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To solve Australia's most complex economic and social challenges, we need to bring diverse voices and experience into one room: industry, government, community groups and multi-disciplinary academic expertise.

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UNSW is in a unique position to convene across systems and unlock the evidence our academics already have – in a way that is industry-defined.

With our Progress Partners we co-design practical, evidence-based practice, products and policies, provide access to executive education and workforce talent and together, shape the conversations that matter.

Our first Progress Partner challenge focuses on reducing financial abuse within Australia's superannuation system. Financial abuse affects around

one in six Australians, costing victim-survivors an estimated \$5.7 billion. Within super, the stakes are high: over \$4.4 trillion managed across over 23 million member accounts. And abuse can occur and escalate at multiple points – including SMSF rollover and retirement transition.

We know this requires action across the system including institutional, legal and regulatory shifts. Six superannuation funds, three peak bodies, four community organisations and the Australian Tax Office are participating in this challenge over the 2027 financial year.

These Progress Partners are working together to ensure more Australians can retire with dignity and the financial security they deserve.

To learn more about this or future Progress Partner opportunities, email katie.richmond@unsw.edu.au

CHALLENGE 1

Financial abuse in superannuation

Australia's superannuation system manages more than \$4.4 trillion across 23.6 million member accounts³, making it one of the world's largest retirement savings systems. Over the next decade, 2.8 million Australians are expected to move into retirement – roughly double the current annual figure⁴ – and they will spend more years there than any generation before them⁵.

That changes what the system is being asked to do¹. A system built to accumulate savings must now direct much more of its work to retirement, when financial decisions become larger, more complex and often irreversible, and when changing health, relationships, capability and life circumstances shape how those decisions are made. Almost any member may need different forms of support at different points in that journey.

These changes also coincide with sharpening scrutiny of financial abuse across governments, regulators, industry bodies and community organisations. The Parliamentary Joint Committee (PJC) inquiry into financial abuse², subsequent Treasury consultations, ASIC's work on death benefits and scams, the ATO Vulnerability Framework, and emerging industry initiatives all converge on the same question: how can institutions better recognise, prevent and respond to financial harm?

Far less is settled about how superannuation can support members through a major life transition while preserving their autonomy and dignity.

Financial abuse brings that question into focus. It shows how changing circumstances, relationships, reduced practical control, institutional processes and system design can interact to undermine member autonomy and retirement

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**5 major
initiatives**
PJC, Treasury, ASIC,
ATO and industry action

outcomes. This is not simply an evidence gap; it is also a challenge of roles, incentives and system design.

Trustees oversee governance; administrators deliver member services; regulators see complaints, compliance and systemic risk; people with lived experience and community organisations encounter harms that may never reach a financial institution; and researchers contribute independent evidence. No single organisation sees the whole member journey.

Superannuation funds sit at the front edge of this retirement wave. The question for the sector is where action can prevent or interrupt harm, preserve meaningful choice and support members to retire with security and dignity.

This briefing brings those perspectives together: where vulnerability is encountered

or amplified through the superannuation system, where system design or institutional action could reduce harm or should respond to harms it did not intentionally create, and whether and under what conditions there is an obligation, moral or otherwise, for participants in the superannuation system to seek to address harms that they encounter (e.g. identity theft, multi-dimensional domestic violence) or only those that are created or exacerbated by the system.

Understanding the challenge

Financial abuse involves behaviours that control, restrict, exploit or sabotage another person's access to economic resources, usually within a wider pattern of coercion. Since June 2025, the *Family Law Act 1975* (Cth) has recognised economic abuse as a form of family violence, with statutory examples including controlling another person's money, assets or superannuation⁶.

The underlying problem is substantial. One in six women and one in 13 men report experiencing economic abuse by a cohabiting partner⁷, at an estimated cost of \$5.7 billion to victim-survivors in a single year⁸. Around 2% of older Australians experience financial abuse in a single year, with adult children the most commonly reported perpetrator group⁹. In later life, financial abuse frequently runs through the very instruments intended to protect people: powers of attorney, substitute decision-making arrangements, beneficiary nominations and other forms of legal authority.

What remains under-examined is how financial abuse is encountered through the superannuation system, including the pathways through which harm occurs, how institutional processes shape member outcomes, and which responses are most effective.

