higgs
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Founder & CEO, Mayflower Consulting



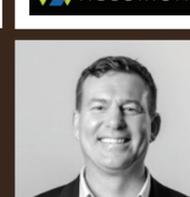
Dr Osei K Wiafe
Retirement Research, Investment Strategy Group (ISG), Vanguard Australia



Norm Cockerell
Managing Director & Principal Consultant, Changing Gears



Brenton Tickner
Head of Retirement Strategy & Propositions at Aware Super



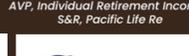
Justin Maughan
Head of Advice Propositions, Aware Super



Ben Hillier
Director Retirement at AMP



Helena Hayes
AVP, Individual Retirement Income, S&R, Pacific Life Re



Neekhil Shah
Director at McGing Advisory & Actuarial



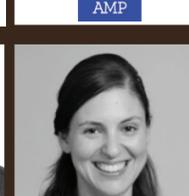
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Founder and Principal, Borromean Consulting



Anthony Saliba
Partner | Deloitte Australia



George Liras
Consulting Director, IQ Group



Danielle Bose
Senior Consultant, Head of Retirement, JANA Investment Advisers



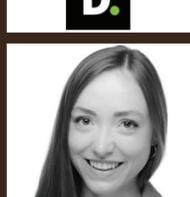
Dean Mulheron
Chief Product, Marketing & Claims Officer, Resolution Life Australasia



Alla Borralho
Head of Advice Delivery, TelstraSuper



Ivan Boecanin
Product Manager, Retirement Solutions, AMP



Rayna Wiggenhauser
Associate Actuary | Global Longevity Reinsurance, Hannover Life Re



Nick Freedman
Founder & Director, Retire on Purpose



Angela Hartl
Principal, Retirement Consulting, Mercer Australia



Nick Cailil
Independent adviser and consultant



Mark Spring
Founder / Director, Innovative Customer Solutions



Harry Chemay
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With retirement income at the heart of what we do, our mission is simple – partnering with super funds to deliver innovative market-leading retirement income streams that provide financial security and confidence for their members. Our retirement income solutions enable super funds to retain assets under management and help meet the requirements of the retirement income covenant.

Partnering with Challenger Life means you're backed by the leading provider of retirement income solutions in Australia



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IQ Group help financial services organisations navigate change. We deliver confidence that our customers' processes and technologies are compliant and designed for success in an ever-changing environment. IQ Group have been involved in more successful transitions with Australian trustee offices and administrators over the last 25 years than any other company in Australia. Our people are experts and our clients trust us again and again to deliver. Their success is our success.

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Panel Sponsor



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More details: <https://www.pacificlifere.com/>

Australia's Leading Retirement Event

13th Annual

POST RETIREMENT AUSTRALIA 2025 CONFERENCE

21st-22nd October 2025, Sydney Central Hotel



About the Event

The 13th Annual Post Retirement Australia Conference 2025 is the leading national forum for industry leaders, regulators, innovators, product designers, and policymakers focused on building sustainable, flexible, and customer-centric post-retirement outcomes. As Australia's retirement system continues to mature and the Retirement Income Covenant evolves, this is your opportunity to explore real-world strategies and innovations shaping the decumulation phase of superannuation. From investment-linked lifetime income streams to aged care planning, and from regulatory expectations to digital engagement – this conference is where insights translate into action.

Why You Should Attend

- Gain cutting-edge insights into post-retirement product innovation and evolving regulatory guidance.
- Understand the latest in longevity research, retirement adequacy, and risk management.
- Learn from real implementation case studies – what's working and what's not.
- Connect with peers, super funds, fintechs, insurers, regulators, and advisers to share strategies.
- Be part of panel discussions, roundtables, and breakout sessions to shape Australia's retirement future.

