

Member Service Standards Report

October 2026



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Message from our CEO

Member experience and outcomes sit at the heart of everything we do at Aware Super, and we're committed to providing industry-leading service.

During FY26, we improved the support we provide at every stage of the member experience. This report outlines our performance against the service standards our members expect of us.

Some of the most important moments in our members' lives are also the most challenging. We focused on making our services simpler, faster, and more supportive, particularly for members navigating complex experiences such as death benefit claims.

More members accessed our advice, guidance and education services during the year, helping them make informed financial decisions. We also improved service performance, resolved complaints more quickly, and continued to strengthen the technology and security that help members engage with their super.

Our ambition is to be **super helpful**. This report shows how we are performing against that ambition and where we remain focused on improving outcomes for members.



Deanne Stewart
Chief Executive Officer

Awards and ratings*



* Zenith CW Pty Ltd ABN 20 639 121 403 AFSL 226872 / AFS Rep No. 1280401
Chant West Awards issued 27 May 2026 are solely statements of opinion and not a recommendation in relation to making any investment decisions. Awards are current for 12 months and subject to change at any time. Awards for previous years are for historical purposes only. Full details on Chant West Awards at <https://www.chantwest.com.au/fund-awards/about-the-awards/>

At a glance

Our advice offerings available at no additional cost

Advice from an Aware Super adviser

Guidance on boosting your super, preparing for retirement and your investment options



My Retirement Planner™

Estimate how much you'll need and how you could retire with more



Online Wills

A legally reviewed Will, done in around 20 minutes



My Retirement Manager

Build a personalised retirement plan in minutes



Making super simple, fast, and easy

87%

of enquiries resolved in the first call



97%

of member transactions completed online



By your side when it matters most

\$632 million

paid in insurance and superannuation claims, finalising 4,152 claims over the past year



1,429

members supported through our Priority Assist service for those facing illness, disability, or financial hardship



Expert help for a more confident future

9.6 out of 10

member satisfaction with our comprehensive and specialist advice services



45,539

appointments with an Aware Super adviser



The right guidance and advice at the right time

Getting the right advice when you need it can make a big difference to your retirement. That's why we've expanded our affordable advice services to help you explore your options, start planning, and take confident steps toward the future and retirement you want.

My Retirement Planner™

A digital advice tool that helps you estimate how much you'll need at retirement and how you can retire with more.

183,000+

Uses of My Retirement Planner™

56,100+

Personalised retirement advice documents issued



My Retirement Manager

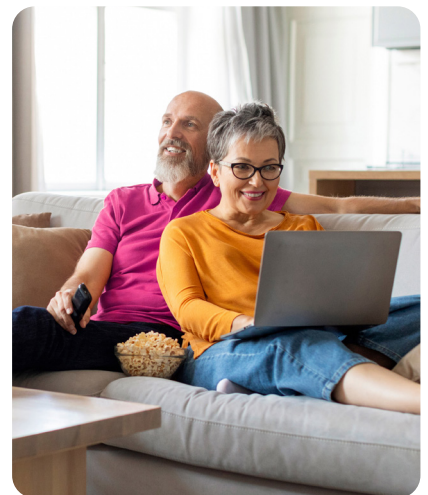
Our digital retirement planning tool helps members who are close to, or already in, retirement. It models income, spending, Age Pension, and investments to create a personalised retirement plan in minutes, with easy access to an adviser when needed.

17,900+

Uses of My Retirement Manager

5,051

Personalised retirement advice documents issued



General advice only. Consider your objectives, financial situation or needs, which have not been accounted for in this information and read the relevant PDS and TMD before deciding to acquire, or continue to hold, any financial product. Advice provided by Aware Financial Services Australia Limited (ABN 86 003 742 756, AFSL 238430), wholly owned by Aware Super. You should read the Financial Services Guide, before deciding about our financial planning services. Issued by Aware Super Pty Ltd (ABN 11 118 202 672, AFSL 293340), trustee of Aware Super (ABN 53 226 460 365).

Advice at no additional cost

Meet with an Aware Super adviser for guidance on boosting your super, preparing for retirement, transitioning into retirement, understanding your investment options, or making the most of your account.

25,552

Appointments held

Member satisfaction

with appointments
Rating out of 10

9.2

Advice provided was valuable

Rating out of 10

9.1

Comprehensive and specialist advice

Receive tailored advice for you and your partner on retirement planning, investment strategies, super contributions, Centrelink considerations, tax-effective retirement income, and broader financial goals.

19,987

Appointments held

Member satisfaction

with appointments
Rating out of 10

9.6

Advice provided was valuable

Rating out of 10

9.6

Estate Planning Digital Wills at No Additional Cost

Aware Super partners with Safewill to give eligible members a legally reviewed online Will at no additional cost. In FY26, 1,530 eligible members completed a Will through the service, supporting informed decisions about their super, beneficiaries and estate planning.

