



Summit:

2019 Retirement Income Policy Review and You

Date: Friday 26 April 2019, Time: 8.30am-5pm

Venue: The University of Auckland Business School, Level 0, Case Room 3, 12 Grafton Road, Auckland, 1010

Registration (includes lunch and refreshments) \$65

All-day parking at the Business School \$12

The Retirement Income Policy Review [terms of reference](#) have been released by the Government, and the Commission for Financial Capability is underway on the review.

In line with this Government's emphasis on wellbeing and sustainability, the terms of reference stress that the review must assess "the effectiveness of current retirement policies for financially vulnerable and low-income groups, and recommendations for any policies that could improve their retirement outcomes".

The RPRC's public summit at the University of Auckland Business School will examine some of the issues raised by the review, including the fiscal impact of ageing, the future shape of the age pension in New Zealand, KiwiSaver, intergenerational equity, the changing nature of work, the capacity of the health sector, the health of the financial sector, and lessons for New Zealand from international developments in finance and pensions.

New Zealand experts on retirement income policy issues will share their thinking on the various issues set out in the Terms of Reference. Among these are Diana Crossan, former Retirement Commissioner; Matthew Bell, Treasury; Judith Davey, Institute for Governance and Policy Studies; Richard Klipin, EO Financial Services Council; Len Cook, former Chief Statistician for New Zealand and the UK. International speakers, including David Harris, MD TOR Financial Consulting Ltd; and Calvert Duffy, an Australian Governance, Risk and Compliance consultant, will comment on likely implications and possible lessons from overseas events including the Australian Royal Commissions.

Programme

RPRC & PPI Summit schedule:

The 2019 retirement income policy review, and you

Time	Topic	Speaker
8.30am	Registration	
9.00	Welcome and purpose of day	Hon Associate Professor Susan St John , Director RPRC
9.15	Historical context of Retirement Income policy reviews. Looking back: learning from the 1990s and 2000s	Michael Littlewood , Dame Diana Crossan , former Retirement Commissioner
Ageing population: implications		
9.45	New Zealand Superannuation (NZS), healthcare, welfare, Accommodation Supplement, what the projections tell us	Matthew Bell , Treasury Analyst
10.05	How the realities of an ageing population inform the projections	Professor Ngaire Kerse , Joyce Cook Chair in Ageing Well
10.25	A holistic view of Retirement income. Implications of changes to parameters of NZS eg age, variable rates, residency	Dr Judith Davey , Former head of Institute for Ageing, VUW
10.45	Panel discussion	Chair: Claire Dale
11.05	Morning tea	
International overview: Lessons from abroad		
11.30	Implications and possible lessons from recent events in Australia, Ireland and UK	David Harris Managing Director, TOR Financial Consulting Ltd (UK) Nick Sherry , former Superannuation and Deputy Finance Minister (Australia) Calvert Duffy , Governance, Risk & Compliance Consultant (Australia)
12.25	Observations on New Zealand's financial markets conduct regulation	Scott McMurray , Director of Strategy & Stakeholder Relations, Financial Markets Authority
12.40	Panel Discussion	Chair: David Harris

12.55	Lunch	
Equity and distribution		
1.35pm	Intergenerational and gender equity are issues for the 2019 review	Dr Claire Dale , Research Fellow RPRC
1.50	Low-income populations and retirement issues	Peter Cordtz , GM Community, Commission for Financial Capability (CFFC)
2.10	Older low income workers: retirement, debt and housing	Alex McKenzie Principal Analyst, Seniors and International Policy, Ministry of Social Development
2.30	Panel Discussion	Chair: Suzanne Woodward
Ageing, working and KiwiSaver		
2.45	Employer policies: ageing workers and the flexible workplace	Troy Churton , National Manager of Retirement Villages for CFFC
3.05	KiwiSaver fees and default providers: Fees stay high and defaults controversial	John Cliffe , Financial Advisor
3.25	Financial sector advice: is online advice the answer?	Richard Klipin , CEO, Financial Services Council
3.45	Decumulation: Has NZ missed the boat	Susan St John , Director RPRC
4.05	Panel discussion	Chair: Diana Crossan
Retirement Income Policy Review		Chair: Claire Dale
4.20	2019 purpose and aspirations for review	Hon Kris Faafoi , Minister Consumer Affairs
4.30	Summit overview	Len Cook , Former NZ Statistician, Families Commissioner
4.45pm	Refreshments and networking	