Who Should Attend

- Superannuation Fund Executives and Trustees
- Retirement Product and Innovation Leaders
- Financial Planners and Advice Licensees
- Regulators and Government Officials
- Wealth & Investment Managers
- Actuaries, Economists, and Policy Thinkers
- Insurers and Lifetime Income Providers
- Tech and Digital Engagement Specialists
- Researchers, Academics & Think Tanks



Australia's Leading Retirement Event

13th Annual

POST RETIREMENT AUSTRALIA

2025 CONFERENCE

21st–22nd October 2025, Sydney Central Hotel

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Day-1, October 2025



8:20 Delegate Registration & Coffee

8:55 Opening remarks from Chair
Stephen Huppert, *Independent Consultant & Advisor*

9:05 FIVE QUESTIONS FOR EVALUATING LIFETIME INCOME STREAMS FOR YOUR MEMBERS

- The retirement income landscape is evolving fast. A wave of product innovation has led to a new generation of lifetime income solutions, with superannuation funds and insurers alike, launching lifetime offerings.
- Despite some similarities there are many differences between lifetime income streams offered today.
- In this Q&A-style presentation Challenger will equip you with Five Key Questions funds should look to answer when building out their retirement income proposition.
- These questions could form the starting point in a fund evaluation of longevity solutions and allow funds to help solve for member's best retirement outcomes with appropriate product solutions.



Andrew Lowe, *Head of Technical Services, Challenger*



9:40 INNOVATION IN PRACTICE – FUND CASE STUDIES

- Super funds share how they're implementing retirement strategies
 - Integrating product, guidance and digital tools
 - What they'd do differently
- Moderator:**
Nick Callil, *Independent adviser and consultant*
- Panel Members:**
Ashton Jones, *Director, Customer Innovation, Insignia Financial*
Brnic Van Wyk, *Principal Retirement Solutions, Australian Retirement Trust*
Estelle Liu, *Head of Retirement Solutions, AMP*



10:20 DEFAULT OR NOT? THE DESIGN DILEMMA FOR RETIREMENT INCOME PRODUCTS

- Reviewing product innovation since the covenant
 - What soft-defaults and choice architecture could look like
 - Legal and behavioural considerations
- Moderator:**
Stephen Huppert, *Independent Consultant & Advisor*
- Panel Members:**
Melanie Slade, *Head of Retirement, Product & CX Risk, TelstraSuper*
Neekhil Shah, *Director at McGing Advisory & Actuarial*
Jacki Ellis, *Head of Retirement, AustralianSuper*



11:00 Morning Coffee & Networking

11:30 THE RETIREMENT PAY CHEQUE FOR MEMBERS

- After ca. 35–40 years receiving a regular pay cheque, most Australians will have a lump sum of money available at the point of retirement.
 - When no longer in employment, members will need use their capital to fund retirement income while managing the retirement risks, including longevity risk.
 - Super funds and service providers of the retirement eco-system are enhancing their offerings to provide guidance at this juncture and help members receive a sustainable income in retirement. However, for many members this is overwhelming.
 - In this session, the panel will discuss tangible solutions that can increase member engagement and confidence, and provide a glimpse into the future of what could be possible to help all Australians achieve better retirement outcomes.
- Moderator:**
Stephan Richartz, *Head of Institutional Retirement Solutions, Challenger*
- Panel Member:**
Darren Williams, *Head of Product, UniSuper*
Kelly Shay, *Head of Retirement & Retention, Mercer*
Alla Borralho, *Head of Advice Delivery, TelstraSuper*



12:10 THE EMERGENCE OF INTEGRATED RETIREMENT SOLUTIONS AND HOW THESE STRENGTHEN SUPER FUND AND ADVICE PROPOSITIONS TO SUPPORT RETIREMENT OUTCOMES OF AUSTRALIANS

Panel Discussion



Moderator:
Dean Mulheron, *Chief Product, Marketing & Claims Officer, Resolution Life Australasia*

Panel Members:
Brenton Tickner, *Head of Retirement Strategy & Propositions at Aware Super*
Ben Hillier, *Director Retirement at AMP*
Angela Hartl, *Principal, Retirement Consulting, Mercer Australia*



