Reporting Standard SRS 607.0

RSE Business Model

Objective of this reporting standard

This Reporting Standard sets out requirements for the provision of information to APRA relating to the structure of a registrable superannuation entity (RSE) or Pooled Superannuation Trust (PST).

It includes *Reporting Form SRF 607.0 RSE Business Model* and associated specific instructions.

Authority

1. This Reporting Standard is made under subsection 13(1) of the *Financial Sector (Collection of Data) Act 2001*.

Purpose

2. Information collected under this Reporting Standard is used by APRA for the purposes of prudential supervision and publication. It may also be used by the Australian Securities and Investments Commission.

Application

3. This Reporting Standard applies to each registrable superannuation entity (RSE) licensee (RSE licensee) in respect of each RSE and pooled superannuation trust (PST) within its business operations[1].

[1] For the purposes of this Reporting Standard, an RSE licensee's 'business operations' includes all activities it conducts as an RSE licensee (including the activities of each RSE of which it is the licensee), and all other activities of the RSE licensee to the extent that they are relevant to, or may impact on, its activities as an RSE licensee. For the avoidance of doubt, if the RSE licensee is trustee of more than one RSE, or PST, the RSE licensee must separately provide the information required by this Reporting Standard for each RSE, or PST within its business operations. An RSE licensee that does not have any RSEs, or PSTs within its business operations is not required to provide information under this Reporting Standard.

Commencement

4. This Reporting Standard commences at the start of the day after the day it is registered on the Federal Register of Legislation.

Reporting periods

5. The RSE Licensee must provide the information required by this Reporting Standard for the reporting periods, by the due dates, set out in the table below.

Reporting Form	**Reporting Table**	**Reporting Period**	**Due date**	**First Reporting Period**
Reporting Form SRF 607.0 RSE Business Model (SRF 607.0)	Table 1A – Promoter agreements Table 1B Employer-sponsors Table 2 RSE Composition Table 3.1 PST Redemption Notice Period Table 3.2 PST Investor Information	Each financial year	Within 3 months after the end of the relevant reporting period.	The first financial year ending on or after 30 June 2027
Reporting Form SRF 607.0 RSE Business Model (SRF 607.0)	Table 4 MySuper And Choice Lifecycle Stage Factors Table 5 MySuper And Choice Lifecycle Portfolio Mix Design - Dynamic Mix ~~Table 6 Features of lifetime income and other retirement income~~	Each calendar quarter ending 30 September, 31 December, 31 March and 30 June each year	28 calendar days after the end of the relevant reporting period.	The calendar quarter ending on 30 June 2027

	~~stream products~~			
Reporting Form SRF 607.0 RSE Business Model (SRF 607.0)	Table 6A Features of Lifetime Income and Other Retirement Income Stream Products – Superannuation Product Table 6B Features of Lifetime Income and Other Retirement Income Stream Products – Investment Menu Table 6C Features of Lifetime Income and Other Retirement Income Stream Products – Investment Option Table 7 Retirement income solution member support	Each year ending on 30 June	Within 3 months after the end of the relevant reporting period.	The year ending on 30 June 2027

Notices

6. If, having regard to the particular circumstances of an RSE or PST, APRA considers it necessary or desirable to obtain information more or less frequently than as provided by paragraph 5, APRA may, by notice, change the reporting periods for the particular RSE or PST.

7. Where APRA has changed the reporting periods under paragraph 6, the RSE licensee must provide the relevant information within the time specified by the notice.

8. Where an RSE is required to complete SRS 602.0 Wind-up, APRA may also require the RSE to report all or part of this Reporting Standard within 28 days after the end of the relevant calendar quarter (30 September, 31 December, 31 March or 30 June) in which the RSE is required to complete SRS 602.0.

~~8.~~9. APRA may grant an RSE licensee an extension of a due date with respect to one or more

RSEs or PSTs within its business operations, in which case the new due date for the provision of the information will be the due date on the specified notice of extension.

Note: For the avoidance of doubt, APRA's expectation is that if the due date falls on a day other than a usual business day, an RSE licensee will submit the information required no later than the due date.

Form and method of submission

~~9.~~10. The information required by this Reporting Standard must be given to APRA in electronic format using an electronic method available on APRA's website or by a method notified by APRA prior to submission.

Quality control

~~10.~~11. The information provided by an RSE licensee under this Reporting Standard must be the product of systems, procedures and internal controls that have been reviewed and tested by the RSE auditor of the RSE or PST to which the information relates[2]. This will require the RSE auditor to review and test the RSE licensee's systems, procedures and internal controls designed to enable the RSE licensee to report reliable information to APRA. This review and testing must be done on:

(a) an annual basis or more frequently if necessary to enable the RSE auditor to form an opinion on the reliability and accuracy of information; and

(a) at least a limited assurance engagement consistent with professional standards and guidance notes issued by the Auditing and Assurance Standards Board as may be amended from time to time, to the extent that they are not inconsistent with the requirements of *Prudential Standard SPS 310 Audit and Related Matters* (SPS 310).

~~11.~~12. All information provided by an RSE licensee under this Reporting Standard must be subject to systems, processes and controls developed by the RSE licensee for the internal review and authorisation of that information. It is the responsibility of the Board and senior management of the RSE licensee to ensure that an appropriate set of policies, procedures and controls for the authorisation of information submitted to APRA is in place.

Authorisation

~~12.~~13. When an officer or agent of an RSE licensee provides the information required by this Reporting Standard using an electronic format, the officer or agent must digitally sign the relevant information using a digital certificate acceptable to APRA.

~~13.~~14. If the information required by this Reporting Standard is provided by an agent who submits the information on the RSE licensee's behalf, the RSE licensee must:

(a) obtain from the agent a copy of the completed form with the information provided to APRA; and

[2] Refer also to *Prudential Standard SPS 310 Audit and Related Matters* (SPS 310).