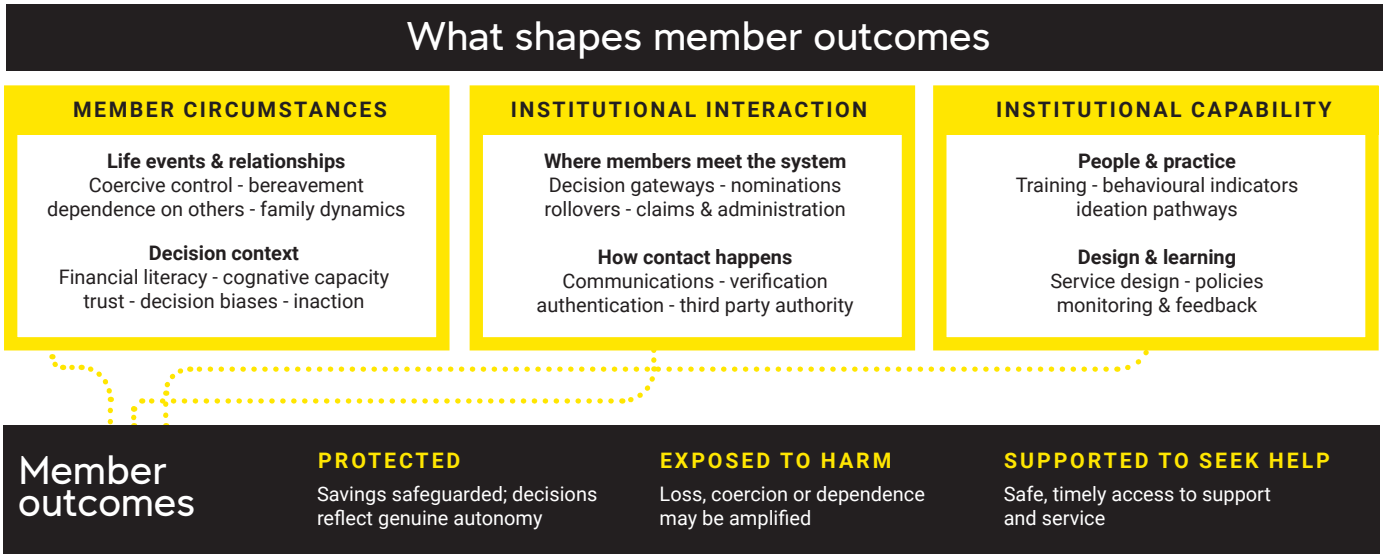
Together, these ideas shift attention from identifying "types" of members towards understanding how changing circumstances interact with ordinary institutional processes. Financial abuse often becomes visible only when

members encounter the superannuation system as their circumstances change, and institutional processes then reduce, amplify or inadvertently create opportunities for harm. A formally valid instruction, authenticated account login or a legal authority may each coexist with compromised autonomy, limited practical control or an absence of informed consent

The challenge for funds and their service partners is therefore to consider how, within their legal duties, governance, products, communications and administrative processes can support meaningful choice, preserve autonomy and reduce opportunities for harm—and where legislative or regulatory reform may be required.

Figure 1 sets out how member outcomes emerge from the interaction of member circumstances, institutional interactions and institutional capability. Rather than asking only who is experiencing financial abuse, it directs attention to where members encounter the system, how institutional responses shape outcomes, and where harm can be prevented, recognised or reduced.

Figure 1. Member outcomes emerge from the interaction of member circumstances, institutional interactions and institutional capability.



Where the system encounters financial abuse

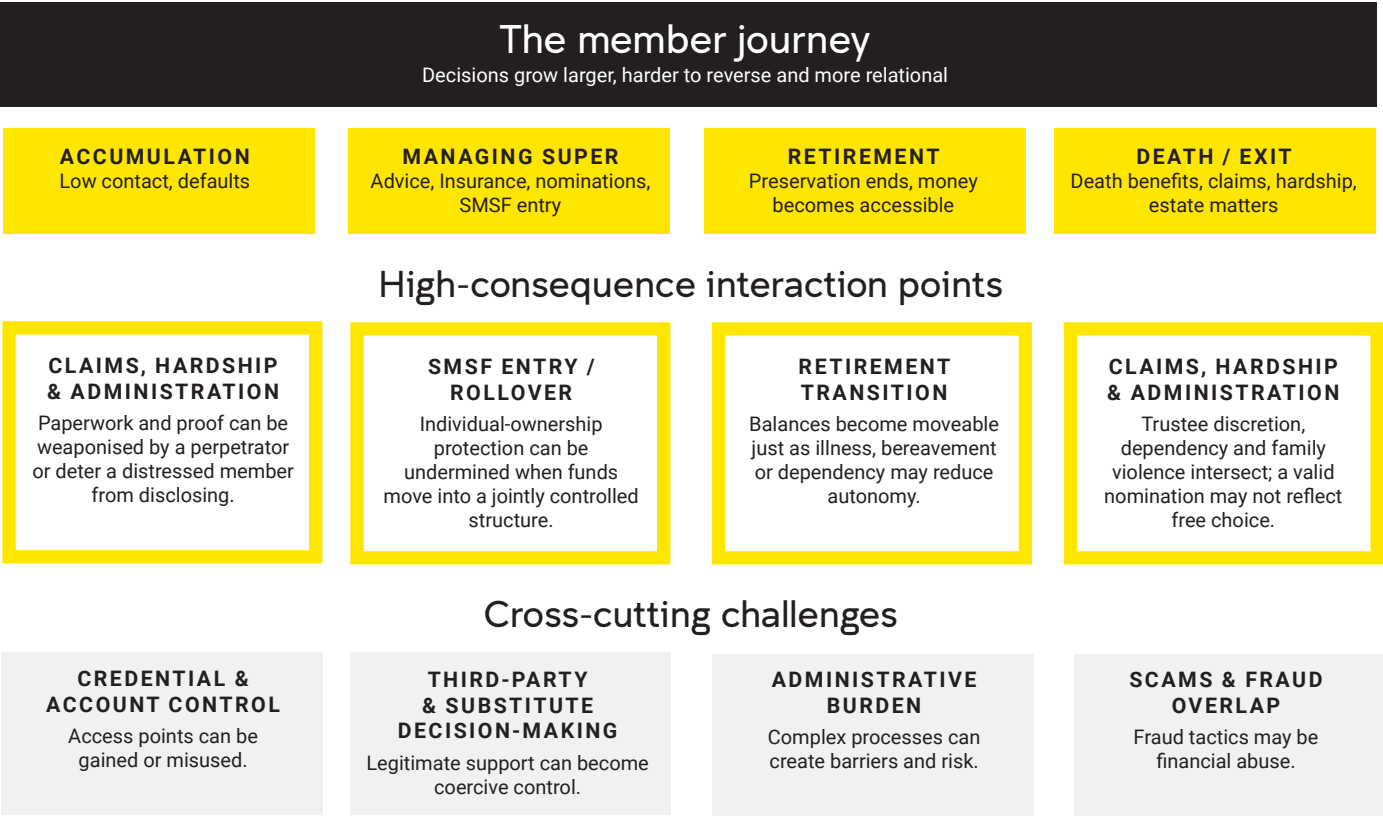
Financial abuse becomes visible, or open to institutional response, at recurring points across the member journey. These interactions are ordinary features of the superannuation system, not inherently harmful ones. They warrant attention because high-consequence or hard-to-reverse decisions can coincide with reduced practical autonomy, greater reliance on others, fragmented visibility across organisations, and processes built on an assumption of independent engagement and consent.