RPRC & PPI Summit 2019 Presenters

Presenter	Short bio
<p>Susan St John</p> 	<p>Hon. Assoc. Professor Susan St John, QSO, Economics Department, University of Auckland and director of the RPRC. Dr St John was a member of the university's teaching staff from 1981, initially in economics, and since 2012 in public policy. Her research has focused on the Accident Compensation Corporation, public sector and retirement policy, particularly decumulation. In 1994 she became a founding member of the Child Poverty Action Group, and has edited and authored a large number of reports for them. In 2010 she was made a QSO for services to social policy.</p>
<p>Michael Littlewood</p> 	<p>Michael Littlewood had a career in superannuation as a consultant, author and commentator. He was a member of the government's 1991-92 Task Force on Private Provision for Retirement, is the author of <i>How to create a competitive market in pensions – the international lessons</i> (IEA London, 1998) and is the principal editor of www.PensionReforms.com. When Michael retired, he helped start the Retirement Policy and Research Centre in 2006 and was a co-director until 2015.</p>
<p>Diana Crossan</p> 	<p>Dame Diana Crossan was the second Retirement Commissioner, from 2003 to 2013, after beginning her working life as a probation officer, and becoming the first manager of the Equal Employment Opportunities Unit at the State Services Commission, where she helped shape legislation on fairer access to jobs for women, people with disabilities, Māori and other ethnic groups. She was the chief executive of Wellington Free Ambulance from 2013 to 2017, and has served on several charity boards, including Relationship Services and Refugee Services.</p>
<p>Matthew Bell</p> 	<p>Matthew Bell works at the Treasury, chiefly in the area of fiscal modelling, including responsibility for the Long-Term Fiscal Model and the New Zealand Superannuation Fund model. He has contributed to every one of the Treasury's Long-Term Fiscal Statements, both in terms of modelling and writing policy pieces, and also authored articles on long-term fiscal pressures for New Zealand Economic Papers and the Commission for Financial Capability's 2013 Review of Retirement Income Policies.</p>
<p>Ngairé Kerse</p> 	<p>Professor Ngairé Kerse holds the Joyce Cook Chair in Ageing Well and is also Head of the School of Population Health at the University of Auckland. She is recognised as an international expert in interrelated areas of research and currently leads several research teams, each engaged in a number of research projects, including maximising health for older people; falls and older people; the impact of physical activity on development of disability; and developing Robot Technology for older people with dementia.</p>
<p>Judith Davey</p> 	<p>Dr Judith Davey, formerly head of Institute for Ageing, and Deputy Director of the New Zealand Planning Council, is a Senior Associate at the Institute for Governance and Policy Studies at Victoria University. Her research focus is the ageing population and its policy implications. She has researched and published on income, transport and housing issues for older people, home equity release and intergenerational issues. She has provided advice to numerous policy-making bodies in the public, private and voluntary sectors.</p>