(b) retain the completed copy.

~~14.~~15. An officer or agent of an RSE licensee who submits the information under this Reporting Standard for, or on behalf of, the RSE licensee must be authorised by either:

(a) the Chief Executive Officer of the RSE licensee; or

(b) the Chief Financial Officer of the RSE licensee.

Minor alterations to forms and instructions

~~15.~~16. APRA may make minor variations to:

(a) a form that is part of this Reporting Standard, and the instructions to such a form, to correct technical, programming or logical errors, inconsistencies or anomalies; or

(b) the instructions to a form, to clarify their application to the form,

without changing any substantive requirement in the form or instructions.

~~16.~~17. If APRA makes such a variation, it must notify each RSE licensee that is required to report under this Reporting Standard.

Transition

~~17.~~18. An RSE licensee to which this Reporting Standard applies must report under the old reporting standard in respect of a transitional reporting period. For these purposes:

old reporting standard means the reporting standard revoked in the determination making this Reporting Standard; and

transitional reporting period means a reporting period under the old reporting standard:

(a) that ended on or before 30 June 2027; and
(b) in relation to which the RSE licensee was required, under the old reporting standard, to report by a date on or after the date of revocation of the old reporting standard.

Note: For the avoidance of doubt, if an RSE licensee was required to report under an old reporting standard, and the reporting documents were due before the date of revocation of the old reporting standard, the RSE licensee is still required to provide any overdue reporting documents in accordance with the old reporting standard.

Interpretation

~~18.~~19. In this Reporting Standard:

APRA means the Australian Prudential Regulation Authority established under the *Australian Prudential Regulation Authority Act 1998.*

Chief Executive Officer means the chief executive officer of the RSE licensee, by whatever name called, and whether or not he or she is a member of the Board of the RSE licensee[3].

Chief Financial Officer means the chief financial officer of the RSE licensee, by whatever name called.

due date means the relevant due date under paragraph 5~~, 7~~ or, if applicable, paragraph 7, 8 or 9 of this Reporting Standard.

financial year means the financial year (within the meaning of the *Corporations Act 2001*) of the RSE or pooled superannuation trust (PST).

investment option has the meaning given in SRS 101.0.

MySuper product has the meaning given in subsection 10(1) of the SIS Act.

pooled superannuation trust (PST) has the meaning given in subsection 10(1) of the SIS Act.

reporting period means a period mentioned in paragraph 5 or, if applicable, paragraph 6 of this Reporting Standard.

RSE means a registrable superannuation entity as defined in subsection 10(1) of the SIS Act that is not a pooled superannuation trust, small APRA fund or single member approved deposit fund[4].

RSE auditor means an auditor appointed by the RSE licensee to perform functions under this Reporting Standard.

RSE licensee has the meaning given in subsection 10(1) of the SIS Act.

SIS Act means *Superannuation Industry (Supervision) Act 1993*.

SIS Regulations means the *Superannuation Industry (Supervision) Regulations 1994*.

SRS 101.0 means *Reporting Standard SRS 101.0 Definitions for Superannuation Data Collections.*

SRS 602.0 means *Reporting Standard SRS 602.0 Wind-up.*

SRF 605.0 means *Reporting Form SRS 605.0 RSE Structure.*

~~19.~~20. In this Reporting Standard, unless an instrument is not disallowable or a contrary intention appears, a reference to an Act, Regulation, Prudential Standard, Reporting Standard, Australian Accounting Standard or Auditing Standard is a reference to the

[3] Refer to *Prudential Standard SPS 510 Governance*.

[4] For the purposes of this Reporting Standard, 'pooled superannuation trust' has the meaning given in subsection 10(1) of the SIS Act, 'small APRA fund' means a superannuation entity that is a regulated superannuation fund, within the meaning of the SIS Act, which has no more than six members and 'single member approved deposit fund' means a superannuation entity that is an approved deposit fund, within the meaning of the SIS Act, which has only one member.

instrument as in force from time to time.

~~20.~~21. Where this Reporting Standard provides for APRA to exercise a power or discretion, this power or discretion is to be exercised in writing.

Reporting Form SRF 607.0

RSE Business Model

Instruction Guide

This instruction guide is designed to assist in the completion of *Reporting Form SRF 607.0 RSE Business Model* (SRF 607.0). This form collects information on the structure of each RSE licensee's business operations.

General directions and notes

Reporting level

SRF 607.0 must be completed for each RSE licensee in respect of each registrable superannuation entity (RSE) and pooled superannuation trust (PST), as relevant, within its business operations.

Reporting tables

Tables described in this reporting form list each of the data fields required to be reported. The data fields are listed sequentially in the column order that they will appear in the reported data set. Constraints on the data that can be reported for each field have also been provided.

The Unique identifier column indicates which field or fields form the primary key of the table. Where a field has 'Y' in the Unique identifier column, this denotes that this field forms part of the primary key for the table. A blank cell in the Unique identifier column means that the field does not form part of the primary key for the table. Any specific combination of values in the fields that form the primary key of a table must not appear on more than one row in that table when reported.

Reporting basis and units of measurement

Amounts in SRF 607.0 are to be reported as percentages or whole numbers. Percentages are to be reported as an unconverted number to two decimal places. For example, 12.34 per cent is to be reported as 0.1234.

Items on SRF 607.0 must be reported as at the end of the reporting period.

Definitions

Terms highlighted in ***bold italics*** indicate that the definition is provided in Reporting Standard SRS 101.0 Definitions for Superannuation Data Collections (SRS 101.0).