12:50 Lunch & Networking

1:50 THE LONGEVITY CONVERSATION



- Why standard longevity assumptions fall short in retirement planning
 - Explore how personalising longevity risk leads to better financial decision-making
 - Learn how to incorporate "confidence levels" into planning horizons and income sustainability
- Richard Leckey, *GM Optimum Pensions*

2:20 LIFETIME INCOME AND THE ANNUITY PUZZLE



- Why retirees resist annuities—even when they recognise the risk of running out of money
 - How behavioural framing, trust, and timing impact decision-making around lifetime income products
 - What role super funds, advisers, and regulators can play in improving understanding, confidence, and uptake
- Stephen Huppert, *Independent Consultant & Advisor*

2:50 Afternoon Tea & Networking

3:20 WHERE ARE WE NOW? RETIREMENT INCOME STRATEGIES UNDER SCRUTINY

Panel Discussion



- Lessons from the Retirement Income Covenant
 - ASIC & APRA's expectations
 - Where trustees are succeeding – and where the gaps remain
- Moderator:**
Kyle Ringrose, *Principal Consultant Athena IOC*
- Panel Members:**
Ivan Beocanin, *Product Manager, Retirement Solutions, AMP*
Emma Higgs, *Special Counsel at Mills Oakley*
David Carruthers, *Principal Consultant, Frontier Advisors*
Neekhil Shah, *Director at McGing Advisory & Actuarial*



4:00 SUPPORT SYSTEMS –HELP, GUIDANCE AND ADVICE

Panel Discussion



- Providing digital and hybrid advice to members
 - The evolving role of super funds in member guidance
 - Digital tools vs human support
 - Balancing personalisation, accessibility and compliance
- Moderator:**
Melanie Dunn, *Principal, Accurium*
- Panel Members:**
Giacomo Tarantolo, *Manager, Retirement Solutions at UniSuper*
David Carruthers, *Principal Consultant, Frontier Advisors*
Stephen Huppert, *Independent Consultant & Advisor*

4:30 HOW WILL WE MEASURE SUCCESS? RETIREMENT OUTCOMES, NOT JUST BALANCES

Panel Discussion



- What does success look like for the system, funds and members?
 - Moving beyond product take-up to engagement, confidence and sustainability
- Moderator:**
Danielle Bose, *Senior Consultant, Head of Retirement, JANA Investment Advisers*
- Panel Members:**
Anthony Saliba, *Partner | Deloitte Australia*
Dennis Yang, *Senior Actuarial Manager at State Super*
Shang Wu, *Portfolio Manager – Retirement Strategy at Aware Super*
Helena Hayes, *AVP, Individual Retirement Income, S&R, Pacific Life Re*

5:10 Closing Remarks From The Chair

5:10– 6:10 Networking Drinks (1 Hour)



8:20 Delegate Registration & Coffee
8:55 Opening remarks from Chair

Kyle Ringrose, Principal Consultant Athena IOC

9:00 A GLOBAL PERSPECTIVE: THE FUTURE OF RETIREMENT INCOME



This session explores how Australia's mortality and longevity trends compare with other markets and what these differences mean for retirement income planning. Drawing on international experience with innovative annuity and longevity products, the presentation will highlight product design options that could address the retirement needs of a broader cross-section of Australians.



Shaleen Baranwal, Group Pricing Actuary, Hannover Life Re
Rayna Wiggerhauser, Associate Actuary | Global Longevity Reinsurance, Hannover Life Re

9:40 INVESTING IN A DIFFERENT WAY: INNOVATIONS IN MANAGING DECUMULATION



State Super has over 80,000 members and \$37 billion of FUM and is leading the industry trend on structural decumulation as members retire.

- Thinking outside the box on the decumulation investment process and achieving good risk-adjusted returns.
- How to use machine learning to look at signals in the market.
- Assumptions, challenges, and misconceptions about investing and returns.