<p>David Harris</p> 	<p>David Harris, Managing Director of TOR Financial Consulting UK, Research Associate of the RPRC, is an international expert on defined contribution pensions systems with worldwide contacts in academia, financial services companies, regulators, and politicians. Prior to TOR, he was with the Australian Competition and Consumer Commission and a senior consultant with Watson Wyatt in the UK and Washington DC. His AMP Churchill Fellowship enabled the study of public confidence in life insurance and retirement industries.</p>
<p>Nick Sherry</p> 	<p>Hon Nick Sherry, Australia's former Minister for Superannuation & Corporate Law and Deputy Finance Minister, was a Labor Party Senator for the state of Tasmania from 1990 until 2012. Nick is an international superannuation and pensions consultant, a Director of Sherry & Associates International, an Independent Director of Spotless, and Chair of FNZ (APAC) and Chair of not-for-profit organisation: Youth, Family and Community Connections.</p>
<p>Calvert Duffy</p> 	<p>Calvert Duffy, Australia-based Governance, Risk and Compliance consultant, has worked for federal regulators, global financial services companies, not-for-profits and a global law firm, and now works in the same sectors with clients in Australia, Europe and North America. With over 30 years' experience, his practice covers financial services, licensing, anti-money laundering and the credit sector, and consumer & competition issues. Roles include policy writing & lobbying, integrating compliance & risk management systems into mainstream business lines, producing commercially realistic outcomes, conducting AML implementations & audits and bringing it all together.</p>
<p>Scott McMurray</p> 	<p>Scott McMurray is Director of Strategy & Stakeholder Relations, at the Financial Markets Authority (FMA). He was previously FMA's Manager of Government and Industry Relations and Acting Head of Stakeholder Management. He managed the 2016 Review of Retirement Income Policies for the Commission for Financial Capability. Scott's experience includes Government Relations Manager at Bank of New Zealand, and communications and advisory roles in local and central government, as well as working for a not-for-profit think-tank and public affairs consultancy.</p>
<p>Claire Dale</p> 	<p>Dr M.Claire Dale is Research Fellow with the RPRC. Research interests include policy development toward solutions to New Zealand's ageing population and escalation of pension, health and care costs, pension portability, longevity risk, decumulation, the tax and welfare interface, and intergenerational equity. She founded action research project Nga Tangata Microfinance in 2010 with loan capital from Kiwibank, which offers no interest loans to people on low incomes to promote social justice & financial literacy.</p>
<p>Peter Cordtz</p> 	<p>Acting Retirement Commissioner Peter Cordtz is charged with helping all New Zealanders arrive at retirement in the best possible shape. He leads a team of dedicated staff working towards making everyone more <i>Sorted</i>, be it school children, workers, the most vulnerable groups and those just starting their investment journey. As GM Community since 2015, Peter leads the work on improving the wellbeing of those most at risk of arriving at retirement in poor financial health. Key initiatives include those targeting Maori and Pasifika communities, especially supporting cross-sector partnerships by embedding financial capability into their programmes.</p>

<p>Alex McKenzie</p> 	<p>Alex McKenzie is currently a principal policy analyst at the Ministry of Social Development. He has worked in various policy and management roles at the Ministry and its predecessor organisations since 1992. During this time he has worked in a range of policy areas including employment and income support, student support, and housing and urban development. For the past few years Alex has been working on retirement income policy, including provision of advice to the Government on New Zealand Superannuation.</p>
<p>Troy Churton</p> 	<p>Troy Churton is the Commission for Financial Capability National Manager of Retirement Villages, plus he leads the Ageing Workforce conversation for CFFC. He has worked as a solicitor in private practice, senior government advisor, and director of a post-graduate training organisation. Troy sits on the Orakei Local Board.</p>
<p>John Cliffe</p> 	<p>John Cliffe, Authorised Financial Advisor, BA, BCom, Grad.Diploma: Business Studies in Personal Financial Planning. Discretionary Investment Management Service Licencee. Independent financial advice firm since 1996; co-developer of CCH Trust & Coy administration systems (now Wolters Kluwer). In July 2018, led group of independent financial advisers in open letter to Financial Markets Authority and Reserve Bank about losses suffered by KiwiSaver default fund members and lack of effective action taken by regulators, along with a suggested ten step remedial program.</p>
<p>Richard Klipin</p> 	<p>Richard Klipin is CEO of the Financial Services Council of New Zealand. FSC represents the interests of the Financial Services Industry, articulating the voice of its members to consumers, regulators, Government and the media. The FSC is renewing its role in representing the personal insurance and wealth sector in a constructive way. The demands of the proposed regulatory regime, digital products and distribution, and rising consumer expectations, require a strong organisation to represent financial services firms.</p>
<p>Kris Fafoi</p> 	<p>Hon Kris Fafoi was elected as the MP for Mana in November 2010, after more than a decade working as a journalist at TVNZ and the BBC. He is now the Minister for Civil Defence, Commerce and Consumer Affairs, Broadcasting, Communications and Digital Media, and Customs, and the Associate Immigration Minister. As the Minister of Commerce and Consumer Affairs, he's committed to ensuring the wheels of commerce move smoothly and that New Zealand capitalises on every advantage it can to grow our economy, jobs, wages and opportunities. In the area of Civil Defence, Kris has a strong vision for ensuring that both government and communities are prepared to look after each other in the event of a local or national emergency.</p>
<p>Len Cook</p> 	<p>Len Cook was Government Statistician from 1992 to 2000 and from 2000 to 2005 was National Statistician of the United Kingdom and Registrar-General of England and Wales. During that period contributed at many of the forums that took place on retirement provision. He was appointed in 2015 as the Families Commissioner and Chair of the board of Superu, a New Zealand crown agency that has had a strong involvement in lifting the evidence base used by NGOs, developing standards of evidence generally, and understanding the nature of cultural capital. In late 2016 he was appointed as a member of the Remuneration Authority.</p>