Specific instructions

Table 1A: Promoter agreements

Where the RSE licensee has a ***Promoter agreement*** in place with respect to the RSE or any Superannuation Product within the RSE, report information on all ***Promoter agreements*** in place at any time during the reporting period.

Column	Field name	Unique identifier	Applicable to	Valid values	Description
1	Superannuation Product Identifier	Y	All filers	No more than 20 alpha-numeric characters (with no special characters)	For all ***superannuation product***s with a ***promoter agreement***, report the ***superannuation product identifier***. The ***superannuation product identifier*** must correspond to a ***superannuation product identifier*** reported in *Reporting Standard SRS 605.0 RSE Structure* (SRS 605.0). Report each ***superannuation product identifier*** as a separate line.
2	Fees And Costs Arrangement Identifier	Y	All filers	No more than 20 alpha-numeric characters (with no special characters)	Report the ***fees and costs arrangement identifier*** for the fees and costs arrangement for each ***superannuation product*** where a ***promoter agreement*** exists. The ***fees and costs arrangement identifier*** must correspond to a ***fees and costs arrangement identifier*** reported in *Reporting Standard SRS 605.0 RSE*

Column	Field name	Unique identifier	Applicable to	Valid values	Description
					Structure (SRS 605.0). Report each unique combination of ***superannuation product identifier*** and ***fees and costs arrangement identifier*** on a separate line.
3	Service Provider Identifier	Y	All filers	No more than 20 alpha-numeric characters (with no special characters)	Report the ***service provider identifier*** for the ***promoter***. The ***service provider identifier*** must correspond to a ***service provider identifier*** reported in *Reporting Standard SRS 332.0 Expenses*.
4	Promoter Agreement Start Date	Y	All filers	Date values (dd/mm/yyyy)	Report the ***Promoter Agreement Start Date***.
5	Promoter Agreement Term		All filers	Whole numbers	Where a ***promoter agreement*** exists for the ***superannuation product***, report the term of the ***promoter agreement*** in years.
6	Promoter Agreement Renewal Date		All filers	Date values (dd/mm/yyyy)	Where a ***promoter agreement*** exists for the ***superannuation product***, report the ***promoter agreement renewal date*** for the ***promoter agreement***.
7	Promoter Agreement End Date		All filers	Date values (dd/mm/yyyy)	Where the ***Promoter Agreement*** ceased during the reporting period, report the ***Promoter Agreement End Date***. Otherwise, leave this field blank.
8	Member Accounts Count		All filers	Whole numbers	Report the number of ***member accounts*** for each unique combination of ***superannuation product identifier, fees and costs arrangement identifier*** and ***service provider identifier***.
9	Member Assets Amount		All filers	Dollar values	Report the value of ***member assets*** for each unique combination of

Column	Field name	Unique identifier	Applicable to	Valid values	Description
					superannuation product identifier, fees and costs arrangement identifier and ***service provider identifier***.

Table 1B: Employer-sponsors

Where the ***RSE Licensee*** has ***Employer-sponsor*** arrangements in place with respect to the RSE or any ***Superannuation Product*** within the RSE, report information all ***Employer-sponsor***s accounting for more than 1% of member accounts of the ***Superannuation Product***; or at a minimum the top 20 ***Employer-sponsor***s of the ***Superannuation Product*** based on the number of member accounts.

Column	Field name	Unique identifier	Applicable to	Valid values	Description
1	Superannuation Product Identifier	Y	All filers	No more than 20 alpha-numeric characters (with no special characters)	For all ***superannuation products*** with ***employer-sponsor*** arrangements, report the ***superannuation product identifier***
2	Employer-sponsor ABN	Y	All filers	ABN Integer	For each ***superannuation product*** with ***employer-sponsor*** arrangements, report the ***ABN*** of all ***employer-sponsor***s accounting for more than 1% of member accounts of the ***superannuation product***; or at a minimum the top 20 ***employer-sponsor***s of the ***superannuation product*** based on the number of member accounts. Report each ***employer-sponsor ABN*** as a separate line.
3	Employer-sponsor Name		All filers	Free text	Report the ***employer-sponsor*** business name.
4	Fees And Costs Arrangement Identifier	Y	All filers	No more than 20 alpha-numeric characters (with no special	Report the ***fees and costs arrangement identifier*** for the ***fees and costs arrangement*** for each ***superannuation***

Column	Field name	Unique identifier	Applicable to	Valid values	Description
				characters)	***product*** where ***employer-sponsor*** arrangements exist. The ***fees and costs arrangement identifier*** must correspond to a ***fees and costs arrangement identifier*** reported in SRS605.0. Report each unique combination of ***superannuation product identifier***, ***employer-sponsor ABN*** and ***fees and costs arrangement identifier*** on a separate line.
5	Employer Exit Type		All filers	• ***Retain Employer Fees And Costs Arrangement*** • ***Delinked Fees And Costs Arrangement***	Report the ***fees and costs arrangement*** that will apply to employees who exit the employer.
6	Member Accounts Count		All filers	Whole numbers	Report the number of ***member accounts*** for each unique combination of ***superannuation product identifier***, ***employer-sponsor ABN*** and ***fees and costs arrangement identifier***.
7	Member Assets Amount		All filers	Dollar values	Report the value of ***member assets*** for each unique combination of ***superannuation product identifier***, ***employer-sponsor ABN*** and ***fees and costs arrangement identifier***.

Table 2: RSE Composition

Report each RSE that was licensed by APRA at any time during the reporting period.