Figure 2 brings together the recurring interaction points across the member journey: retirement transition; SMSF entry or rollover; death benefits and nominations; and claims, hardship and administration. Cutting across all of them are credential and account control, third-party and substitute decision-making, administrative burden, and the overlap with scams and fraud. Appendix A summarises the evidence supporting each interaction point and identifies what remains unresolved. Appendix B distinguishes where the evidence is converging from where uncertainties remain.

Why financial abuse differs from scams and fraud

Financial abuse and scams can present in similar ways, but they create different institutional challenges. Fraud controls are primarily designed to identify unauthorised activity. Financial abuse often occurs within relationships where another person appears to have legitimate authority, or where a member is unable to safely disclose what is happening. That makes coercion much harder to identify. Institutional responses therefore need to distinguish between legitimate support and coercion, without assuming that formal authority or authenticated access necessarily reflects genuine member choice.

Figure 2. Illustrative high-consequence interaction points emerging from the current evidence.



Developing responses to avoid harm

If member outcomes are shaped by the interaction between individuals' changing life circumstances and the design of the systems and processes that administer them, no single organisation can improve them alone.

Governments, regulators, industry bodies, superannuation funds and community organisations each have differing roles and objectives and accountabilities in preventing harm through legislation, regulation, guidance, operational change, advocacy and member support. Evidence is accumulating (see Appendix B) from regulators, public inquiries, behavioural research, community organisations and adjacent sectors on how financial abuse is encountered within superannuation and how institutional responses influence member outcomes. Yet at critical transition points these responses could be better streamlined, especially at and in early retirement.

The opportunity is less about generating new evidence and more about clarifying responsibilities, applying existing knowledge and developing a shared framework. This framework should explain how members' circumstances change during life transitions, and how institutional and system design influence outcomes.

Appendix C summarises current activity across the superannuation ecosystem, alongside comparative and cautionary lessons from banking and energy that may inform discussion.

Clarifying and connecting capability across the system

Trustees hold legal duties relevant to member outcomes, although those outcomes are not exhaustively specified in law. The capability to recognise and respond to financial abuse sits across a wider service network. Administrators, contact centres, insurers,