Chairpersons	
Claire Dale	See bio above
David Harris	See bio above
Diana Crossan	See bio above
Suzanne Woodward 	<p>Suzanne Woodward is the Knowledge Translation Expert at the University of Auckland’s Public Policy Institute, and the Associate Director of Research Impact. She has a PhD in Media and Communication, and specialises in the mobilisation of policy-relevant research through a variety of platforms. As part of her role, she also co-ordinates interdisciplinary research projects. Suzanne produces the policy briefs for the PPI, runs their blog, podcast, and other social media. Her own research is in the area of equity and identity: gender, sexuality and ethnicity, with a particular focus on new technologies.</p>

Terms of reference for the 2019 retirement income policy review

Aspects of retirement income policies the review must address and the topics to be discussed in the Retirement Commissioner's 2019 report:

1. An assessment of the effectiveness of current retirement policies for financially vulnerable and low-income groups, and recommendations for any policies that could improve their retirement outcomes.
2. An update and commentary on the developments and emerging trends in retirement income policy since the 2016 review, both within New Zealand and internationally.
3. An assessment of the impact that the following will have on government retirement income policies, including KiwiSaver and New Zealand superannuation:
 - a. The changing nature of work, including the increasing number of people who are self-employed and/or working in temporary and flexible jobs;
 - b. Declining rates of home ownership; and
 - c. Changes in labour market participation of those 65 years and older.
4. Information about, and relevant to, the public's perception and understanding of KiwiSaver fees, including:
 - a. The level and types of fees charged by KiwiSaver providers; and
 - b. The impact that fees may have on KiwiSaver balances.
5. Information about the public's perception and understanding of ethical investments in KiwiSaver, including:
 - a. The kinds of investments that New Zealanders may want to see excluded by KiwiSaver providers; and
 - b. The range of KiwiSaver funds with an ethical investment mandate.
6. An assessment of the impact of current retirement income policies on current and future generations, with due consideration given to the fiscal sustainability of current New Zealand superannuation settings.
7. Information about the public's perception of the purpose and principles of New Zealand superannuation.
8. An assessment of decumulation of retirement savings and other assets, including how the Government can ensure New Zealanders make the most of their money in the decumulation phase.

2019 Summit Resources

2019 The Retirement Income Policy Review [terms of reference at https://cffc-assets-prod.s3.ap-southeast-2.amazonaws.com/public/Uploads/Retirement-Income-Policy-Review/84d0b92a1d/2019-review-of-retirement-income-policies.pdf](https://cffc-assets-prod.s3.ap-southeast-2.amazonaws.com/public/Uploads/Retirement-Income-Policy-Review/84d0b92a1d/2019-review-of-retirement-income-policies.pdf)

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FIRE EVACUATION & BATHROOM LOCATION

**Owen G Glenn Building
Floor Plan
Level 0**

KEY

Yellow	Lifts
Blue	Toilets
Red	First Aid Room
Light Blue	Stairs