Column	Field name	Unique identifier	Applicable to	Valid values	Description
1	RSE ABN	Y	All filers	ABN Integer	Report the RSE ***ABN***/***ABN***s for all RSEs operated by the RSE Licensee. Report each RSE ***ABN*** as a separate line.
2	In-house Assets Held By The RSE		All filers	Dollar values	Report the value of ***in-house assets*** held by the RSE. If no ***in-house assets*** are held by the RSE, report 0.
3	In-house Assets For Which The Entity Has An Exemption By APRA		All filers	Dollar values	Report the value of ***in-house assets*** held by the RSE for which the entity has an exemption from APRA in writing. Otherwise, report 0.
4	Membership Base Type		All filers	• ***Government Base*** • ***Corporate Base*** • ***Industry Base*** • ***General Base***	Report the predominant base of members within the RSE. Where an RSE's ***membership base type*** might be classified as more than one type of ***membership base type***, apply the hierarchy outlined in Attachment A to these instructions when completing this item.
5	Member Complaints Received		All filers	Integer	Report the number of ***members complaints*** received from members of the RSE during the reporting period. Where no ***members complaints*** were received during the reporting period, report 0.

Table 3: PST Investor Information

Report as at the end of the reporting period:

- each investor in the PST that is an RSE and that is under the trusteeship of the same RSE licensee as the PST; and/or

- each investor in the PST that is an RSE and is one of the 10 largest investors (by size of investment in the PST), but is under the trusteeship of a different RSE licensee.

Table 3.1 - PST Redemption Notice Period

Column	Field name	Unique identifier	Applicable to	Valid values	Description
1	PST Redemption Notice Period		All filers	Whole numbers	Report the standard notice period in days required by investors for payment of withdrawals.

Table 3.2 - PST Investor Information

Column	Field name	Unique identifier	Applicable to	Valid values	Description
1	PST Investor ABN	Y	All filers	ABN Integer	Report the ***ABN*** of the investor in the PST.
2	PST Investor Name		All filers	Free text	Report the name of the investor in the PST. Report each investor as a separate line.
3	Associate		All filers	• Yes • No	Report if the investor is an ***Associate*** of the PST. Report for each investor listed.
4	Amount Held By PST Investor		All filers	Dollar values	Report the value of investment in the PST held by the investor.
5	Percentage Held By PST Investor		All filers	Percentage to 2 decimal places	Report the value of investment in the PST held by the investor, as a percentage of the total investment value of the PST.

Table 4: MySuper And Choice Lifecycle Stage Factors

Report each lifecycle option offered by the RSE and the defining attributes of the lifecycle option.

Column	Field name	Unique identifier	Applicable to	Valid values	Description
1	Investment Option Identifier	Y	All filers	No more than 20 alpha-numeric characters (with no special characters)	Report the ***investment option identifier***.
2	Lifecycle Product Design Type		All filers	• ***Lifecycle Portfolio Mix Design - Representative Stage*** • ***Lifecycle Portfolio Mix Design – Dynamic Mix*** • ***Lifecycle Cohort Design***	Report the ***lifecycle product*** design type.
3	Minimum Age		All filers	Whole numbers	Where age is a factor used to determine allocation to a lifecycle stage, report the ***minimum allowable age***. Where age is not a determinant for membership in a lifecycle stage, leave this field blank.
4	Maximum Age		All filers	Whole numbers	Where age is a factor used to determine allocation to a lifecycle stage, report the ***maximum allowable age***. Where age is not a determinant for membership in a lifecycle stage, leave this field blank.
5	Gender		All filers	• ***Female*** • ***Male*** • ***Non-binary*** • Not Applicable	Where ***gender*** is a factor used to determine allocation to a lifecycle stage, report the ***gender***. Where ***gender*** is not a determinant for membership in a lifecycle stage, report 'Not Applicable'.
6	Minimum Account Balance		All filers	Whole dollars	Where a ***minimum account balance*** is set for a lifecycle stage, report the

Column	Field name	Unique identifier	Applicable to	Valid values	Description
					minimum account balance. Where account balance is not a determinant for membership in a lifecycle stage, leave this field blank.
7	Maximum Account Balance		All filers	Whole dollars	Where a ***maximum account balance*** is set for a lifecycle stage, report the maximum account balance. Where account balance is not a determinant for membership in a lifecycle stage, leave this field blank.
8	Minimum Contribution Rate		All filers	Percentage to 2 decimal places	Where a ***minimum contribution rate*** is set for a lifecycle stage, report the minimum contribution rate. Where contribution rate is not a determinant for membership in a lifecycle stage, leave this field blank.
9	Maximum Contribution Rate		All filers	Percentage to 2 decimal places	Where a ***maximum contribution rate*** is set for a lifecycle stage, report the maximum contribution rate. Where contribution rate is not a determinant for membership in a lifecycle stage, leave this field blank.
10	Minimum Current Salary		All filers	Whole dollars	Where salary is used to determine allocation to a lifecycle stage, report the ***minimum current salary***. Where salary is not a determinant for membership in a lifecycle stage, leave this field blank.
11	Maximum Current Salary		All filers	Whole dollars	Where salary is used to determine allocation to a lifecycle stage, report the ***maximum current salary***. Where salary

Column	Field name	Unique identifier	Applicable to	Valid values	Description
					is not a determinant for membership in a lifecycle stage, leave this field blank.
12	Minimum Time Remaining To Retirement		All filers	Whole numbers	Where time remaining to retirement is used to determine allocation to a lifecycle stage, report the ***minimum time remaining to retirement*** in years. Where time to retirement is not a determinant for membership in a lifecycle stage, leave this field blank.
13	Maximum Time Remaining To Retirement		All filers	Whole numbers	Where time remaining to retirement is used to determine allocation to a lifecycle stage, report the ***maximum time remaining to retirement*** in years. Where time to retirement is not a determinant for membership in a lifecycle stage, leave this field blank.
14	Other Factors		All filers	• Yes • No	Where ***other factors*** are used to determine allocation to a lifecycle stage, report the other factors.
15	Description Of Other Factors		All filers	Free text	Where ***other factors*** allowable under Regulation 9.47 of SIS Regulations are used to determine allocation to a lifecycle stage, report a description of the other factors. Where other factors are not a determinant for membership in a lifecycle stage, leave this field blank.