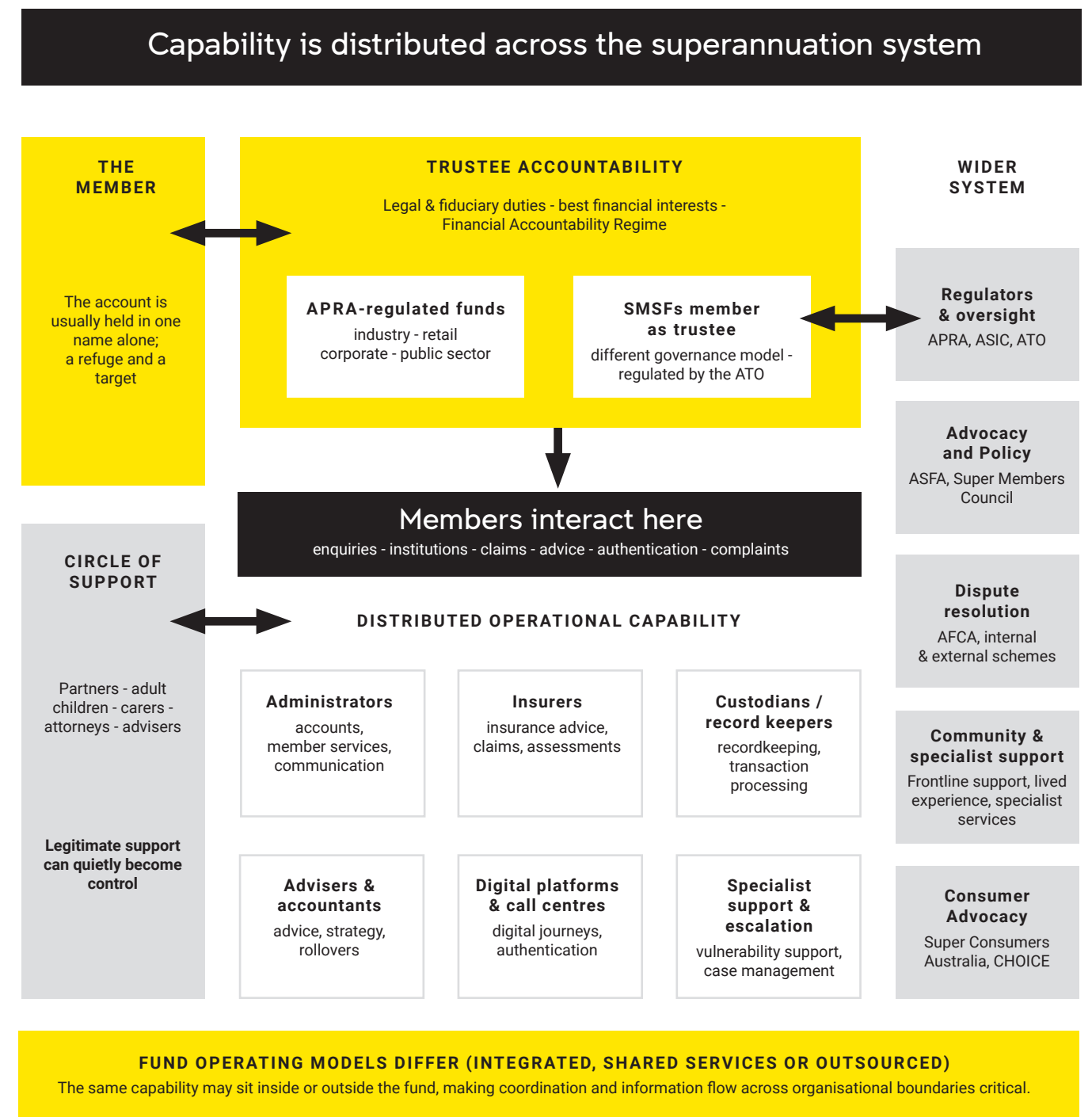
advisers, digital platforms and specialist support teams each see a different part of the member journey. Depending on the fund model, these functions may be integrated, shared, contracted or outsourced.

This creates a practical distribution and accountability problem: the person who first sees a warning sign may not hold the authority, information or mandate to change the outcome. Effective system capability therefore depends on how warning signs are recognised, concerns escalated, hand-offs made safely, and learning fed back across contractual and organisational boundaries. Figure 3 illustrates how legal accountability is concentrated while operational capability is distributed across trustees, administrators, insurers, advisers and other service providers, and how different fund operating models integrate or outsource those capabilities — creating different role and accountability challenges.

Member participation and behavioural influences

Members also enter high-consequence interactions with different levels of knowledge, financial literacy, cognitive capacity, trust, confidence and preparedness. Research suggests that complexity, bounded rationality, inaction and decision biases all shape how members interpret information and exercise choice¹¹. These influences do not cause financial abuse and do not make members responsible for being harmed. They do affect how people engage with the superannuation system, particularly when decisions are complex or unfamiliar. Responsibility for protection cannot rest on a member's ability to recognise risk, disclose abuse or act independently. That does not remove the ethical question of when members should take responsibility for engaging with their superannuation where they reasonably can. The challenge is to consider that responsibility without treating non-engagement, limited capability or coercion as consent to harm

Figure 3. Illustrative distribution of accountability and operational capability across the system.



Where perspectives differ

Organisations frame financial abuse differently because they hold different responsibilities, evidence and expertise.

A vulnerability¹² lens makes those differences visible: vulnerability can be located in particular cohorts, in changing circumstances and relationships, in the interaction between a member and an institution, or in the capability of the wider system. Each framing is partial, and each point towards different institutional choices and priorities.

The table below sets out several of these differences.

These framings are not mutually exclusive. Together, they surface some of the questions the sector will need to address to build an effective response across the system.

Question	Different emphases visible across the sector	What this opens up
What kind of problem is this?	A financial crime requiring detection and controls; a member-support issue requiring a safe, trauma-informed response; or an institutional-design problem requiring safer processes.	Do different framings produce different outcomes for members?
Where does vulnerability arise?	In predefined cohorts; in changing life circumstances and relationships; in the interaction between members and institutions; through broader system design.	How can targeted support sit alongside safer baseline design for all members?
Where should prevention sit?	In governance, regulation and compliance; in product, service and interaction design; in information and support that enables safe participation.	Does prioritising one arena of action risk leaving gaps in the others?
Who is responsible?	Perpetrators are accountable for abuse; trustees and other actors hold distinct legal duties; operational capability is distributed across providers; and members may have responsibilities to engage where it is reasonable and safe to do so.	How should roles be distinguished and connected without shifting the burden onto victim-survivors?
What does success look like?	Compliance, fewer complaints and reduced losses; member safety, autonomy and earlier intervention; and consistent capability across integrated and outsourced models.	Whose definition of success should govern an agenda across the system?