John Livanas, CEO, State Super

10:10 IMPORTANCE OF DEVELOPING A CUSTOMER JOURNEY FRAMEWORK



• What we can learn from Retirement Coaches and Members who have been through their programs

Moderator:

Mark Spring, Founder, Director, Innovative Customer Solutions

Panel Members:

Norm Cockerell, Managing Director & Principal Consultant, Changing Gears

Nick Freedman, Founder & Director, Retire on Purpose



10:40 Morning Coffee & Networking

11:10 A WHOLE OF RETIREMENT APPROACH



- Retirement isn't one moment—it's an evolving journey across finance, health, housing, care, and connection.
- When seen as interconnected, these elements unlock better outcomes for people, families, and communities.
- Join Shane from IQ Group as we explore how to design flexible systems that support dignity, independence, and choice at every stage of retirement.

Shane Barnes, Consulting Director, IQ Group

11:40 HOUSING, AGE PENSION AND RETIREMENT INCOME – THE INTERCONNECTED PUZZLE



- Why housing wealth is the missing piece in most retirement income strategies
- How home equity release schemes and pension rules create unexpected traps and opportunities
- How funds might educate modest-balance members about unlocking home equity
- Practical frameworks for integrating housing into retirement conversations

Moderator:

Sarah Penn, Founder & CEO, Mayflower Consulting

Panel Members:

Katja Hanewald, Associate Professor, School of Risk & Actuarial Studies, UNSW Sydney. President-Operations/Finance, Asia-Pacific Risk and Insurance Association (APRIA)

Harry Chemay, Superannuation & Wealth Management Consultant, Credere Consulting Services



12:10 GETTING DOWN TO THE BASICS OF USING ACCOUNT BASED PENSIONS FOR RETIREMENT INCOME SOLUTIONS



- Member understanding of retirement income solutions
- Potential conflicts of interest in seeking advice
- The two dimensional approach to ABPs, Maximising returns whilst managing sequencing risk
- Retiree education, the long term solution

Kyle Ringrose, Principal Consultant Athena IOC

12:50 Lunch & Networking

1:40 WHAT'S NEXT? REIMAGINING THE RETIREMENT EXPERIENCE IN 2030

Panel Discussion



- Visionary perspectives from leaders across product, policy and consumer insight
- Designing a system fit for the next generation of retirees

Moderator:

Aaron Minney, Head of Retirement Income Research, Challenger Limited



Panel Members:

Ashton Jones, Director, Customer Innovation, Insignia Financial



Brnic Van Wyk, Principal Retirement Solutions, Australian Retirement Trust



Sam Higgie, Head of Retirement at Equip Super



George Liras, Consulting Director, IQ Group

2:20 SCALING RETIREMENT ADVICE

Panel Discussion



Moderator:
Jeremy Houghton, Head of Institutional Partnerships SuperEd/Retirement Essentials

Panel Members:

Jon Standen, GM Member Engagement, Hesta



Kelly Shay, Retirement & Partnerships Leader, Mercer

Duncan McPherson, Founder and Principal, Borromean Consulting



3:00 Afternoon Tea & Networking

3:20 RETIREMENT MANAGER: DIGITAL ADVICE TOOL WITH HUMAN HELP FOR MAKING RETIREMENT INCOME DECISIONS



Justin Maughan, Head of Advice Propositions, Aware Super
Kate Rolfe, Retirement Strategy and Experience Lead, Aware Super



3:50 HOW AUSTRALIA RETIRES: A SURVEY OF AUSTRALIA'S RETIREMENT READINESS



- Financial and Retirement literacy gaps
 - Retirement Expectations vs Reality
 - Retirement and Housing
 - Improving retirement sentiment
- Dr Osei K Wiafe, Retirement Research, Investment Strategy Group (ISG), Vanguard Australia

4:20 THE 10 LIFE-CHANGING QUESTIONS ASKED BY PEOPLE IN THEIR 60S



Susan Bell, Research Director, Susan Bell Research

5:00 Closing Remarks From The Chair



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- Register with virtual group registration offer

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