Table 5: MySuper And Choice Lifecycle Portfolio Mix Design - Dynamic Mix

For RSEs offering a 'Lifecycle Portfolio Mix Design - Dynamic Mix' representative stage lifecycle option, report the ***investment options*** and respective % allocation that comprise the underlying investment pool for each lifecycle representative stage.

Column	Field name	Unique identifier	Applicable to	Valid values	Description
1	Lifecycle Portfolio Mix Design – Dynamic Mix Investment Option Identifier	Y	All filers	No more than 20 alpha-numeric characters (with no special characters)	Report the ***investment option identifier*** for each ***lifecycle portfolio mix design – dynamic mix.***
2	Underlying Investment Pool - Investment Option Identifier	Y	All filers	No more than 20 alpha-numeric characters (with no special characters)	Report the ***investment option identifier*** for all ***investment options*** the ***lifecycle portfolio mix design – dynamic mix*** is invested into. The ***investment option identifier*** must correspond to an ***investment option identifier*** reported in *Reporting Form SRF 605.0 RSE Structure* in SRS 605.0.
3	Percentage Allocation To Investment Pool		All filers	Percentage to 2 decimal places	For each ***investment option*** utilised as part of the underlying investment mix for the lifecycle investment option, report the percentage of allocation to that ***investment option***.

Table 6A: Features of Lifetime Income and Other Retirement Income Stream Products – Superannuation Product

~~Table 6 collects information on the features of ***lifetime income*** and ***other retirement income stream*** products provided to members, either as a standalone ***retirement income stream product***, part of an ***investment menu***, or an ***investment option***.~~

~~For standalone products offering a choice of guaranteed and market linked income streams, report as two separate products.~~

For RSEs providing ***lifetime income*** or ***other retirement income stream*** products to members as a ***superannuation product*** in the ***retirement*** phase, report the features of these products in Table 6A.

Report a product in Table 6A where:

- the product has a unique ***superannuation product identifier*** reported in SRF 605.0 Table 1; and
- members are able to access the ***lifetime income*** or ***other retirement income stream*** as a ***superannuation product***.

Report the same ***superannuation product identifier*** in SRF 607.0 Table 6A.

Where a new ***superannuation product identifier*** has been created, an ad hoc submission of SRF 605.0 will be required before submitting SRF 607.0.

Leave Table 6A blank where no ***lifetime income*** or ***other retirement income stream*** products are provided as a ***superannuation product*** in the ***retirement*** phase. Report products provided to members as an ***investment menu*** or ***investment option*** in Tables 6B and 6C respectively.

Where an ***annuity*** or ***lifetime income*** product provides members with a choice between a guaranteed income stream and investment-linked income stream, the guaranteed and investment-linked income streams should be reported separately, with unique identifiers.

RSEs should not report the following:

- Products that are supported solely by a ***defined benefit interest***.
- ***Legacy products*** and ***legacy retirement products***.

Column	Field name	Unique identifier	Applicable to	Valid values	Description
1	Superannuation Product Identifier	Y	All filers	No more than 20 alpha-numeric characters (with no special characters)	Report the ***superannuation product identifier***.
~~2~~	~~Member Access Pathway~~	~~Y~~	~~All filers~~	• ~~***Superannuation product***~~ • ~~***Investment menu***~~ • ~~***Investment option***~~	~~Report whether members have access to~~ ~~***lifetime income***~~ ~~or~~ ~~***other retirement income stream***~~ ~~products through a~~ ~~***retirement income stream product***~~, ~~***investment menu***~~ ~~or~~ ~~***investment option***~~.
~~3~~2	Retirement Income Stream ~~Product~~ Type	~~Y~~	All filers	• ***Lifetime income*** • ***Other retirement income stream***	Report the type of ***retirement income stream product***.
~~4~~3	Other Retirement Income Stream ~~Product~~ Text	~~Y~~	All filers	Free text	Where the ***retirement income stream product*** type is '***Other retirement income stream***', ~~R~~report a description of the ***other retirement income stream*** product. ~~For~~ ~~***lifetime income***~~ ~~product types, report "Not Applicable".~~
4	Innovative Superannuation Income Stream Indicator		All filters	• Yes • No	Report whether the product meets the definition of an ***innovative superannuation income stream***.
5	~~Product~~ Annuity Indicator	~~Y~~	All filers	• Yes • No	Report whether the product meets the definition of ***annuity*** as per section 10 of the ***SIS Act***.

Column	Field name	Unique identifier	Applicable to	Valid values	Description
6	~~Annuity~~ Investment Linked Indicator	~~Y~~	All filers	• Yes • No • Not Applicable	Report whether payments made from the ***annuity*** or other ***lifetime income*** product is linked to investment earnings. Report 'Not Applicable' for other products.
7	Payment Deferral Indicator		All filers	• Yes • No	Report whether the product is, or includes an option to become, a ***deferred superannuation income stream***.
~~7~~8	Systemic Longevity Risk Bearer Type	~~Y~~	All filers	• ***Group Pool*** • ***Life Insurance Corporation~~s~~*** • Other – Multiple ***Life Insurance Corporations*** • Other – Shared by the ***Group Pool*** and ***Life Insurance Corporations*** • Other • Not Applicable	Report the bearer of ~~entity that bears the~~ ***systemic longevity risk***. • Report '***Group Pool***' where the pool bears the entirety of ***systemic longevity risk***. • Report '***Life Insurance Corporation***' where a single ***life insurance corporation*** bears the entirety of ***systemic longevity risk***. • Report 'Other – Multiple ***Life Insurance Corporations***' where multiple ***life insurance corporations*** bear the ***systemic longevity risk*** for the product. • Report 'Other – Shared by the ***Group Pool*** and ***Life Insurance Corporations***' where the ***systemic longevity risk*** is borne jointly by ***life insurance corporations*** and the ***Group Pool***. • Report 'Other' where the ***systemic***