APPENDIX A

Evidence on high-consequence interaction points

Table A1 sets out the evidence supporting the high-consequence interaction points illustrated in Figure 2 and discussed in the core briefing. The final column identifies questions that remain unresolved and are suitable for cross-sector discussion.

Table A1. High-consequence interaction points emerging from the current evidence.

Interaction point	Why it matters	What remains uncertain
Retirement transition	Preservation ends and balances become accessible just as decisions become larger and more complex ¹³ , and just as bereavement, illness or increased reliance on others may reduce practical autonomy. Movements from individual accounts into joint structures cross adviser, fund and platform boundaries, so no single institution observes the whole transaction.	Which safeguards improve safety while preserving member autonomy? Who is responsible for testing whether a decision reflects genuine choice?
SMSF entry / rollover	Entry into an SMSF changes governance arrangements and may reduce the practical protection available through an APRA-regulated fund. The PJC financial abuse inquiry heard that SMSFs may be vulnerable to manipulation because members are also trustees and oversight is more limited ¹⁴ . Community-sector and clinic evidence has identified cases involving pressure to transfer super into a joint SMSF, coerced trustee or director roles, and subsequent tax and compliance consequences ¹⁵ . Separately, ASIC has identified significant problems with the quality of advice recommending SMSF establishment ¹⁶ .	How frequently are SMSFs used in circumstances involving economic abuse? What safeguards should apply at entry, rollover and changes in trustee or director control? How should funds, advisers, accountants, the ATO and community organisations respond when coercion or uninformed consent is suspected?
Death benefits & nominations	Trustee discretion, member intent, dependency and family dynamics intersect, so a procedurally valid nomination may not reflect genuine choice, and nominations can be coerced or altered by attorneys ¹⁷ . Current reform focuses on preventing perpetrators from benefiting ¹⁸ , while empirical evidence indicates that assessed dependency, not non-binding nominations, best predicts AFCA outcomes ¹⁹ .	How can processes better reflect member intent while reducing opportunities for abuse?
Claims, hardship & administration	Members often engage while distressed or dependent. Verification protects system integrity, but administrative burden can amplify harm, deter disclosure or be exploited by perpetrators. ASIC found that none of the ten trustees it reviewed monitored their end-to-end claims handling, and that some caused excessive delays ²⁰ ; progress since has been uneven ²¹ .	Which administrative safeguards genuinely protect integrity, and which could be redesigned?

Cross-cutting issues

Some issues do not sit neatly within a single interaction point. Credential and account control, administrative burden, and the relationship between financial abuse, scams and fraud all arise at several points in the member journey.

Third-party involvement works the same way. Attorneys, advisers and family members often provide important support to members, particularly during illness, ageing or financial complexity. The same arrangements can also be used to exert control or conceal financial abuse. Questions about third parties therefore arise across several interaction points rather than belonging to any one of them.

CASE EXAMPLE

What happens when a gateway changes?

The COVID-19 early release scheme provides the clearest documented example of how changes to gateway design can influence opportunities for financial abuse. More than \$38 billion was withdrawn by over three million Australians through a process based on self-declared eligibility and limited verification. The Parliamentary Joint Committee subsequently heard evidence that the scheme created new opportunities for perpetrators to access victim-survivors’ superannuation and recommended further review, including consideration of repayment mechanisms where withdrawals resulted from financial abuse.

Why this matters:

The early release scheme shows how changes to ordinary system processes can create new opportunities for financial abuse. It illustrates why gateway design and other high-consequence interaction points require careful consideration of both accessibility and safeguards, particularly where members may be experiencing coercion.

APPENDIX B

Evidence on what’s known and what’s uncertain

Understanding of financial abuse within the Australian superannuation system is advancing, but unevenly. Table B1 sets out where the evidence appears to be converging; Table B2 identifies where comparative evidence remains limited.

Knowledge is also fragmented: each organisation observes only part of the member journey, and harms visible to community organisations may never reach funds or regulators. Building a stronger shared understanding therefore depends not only on generating new evidence, but on bringing complementary forms of knowledge together.

Table B1. Where the evidence appears to converge.