- **\$0 for eligible members** – most straightforward Wills take around 20 minutes and are reviewed by an Australian law firm before finalising.
- **Members with complex needs** can access a customised Will and legal advice for a discounted fee, plus additional services such as Powers of Attorney.
- **A Will does not control your super death benefit** – members should also review their binding death benefit nomination.



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Education anywhere, anytime

We make learning simple and accessible with education available anytime, anywhere – designed to give members confidence about their financial future.



With experts

94

Seminars held in metro and regional locations

191

Interactive webinars held at various times

New topics

- Planning for retirement with your partner
- Special Investment update
- Helping women thrive: Navigating menopause and midlife health
- Simple tips to boost your super
- Estate Planning 101: Control what happens to your estate
- Age Pension made simple
- Making the most of your super in retirement



Learn Hub

[aware.com.au/learn](https://www.aware.com.au/learn)

Launched in Oct 2024, the **Learn Hub** provides easy access to education on the website.

- **The Learn Hub includes** articles, interactive videos, resources and events.
- **Ease of access** – filters for different formats, durations and knowledge levels.
- **Embedded** – connected across all digital advice tools and resources, with next best actions and help.



On-demand

102

Short videos on topics from beginner to advanced

16

Short **how-to videos** to help members manage their super online

45

Resources on topics from beginner to advanced

WCAG

Our online learning content follows Web Content Accessibility Guidelines, which help make digital content easier for people with different accessibility needs to use. Each video includes transcripts and subtitles.

Member satisfaction

with sessions
Rating out of 10

8.6

Member confidence

after a session
Rating out of 10

9.0

25,322

webinar and seminar attendees

382,027

online video & article views

Making super simple – fast, easy member service

It's super simple for you to manage your account through our mobile app and Member Online. Our Member Services team is available if you have questions or need expert help.

Fast, easy online services, available anywhere, anytime



97%

of member transactions completed online



60%

of members actively log in to Member Online or App



99.3%

of transactions completed within our service timeframe

Things you can do online	Completed online	Year-on-year change
Managing your super		
Consolidating your super	99%	Maintained
Making a contribution	100%	Maintained
Claiming a tax deduction for personal super contributions	91%	+3%
Nominating who receives your super if you die	98%	+2%
Changing your investment option	96%	+2%
Managing your retirement		
Opening a Retirement Income account	90%	+7%
Making a withdrawal	94%	+2%

Helping you with your enquiries



688,000+

We've responded to over 688,000 **calls and enquiries** this year, helping members with super, insurance, and claims.



Our member and adviser support team is more than a call centre.

Members can connect with us by phone, online message, or live chat, with specialist teams available to help with simple enquiries and more complex matters. Service performance remained strong, with 87% of enquiries resolved at first contact, 80% of calls answered within 90 seconds, high satisfaction across our call centre and live messaging channels, and more staff qualified to provide general advice than a year ago.

Service measure	Result	Year-on-year change
Calls resolved the first time you contact us*	87%	+1%
Calls answered within 90 seconds	80%	+8.6%
Member satisfaction with call centre	8.9 / 10	Maintained
Ease of interaction†	8.6 / 10	+0.1
Member satisfaction with live messaging	9.2 / 10	New measure
Staff qualified to give general advice	45%	+12%

* Based on the survey question: "In your own opinion, has your query been resolved?"

† Based on the survey question: "It was easy to accomplish what you wanted"

Super helpful when you need it most

Our Protect team helps you and your beneficiaries with **insurance and superannuation claims** during difficult times. Your dedicated case manager will guide you through the process, step by step from start to finish.

Over the past year,
Aware Super has paid

**\$632
million**

and finalised

**4,152
claims**

That's an average of
\$12 million, paid each week.

Faster support for grieving families

Our phone-based tele-claims service, launched in September 2025, replaces paperwork with compassionate support. Some straightforward death benefit claims are now **paid in as little as 48 hours**, and we've **paid over 300 claims** through the service since launch.

We support members by



Accommodating different needs

choice of online, phone, or paper-based claim lodgement.



Real-time disability claims tracking

a dashboard to follow your claim's progress.



Dedicated, compassionate case management

a dedicated consultant as your key contact, managing your claim end-to-end.



Priority support for vulnerable members

extra support and tailored care when it's needed.



Support services for our members

return-to-work and rehabilitation services provided at claim time.



Insurance designed for recovery and payout

rehabilitation, return-to-work, and wellbeing services that extend value beyond the payment to long-term outcomes.

Member claims – performance against our key service metrics

Claim type	Claims approved	Claims paid within target timeframe*	Year-on-year change in claims paid within target*
Death Benefit	100%	89% within 90 days	+16%
Total Permanent Disability	92%	99% within 180 days	+1%
Terminal Illness	100%	99% within 30 days	+2%

* Excludes claims where circumstances were beyond Aware Super's or the Insurer's control such as delays due to probity, incomplete or inaccurate information or difficulties contacting all beneficiaries.