Column	Field name	Unique identifier	Applicable to	Valid values	Description
					longevity risk is borne under any other arrangements. • Report 'Not Applicable' where ***systemic longevity risk*** does not arise for the product.
~~8~~9	Other Systemic Longevity Risk Bearer Text	~~Y~~	All filers	Free text	Where the ***systemic longevity risk*** bearer type is 'Other – Multiple ***Life Insurance Corporations***', 'Other – Shared by the ***Group Pool*** and ***Life Insurance Corporations***' or 'Other', ~~R~~report a description of the other ~~entity that bears the~~ ***systemic longevity risk*** arrangement. ~~For all other *systemic longevity risk* bearer types, report "Not Applicable".~~
~~9~~10	Life Insurance Corporation ABN		All filers	ABN Integer	For each ***superannuation product*** that is an ***annuity***, or where the ***systemic longevity risk*** bearer ~~is~~ includes a ***life insurance corporation***, report the ***ABN*** of the ***life insurance corporation***. If multiple ***life insurance corporations*** bear the ***systemic longevity risk***, report the ***ABN*** of the ***life insurance corporation*** that has been paid or will be paid the most ***insurance premium*** for the ***systemic longevity risk*** for the reporting period. ~~For all other products or options, leave this field blank.~~Where the relevant

Column	Field name	Unique identifier	Applicable to	Valid values	Description
					organisation does not have an ***ABN***, leave this field blank. For example, where the organisation is domiciled in an overseas jurisdiction.
~~10~~11	Life Insurance Corporation Name	~~Y~~	All filers	Free text	For each ***superannuation product*** that is an ***annuity***, or where the ***systemic longevity risk*** bearer ~~is~~ includes a ***life insurance corporation***, report the name of the ***life insurance corporation***. If multiple ***life insurance corporations*** bear the ***systemic longevity risk***, report the name of the ***life insurance corporation*** that has been paid or will be paid the most ***insurance premium*** for the ***systemic longevity risk*** for the reporting period.~~For all other products or options, report "Not Applicable".~~

Table 6B: Features of Lifetime Income and Other Retirement Income Stream Solutions – Investment Menu

For RSEs providing ***lifetime income*** or ***other retirement income stream*** products to members as an ***investment menu*** within a ***superannuation product*** in the ***retirement*** phase, report the features of these products in Table 6B.

Report a product in Table 6B where:

- the product has a unique ***investment menu identifier*** reported in SRF 605.0 Table 2; and
- members are able to access the ***lifetime income*** or ***other retirement income stream*** as an ***investment menu***.

Report the same ***investment menu identifier*** in SRF 607.0 Table 6B.

Where a new ***investment menu identifier*** has been created for the product, an ad hoc submission of SRF 605.0 to will be required before submitting SRF 607.0.

Leave Table 6B blank where no ***lifetime income*** or ***other retirement income stream*** products are provided as an ***investment menu*** within a ***superannuation product*** in the ***retirement*** phase. Report products provided to members as a ***superannuation product*** or an ***investment option*** in Tables 6A and 6C respectively.

Where an ***annuity*** or ***lifetime income*** product provides members with a choice between guaranteed income stream and investment-linked income stream, the guaranteed and investment-linked income streams should be reported separately, with unique identifiers.

RSEs should not report the following:

- Products that are supported solely by a ***defined benefit interest***.
- ***Legacy products*** and ***legacy retirement products***.

Column	**Field name**	**Unique identifier**	**Applicable to**	**Valid values**	**Description**
1	Investment Menu Identifier	Y	All filers	No more than 20 alpha-numeric characters (with no special characters)	Report the ***investment menu identifier***.
2	Retirement Income Stream Type		All filers	• ***Lifetime income*** • ***Other retirement income stream***	Report the type of ***retirement income stream product***.
3	Other Retirement Income Stream Text		All filers	Free text	Where the ***retirement income stream product*** type is '***Other retirement income stream***', report a description of the ***other retirement income stream*** product.
4	Innovative Superannuation Income Stream Indicator		All filters	• Yes • No	Report whether the product meets the definition of an ***innovative superannuation income stream***.

Column	Field name	Unique identifier	Applicable to	Valid values	Description
5	Annuity Indicator		All filers	• Yes • No	Report whether the product meets the definition of ***annuity*** as per section 10 of the ***SIS Act***.
6	Investment Linked Indicator		All filers	• Yes • No • Not Applicable	Report whether payments made from the ***annuity*** or other ***lifetime income*** product is linked to investment earnings. Report 'Not Applicable' for other products.
7	Payment Deferral Indicator		All filers	• Yes • No	Report whether the product is, or includes an option to become, a ***deferred superannuation income stream***.
8	Systemic Longevity Risk Bearer Type		All filers	• ***Group Pool*** • ***Life Insurance Corporation*** • Other – Multiple ***Life Insurance Corporations*** • Other – Shared by the ***Group Pool*** and ***Life Insurance Corporations*** • Other • Not Applicable	Report the bearer of ***systemic longevity risk***. • Report '***Group Pool***' where the pool bears the entirety of ***systemic longevity risk***. • Report '***Life Insurance Corporation***' where a single ***life insurance corporation*** bears the entirety of ***systemic longevity risk***. • Report 'Other – Multiple ***Life Insurance Corporations***' where multiple ***life insurance corporations*** bear the ***systemic longevity risk*** for the product. • Report 'Other – Shared by the ***Group Pool*** and ***Life Insurance Corporations***' where the ***systemic longevity risk*** is borne jointly by ***life***