Emerging understanding	Why this matters
Financial abuse can affect members across the superannuation system and is not confined to particular demographic groups.	Institutional responses cannot rely solely on identifying predefined “vulnerable” cohorts.
Member outcomes are shaped by institutional design as well as member circumstances. Governance, communication, administrative processes and service design all influence whether members are protected or unintentionally exposed to harm.	Prevention requires attention to how institutions operate, not only who they serve.
Financial abuse becomes visible at particular interaction points. Retirement, SMSF entry, death benefits, claims, hardship and third-party authority consistently emerge as points where institutions have opportunities to recognise, prevent or inadvertently amplify harm.	Prevention efforts may be most effective when focused on these high-consequence interactions.
Capability is distributed across the superannuation ecosystem. Trustees hold legal accountability, but administrators, insurers, advisers, regulators and community organisations each encounter different parts of the member journey.	Improving outcomes requires clear roles and connections across the system, not simply change within individual organisations.
Institutional responses are expanding. Governments, regulators, industry bodies and superannuation funds are all strengthening their responses through legislation, regulation, guidance and operational change.	The opportunity is increasingly one of evaluation, shared learning and clarity of roles rather than isolated action.

Table B2. Where important uncertainties remain.

Current evidence provides limited insight into...	Why this matters
The scale and pathways of financial abuse within superannuation, particularly SMSFs.	Better evidence is needed on transfers from regulated funds, coerced trustee or director roles, downstream tax and family-law consequences, and effective safeguards.
Which interaction points offer the greatest opportunity for response.	Different organisations experience different parts of the member journey and may prioritise different risks.
Which institutional responses improve member outcomes.	There is very little comparative evidence about what works in practice.
How capability should be distributed and connected across the ecosystem.	Responsibility spans trustees, administrators, insurers, advisers, regulators and community organisations, but their respective roles remain unclear.
Which behavioural, transactional or service indicators should trigger a different institutional response.	Organisations need confidence that interventions improve safety without creating unnecessary friction or false positives.
How success should be measured.	There is little agreement about whether success should be assessed through member outcomes, organisational capability, earlier intervention or reduced harm.

Responses to financial abuse

Current reforms reflect growing recognition that financial abuse requires responses across institutions and parts of the system rather than isolated organisational initiatives. Governments, regulators, industry bodies, superannuation funds and community organisations are each strengthening different aspects of the system through legislation, regulation, guidance, operational change and member support.

These developments also illustrate the central challenge of this briefing: no single organisation experiences the whole member journey, and no single initiative will improve outcomes on its own. The opportunity now is to better connect these efforts through shared learning, evaluation and a common understanding of how institutional responses influence member outcomes. Table C1 summarises current activity across the superannuation ecosystem.

Table C1. Current activity across the Australian superannuation ecosystem relevant to financial abuse.

Part of the system	Current focus	What remains unresolved
Government	The PJC inquiry made 61 recommendations, including a dedicated review of the intersection between financial abuse and superannuation—particularly SMSFs—informed by victim-survivor experience, as well as measures to prevent perpetrators from benefiting from death benefits ²² . Treasury has subsequently consulted on perpetrator access to death benefits ²³ and coerced company directorships ²⁴ . Mandatory service standards have been announced for large APRA-regulated funds ²⁵ .	How should reforms align across portfolios and agencies? Who can fairly establish family violence: trustees, courts or estates ²⁶ ? A consolidated government response to the PJC report is yet to be confirmed.
Regulators	ASIC set 34 claims-handling actions for trustees, found real but uneven progress on death benefits, secured a \$23.5 million penalty against one trustee for claims-handling failures, and identified serious gaps in funds’ anti-scam protections relative to banks ²⁷ . APRA’s SPS 515 sets member-cohort obligations ²⁸ , and the ATO Vulnerability Framework guides its own member interactions ²⁹ .	How should APRA, ASIC, the ATO and AFCA align their responses while preserving their distinct roles? Does service improvement generalise without mandated standards?
Dispute resolution	AFCA has consulted on revisions to its death benefits Approach, including how violence or abuse within a relationship bears on fair distribution ³⁰ .	How should AFCA determinations feed back into fund practice and trustee decision-making?
Industry bodies	ASFA has published a service standard for death benefit payments ³¹ . Financial Services Council guidance on vulnerable-member policies has been in place since 2021 ³² .	What constitutes good practice, and can voluntary guidance shift it? Vulnerable member guidance has existed since 2021, yet ASIC’s 2025 and 2026 reviews still found basic shortcomings. The insurance code’s voluntary-to-mandatory trajectory is a further caution.
Superannuation funds	Member support, fraud controls, claims-handling improvements and operational capability, with progress uneven across trustees ³³ .	Which approaches improve member outcomes, and how would funds know?
Community organisations	Lived experience, advocacy, referral pathways and safety-by-design blueprints ³⁴ , including warnings on SMSF abuse risk ³⁵ .	How can harms that never reach financial institutions be recognised and responded to earlier?
Researchers	Evidence synthesis, evaluation and behavioural research, including empirical work on death benefit distribution ³⁶ and identification of economic abuse in service settings ³⁷ .	What evidence is still needed to guide future action, and who should hold it?

What can be learnt from other sectors?

Banking offers the closest Australian comparison, but it is not an uncomplicated exemplar. Since *Designed to Disrupt*³⁸, banks have strengthened industry guidance, built specialist family violence capability, redesigned products and processes³⁹, and introduced shared initiatives such as Confirmation of Payee under the Scam-Safe Accord⁴⁰. Its experience nevertheless shows that sustained improvement across an industry is possible.

