



The Trustees Conundrum

Superannuation is built on a clear purpose: delivering dignified retirement outcomes in an equitable and sustainable way.

Yet for trustees, the path is anything but simple.

Balancing retirement income sustainability, longevity protection, investment, inflation and sequencing risk, while still providing capital access and flexibility to members, creates a constant trade-off.

The Retirement Income Covenant has also reset the standard and the regulator scrutiny.

Trustees must now deliver retirement income strategies that align to the purpose of super, meet members' best financial interests, and reflect emerging best practice guidance from government.

CipherIQ's flagship solutions, MyRI and ABCD IQ navigates these trade-offs seamlessly and delivers outcomes that meet regulatory expectations while staying firmly aligned to members' needs.

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