Column	Field name	Unique identifier	Applicable to	Valid values	Description
					insurance corporations and the ***Group Pool***. • Report 'Other' where the ***systemic longevity risk*** is borne under any other arrangements. • Report 'Not Applicable' where ***systemic longevity risk*** does not arise for the product.
9	Other Systemic Longevity Risk Bearer Text		All filers	Free text	Where the ***systemic longevity risk*** bearer type is 'Other – Multiple ***Life Insurance Corporations***', 'Other – Shared by the ***Group Pool*** and ***Life Insurance Corporations***' or 'Other', report a description of the other ***systemic longevity risk*** arrangement.
10	Life Insurance Corporation ABN		All filers	ABN Integer	For each ***superannuation product*** that is an ***annuity***, or where the ***systemic longevity risk*** bearer includes a ***life insurance corporation***, report the ***ABN*** of the ***life insurance corporation***. If multiple ***life insurance corporations*** bear the ***systemic longevity risk***, report the ***ABN*** of the ***life insurance corporation*** that has been paid or will be paid the most ***insurance premium*** for the ***systemic longevity risk*** for the reporting period. Where the relevant organisation does not

Column	**Field name**	**Unique identifier**	**Applicable to**	**Valid values**	**Description**
					have an ***ABN***, leave this field blank. For example, where the organisation is domiciled in an overseas jurisdiction.
11	Life Insurance Corporation Name		All filers	Free text	For each ***superannuation product*** that is an ***annuity***, or where the ***systemic longevity risk*** bearer includes a ***life insurance corporation***, report the name of the ***life insurance corporation***. If multiple ***life insurance corporations*** bear the ***systemic longevity risk***, report the name of the ***life insurance corporation*** that has been paid or will be paid the most ***insurance premium*** for the ***systemic longevity risk*** for the reporting period.

Table 6C: Features of Lifetime Income and Other Retirement Income Stream Solutions – Investment Option

For RSEs providing ***lifetime income*** or ***other retirement income stream*** products to members as an ***investment option*** within a ***superannuation product*** in the ***retirement*** phase, report the features of these products in Table 6C.

Report a product in Table 6C where:

- the product has a unique ***investment option identifier*** reported in SRF 605.0 Table 3; and
- members are able to access the ***lifetime income*** or ***other retirement income stream*** as an ***investment option***.

Report the same ***investment option identifier*** in SRF 607.0 Table 6C.

Where a new ***investment option identifier*** has been created for the product, an ad hoc submission of SRF 605.0 to will be required before submitting SRF 607.0.

Leave Table 6C blank where no ***lifetime income stream*** or ***other retirement income stream*** products are provided as an ***investment option*** within a ***superannuation product*** in the ***retirement*** phase. Report products provided to members as a ***superannuation product*** or an ***investment menu*** in Tables 6A and 6B respectively.

Where an ***annuity*** or ***lifetime income*** products provides members with a choice between guaranteed income stream and investment-linked income stream, the guaranteed and investment-linked income streams should be reported separately, with unique identifiers.

RSEs should not report the following:

- Products that are supported solely by a ***defined benefit interest***.
- ***Legacy products*** and ***legacy retirement products***.

Column	**Field name**	**Unique identifier**	**Applicable to**	**Valid values**	**Description**
1	Investment Option Identifier	Y	All filers	No more than 20 alpha-numeric characters (with no special characters)	Report the ***investment option identifier***.
2	Retirement Income Stream Type		All filers	• ***Lifetime income*** • ***Other retirement income stream***	Report the type of ***retirement income stream product***.
3	Other Retirement Income Stream Text		All filers	Free text	Where the ***retirement income stream product*** type is '***Other retirement income stream***', report a description of the ***other retirement income stream*** product.
4	Innovative Superannuation Income Stream Indicator		All filters	• Yes • No	Report whether the product meets the definition of an ***innovative superannuation income stream***.

Column	**Field name**	**Unique identifier**	**Applicable to**	**Valid values**	**Description**
5	Annuity Indicator		All filers	• Yes • No	Report whether the product meets the definition of ***annuity*** as per section 10 of the ***SIS Act***.
6	Investment Linked Indicator		All filers	• Yes • No • Not Applicable	Report whether payments made from the ***annuity*** or other ***lifetime income*** product is linked to investment earnings. Report 'Not Applicable' for other products.
7	Payment Deferral Indicator		All filers	• Yes • No	Report whether the product is, or includes an option to become, a ***deferred superannuation income stream***.
8	Systemic Longevity Risk Bearer Type		All filers	• ***Group Pool*** • ***Life Insurance Corporation*** • Other – Multiple ***Life Insurance Corporations*** • Other – Shared by the ***Group Pool*** and ***Life Insurance Corporations*** • Other • Not Applicable	Report the bearer of ***systemic longevity risk***. • Report '***Group Pool***' where the pool bears the entirety of ***systemic longevity risk***. • Report '***Life Insurance Corporation***' where a single ***life insurance corporation*** bears the entirety of ***systemic longevity risk***. • Report 'Other – Multiple ***Life Insurance Corporations***' where multiple ***life insurance corporations*** bear the ***systemic longevity risk*** for the product. • Report 'Other – Shared by the ***Group Pool*** and ***Life Insurance Corporations***' where the ***systemic longevity risk*** is borne jointly by ***life***