The comparison has limits. Superannuation is a lower-contact, preservation-based system with different governance arrangements, member interactions and decision points, so approaches developed for banking require adaptation rather than transfer.

The energy sector offers complementary, but similarly qualified, lessons. Recent reforms have combined customer vulnerability frameworks, family violence protections and safety-by-design approaches with strengthened organisational capability and regulatory expectations, showing how an industry can progressively embed vulnerability-informed practice across governance, operations and frontline service delivery⁴¹.

The superannuation sector appears to be entering a similar phase of institutional development. Its central challenge, however, is not only responding to financial abuse after it occurs but supporting members through increasingly complex retirement journeys while preserving meaningful choice, autonomy and dignity. Shared institutional learning therefore matters as much as individual organisational reform.

This briefing was prepared by Dr Rhiannon Parker and Associate Professor Melissa Edwards from CSI, UNSW, to support the Progress Partners Consultation on Financial Abuse. It draws on existing research, public inquiries, regulatory material and stakeholder input.



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Turning UNSW expertise into action on financial abuse in superannuation

Financial abuse is a complex, system-wide challenge that requires action from across organisations and sectors. UNSW is working across disciplines and with partners to better understand and address financial abuse across the financial services sector. This includes expertise focused on financial safety and improving outcomes in superannuation, alongside broader work spanning gendered violence, financial wellbeing and system design.

FINANCIAL SAFETY AND GENDER EQUITY

Gendered Violence Research Network (GVRN)

GVRN works with industry, government and community - drawing on significant research expertise to strengthen responses to gender-based violence including financial and economic abuse. Although studies clearly show that women and children are disproportionately affected, GVRN research explores the impact of gendered violence on all population groups.

TRANSLATING THE RESEARCH

As part of a long-term partnership, GVRN and Commonwealth Bank have produced 'state of knowledge' reports and community guides that are actively building community understanding of financial abuse and supporting financial independence.

ACADEMIC LEAD

Professor Jan Breckenridge, Co-Convenor GVRN



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UNSW Tax & Business Advisory Clinic

The UNSW Tax & Business Advisory Clinic combines frontline support, research, student learning and policy to improve outcomes for people experiencing financial hardship.

The clinic's integrated model transforms individual experiences of hardship into evidence for reform; in turn, contributing to impact that is both life-changing for individuals and system-shifting at a national scale.

TRANSLATING THE RESEARCH

Through its breakthrough research the Clinic provided the evidence base for the ATO Vulnerability Framework and had 'Sexually transmitted tax debts' recognised within the national response to financial abuse.

ACADEMIC LEAD

Professor Ann Kayis-Kumar, Founding Director



SCAN TO
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SUPERANNUATION, RETIREMENT
AND FINANCIAL SYSTEMS

IRIS Knowledge Hub

Shaping the future of insurance and superannuation.

The IRIS Knowledge Hub works with the financial services industry and policymakers to adapt industry practice, regulation and public policy to traditional and emerging risks.

It serves as a bridge between UNSW, the insurance and superannuation industries, regulators and policymakers – using advanced data, actuarial analytics, artificial intelligence, machine learning and field studies to develop forward-looking responses to pressing challenges across risk, insurance and superannuation.

FROM EXPERTISE TO IMPACT

In partnership with CEPAR and the UNSW Business Insights Institute, leading researchers and industry experts were brought together to address slow progress in Australia's retirement phase under the Retirement Income Covenant.

ACADEMIC LEADS

Professor Qihe Tang and Professor Bernard Wong;
Executive member Professor Hazel Bateman



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RESPONSIBLE FINANCE AND
DIGNITY IN RETIREMENT

RISE Finance Lab

Responsible finance for a fairer future.

The Responsible, Impactful, Sustainable and Ethical (RISE) Finance Lab harnesses finance as a force for social and environmental good. It connects rigorous research with policy and industry to strengthen financial systems that are fair, transparent and sustainable. RISE examines how financial literacy, behaviour, advice, regulation and system design can reduce financial harm and improve wellbeing, working with superannuation funds, regulators and industry to translate evidence into practical change.

TRANSLATING THE RESEARCH

Launched in 2025, RISE Finance Lab works with banks, super funds, and regulators on the decisions that shape how capital flows: from climate risk and housing affordability to financial inclusion and responsible investment.

ACADEMIC LEADS

Associate Professor Kristle Romero Cortés and
Associate Professor Kingsley Fong, Co-Founders



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Centre of Excellence
in Population Ageing
Research (CEPAR)

Supporting better financial decisions
through retirement.

CEPAR helps inform fairer policy, products and retirement systems by examining how gender, financial circumstances and changing needs shape retirement. Its research explores the risks and barriers people may face as they approach and move through retirement, and how products and information can be better designed to support financial confidence and wellbeing in later life.

FROM EXPERTISE TO IMPACT

With support from the Australian Government CEPAR has been working to strengthen the evidence base on population ageing and inform better approaches to retirement, aged care, financial decision making and social policy across Australia and the Asia-Pacific.