Helping vulnerable members

We understand that you can find yourself in challenging times, often unexpectedly. Our Priority Assist team can guide you through your options with care, respect, and dignity.

Ways we support you in tough times



Case managers from start to finish

A dedicated case manager will guide you through the process in a safe and respectful way tailored to your needs.



Super access and insurance claims support

We offer help with financial hardship or early access to your super, understanding Power of Attorney, financial management orders and insurance claims.



Discover community and government services

We can connect you with services that support your wellbeing, including emergency relief, counselling, housing, legal assistance and community programs.



Understand advice and guidance options

We'll help you explore your advice options so you can make confident decisions about your money and future.

We've helped **1,429 members** through our Priority Assist service, providing tailored and compassionate support to members experiencing vulnerability, including financial hardship, illness, disability, family violence, and other critical life events.

The median time to resolve member enquiries was 4 days.

"You... treated me like a person, not a reference number. You gave me breathing room when I desperately needed it, and dignity at a time I felt I had very little left. I won't forget the kindness you showed me."

Priority Assist member



Responding to member complaints

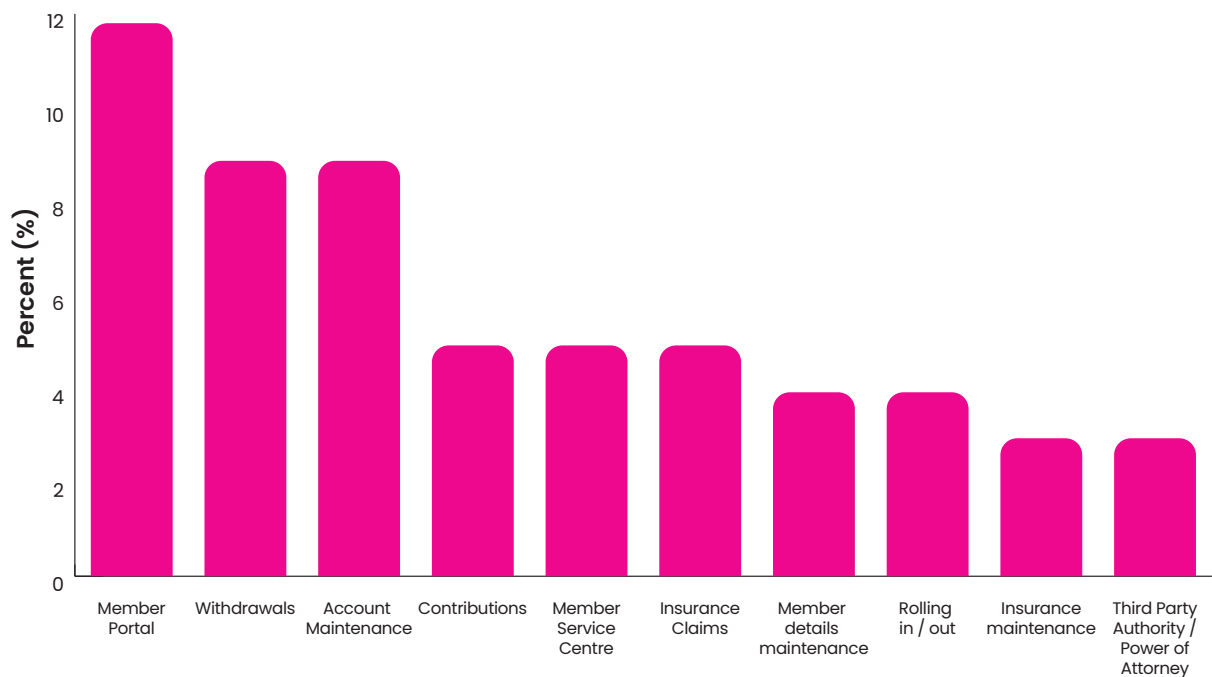
Aware Super is committed to hearing from our members and responding to complaints with openness, care, and transparency.

How we're tracking

Service measure	Jun 2026	Year-on-year change
Complaints resolved at first contact	45%	N/A
Complaints resolved within 5 days	80%	+40%
Average time to resolve a complaint	5 days	10 days faster
Complaints acknowledged within 1 business day	99%	Maintained
Resolved within the complaint-handling timeframes set by the regulator ¹	99.7%	+1.1%

¹ Regulatory complaint-handling timeframes outline how quickly super funds must resolve complaints. Our target is 95%.

Member complaints by type (Top 10 reasons)



How we resolve complaints



² Service remedies include actions taken to resolve a complaint, such as correcting records, updating account details, reprocessing transactions, providing additional information, expediting requests, or improving processes.

Questions?

Call **1300 650 873** to speak to our member support team or book an advice appointment.

 aware.com.au