Column	Field name	Unique identifier	Applicable to	Valid values	Description
					insurance corporations and the ***Group Pool***. • Report 'Other' where the ***systemic longevity risk*** is borne under any other arrangements. • Report 'Not Applicable' where ***systemic longevity risk*** does not arise for the product.
9	Other Systemic Longevity Risk Bearer Text		All filers	Free text	Where the ***systemic longevity risk*** bearer type is 'Other – Multiple ***Life Insurance Corporations***', 'Other – Shared by the ***Group Pool*** and ***Life Insurance Corporations***' or 'Other', report a description of the other ***systemic longevity risk*** arrangement.
10	Life Insurance Corporation ABN		All filers	ABN Integer	For each ***superannuation product*** that is an ***annuity***, or where the ***systemic longevity risk*** bearer includes a ***life insurance corporation***, report the ***ABN*** of the ***life insurance corporation***. If multiple ***life insurance corporations*** bear the ***systemic longevity risk***, report the ***ABN*** of the ***life insurance corporation*** that has been paid or will be paid the most ***insurance premium*** for the ***systemic longevity risk*** for the reporting period. Where the relevant organisation does not

Column	Field name	Unique identifier	Applicable to	Valid values	Description
					have an ***ABN***, leave this field blank. For example, where the organisation is domiciled in an overseas jurisdiction.
11	Life Insurance Corporation Name		All filers	Free text	For each ***superannuation product*** that is an ***annuity***, or where the ***systemic longevity risk*** bearer includes a ***life insurance corporation***, report the name of the ***life insurance corporation***. If multiple ***life insurance corporations*** bear the ***systemic longevity risk***, report the name of the ***life insurance corporation*** that has been paid or will be paid the most ***insurance premium*** for the ***systemic longevity risk*** for the reporting period.

Table 7: Retirement Income Solution Member Support

Report the service features available within the RSE to support its members approaching or in retirement. Where an RSE provides more than one product to members, the RSE can report 'yes' if at least one product available to members meets the requirements in the description column.

1. Pension drawdown rate options

Field name	Valid values	Description
1.1 Pension Drawdown Rate Options Other Than The Minimum Drawdown Rate	• Yes • No	Report if a ***pension drawdown rate*** that is different from the ***minimum drawdown rate*** is offered for any ***account-based pension*** or ***allocated pension***, where all following conditions are met: • information on the alternative ***pension drawdown rate*** is provided in

Field name	Valid values	Description
		an easy-to-access format on the RSE's website; • the alternative ***pension drawdown rate*** is outlined in the ***RSE*** licensees' ***retirement income strategy***; and • the alternative ***pension drawdown rate*** is incorporated into the application process for an ***account-based pension*** or ***allocated pension***. Free choice without supporting guidance of drawdown amount or percentage would not be considered as providing an alternative drawdown option.

2. Personal Advice Access~~Availability~~

Field name	Valid values	Description
2.1 Personal Advice Access	• Yes • No	Report if members have access to personal advice via in-house advisors or through a ***referral arrangement*** to a third-party provider. Solely providing information on the RSE's website will not be sufficient for a 'Yes' response.
2.2 Advice Product Availability	• Yes • No	Report if any ***retirement income stream product*** requires ***personal advice*** to acquire an interest.

3. Personal Advice Take-up

Field name	Valid values	Description
3.1 Collectively Charged Personal Advice Member Count	Whole numbers	Report the number of members aged 60 or above at the end of the reporting period that received ***personal advice*** that wa~~i~~s ***collectively charged***, during the reporting period.

Field name	Valid values	Description
		A "member" represents a natural person who has at least one **member *account***.
3.2 Charged To Member's Interest Personal Advice Member Count	Whole numbers	Report the number of members aged 60 or above at the end of the reporting period for whom a fee for ~~that received~~ ***personal advice*** ~~that is~~was ***charged to member's interest***, during the reporting period. A "member" represents a natural person who has at least one ***member account***.

4. Lifetime Income or Other Retirement Income Stream Product Offered by Third Party Provider

Field name	Valid values	Description
4.1 Lifetime Income Product Offered By Third Party Provider	• Yes • No	Report if members have access to ***lifetime income*** products via a ***referral arrangement***.
4.2 Other Retirement Income Stream Product Offered By Third Party Provider	• Yes • No	Report if members have access to ***other retirement income stream*** products via a ***referral arrangement***.
~~4.3 Third Party Retirement Income Stream Product Provider ABN.~~	~~ABN Integer~~	~~For each ***lifetime income*** or ***other retirement income stream*** product offered via a ***referral arrangement***, report the ***ABN*** of the third-party provider.~~
~~4.4 Third Party Retirement Income Stream Product Provider Name~~	~~Free text~~	~~For each ***lifetime income*** or ***other retirement income stream*** product offered via a ***referral arrangement***, report the name of the third-party provider.~~

Item 4.3: Third Party Retirement Income Stream Product Provider

Item 4.3 collects information on the third-party providers that provide members access to ***lifetime income*** or ***other retirement income stream*** products via a ***referral arrangement***.

Column	**Field name**	**Unique identifier**	**Applicable to**	**Valid values**	**Description**
1	Retirement Income Stream Product Type	Y	All filers	• ***Lifetime income*** • ***Other retirement income stream***	Report the type of ***retirement income stream product*** members have access to via a ***referral arrangement***.
2	Third Party Retirement Income Stream Product Provider ABN		All filers	ABN Integer	For each ***lifetime income*** or ***other retirement income stream*** product offered via a ***referral arrangement***, report the ***ABN*** of the third-party provider. Where the relevant organisation does not have an ***ABN***, leave this field blank. For example, where the organisation is domiciled in an overseas jurisdiction.
3	Third Party Retirement Income Stream Product Provider Name	Y	All filers	Free text	For each ***lifetime income*** or ***other retirement income stream*** product offered via a ***referral arrangement***, report the name of the third-party provider.

Attachment A

Reporting hierarchy for Membership Base (Table 2 Column 4)