ACADEMIC LEAD

Scientia Professor John Piggott and
Professor Hazel Bateman



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Dignity in retirement

Building a retirement system that
protects choice, autonomy and dignity for
vulnerable members.

This expertise considers how superannuation structures can better support people whose health, cognitive capacity, digital access or personal circumstances may make retirement decisions more difficult.

Research into choice and dignity in retirement is helping challenge how the sector approaches member protection, and how stronger governance and system design can protect financial interests while preserving autonomy, independence and meaningful choice.

FROM EXPERTISE TO IMPACT

Most recently, Professor Scott Donald contributed to the national debate on how Australia's \$4.5 trillion superannuation pool could support major economic and societal challenges, while reinforcing the fundamental duty of super funds to act in members' best financial interests and deliver a dignified retirement.

ACADEMIC LEAD

Professor Scott Donald



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Connecting partners to UNSW expertise.

Together, we can solve complex challenges through world-class research and innovation, build future-ready talent and organisational capability, and influence the industries, policies and conversations shaping tomorrow.



**#1 in Australia,
top 20 globally**

QS World University Rankings 2027



**#1 in Australia for
Employment Outcomes**

QS World University Rankings 2027



**#1 in the World
for Social Impact**

QS Sustainability Rankings 2026



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Business
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Senior Leadership Programs

Lead with clarity. Navigate complexity. Shape what's next.

Leadership for a changing world

AGSM Executive Education brings together rigorous thinking, global insight and immersive, action-based learning to help senior leaders create value, lead change and build the capabilities their organisations need next.

A portfolio for senior leaders

Our senior leadership programs address the interconnected challenges facing leaders today: enterprise performance, complex change, artificial intelligence and responsible governance. Each experience is designed to be practical, relevant and immediately applicable to the work leaders are already doing.

Explore the programs

General Manager Program

5 days | Residential

**Lead strategically. Navigate complexity.
Drive performance.**

For General Managers and senior executives who need to align strategy, people and performance while leading through disruption. Build adaptive leadership, enterprise thinking, decision-making and influence.

Adaptive Leadership Program

4 days | Residential

Lead through complexity and uncertainty.

For leaders working on challenges where technical solutions are not enough. Diagnose adaptive challenges, mobilise diverse perspectives, experiment and make progress beyond formal authority.

Building an AI Strategy

3 days | In person

Move from AI ambition to strategic impact.

For senior leaders responsible for shaping AI direction. Define an AI ambition, prioritise high-value use cases and establish the operating model, capabilities, culture and governance for responsible adoption.

AI for Board Directors

2 days | In person

Govern AI with confidence.

For directors, committee chairs, C-suite executives and leaders preparing for board appointments. Strengthen oversight of AI strategy, investment, risk, ethic

Maximise your leadership impact



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AGSM delivers world-class executive education led by renowned facilitators, academics and industry experts who drive real leadership impact.



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Experience AGSM's purpose-built digital platform, NAVIGATOR, specifically designed for delivering fully integrated engaging experiential learning journeys.



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Earn an AGSM digital badge and points towards your Certificate in Executive Management and Development (CEMD), a clear pathway from short courses to the MBA.

FT Global Business School Executive Education
Rankings 2017, 2018, 2019, 2020, 2022, 2024, 2025



Co-op Internships

Fresh Ideas Today. Stronger Recruitment Tomorrow.

Co-op Internships are designed as meaningful educational experiences, giving UNSW students the opportunity to apply their knowledge in real-world settings, gain industry insight, and develop professionally.

They offer fast, flexible access to top UNSW student talent – ideal for advancing projects, piloting new products or programs, and gaining fresh perspectives on complex challenges.

Co-op Internships support a robust recruitment pipeline, built on the strong foundation of the University's prestigious Co-op Scholarship Program.

Key Benefits for Industry Partners:

- **Early access to high-performing students**
Identify motivated and capable interns equipped with strong technical and soft skills.
- **Tailored recruitment support**
Set the selection criteria, whether you're seeking students at a specific stage of their degree, technical experience, or other key capabilities.
- **End-to-end recruitment management**
Save time and effort. We handle advertising, application assessment, and shortlisting.



A scalable program delivering agile, highly motivated talent

"American Express partners with UNSW to deliver one of the best internship programs globally for students that want to obtain experience."

Vernon Marshall
EVP, Chief Credit Officer
International and Head
of Global Fraud
American Express



Research Partnerships

UNSW works with business, government and community partners to co-design policy and social innovations, develop new products and services, and advance knowledge in specialised fields.

In the last five years, UNSW has conducted research with more than 2,700 partner organisations. We have over 3,500 academic and technical staff. This diverse network and deep expertise runs the gamut from groundbreaking science to business, law, design, and social sciences.

We offer a range of partnership models to support collaboration across organisations and sectors, including:

- **Expert advice and consulting**
- **Collaborative research and development**
- **Licensing and IP agreements**
- **Access to infrastructure and testing facilities**

We've created a pre-approved suite of agreements to reduce the time and administration associated with research contracting.

FastPASS agreements accelerate the collaboration process, allowing UNSW and partners to start projects and access funds as soon as possible.

unsw.edu.au/research/contact-us

