

# Not up for discussion

## 1. Joint Accounts

WIS does not support implementing joint accounts as a mechanism to improve retirement outcomes for women, given that 1 in 3 women retire single. We need to look at the structural inequities within the superannuation system that exacerbates the super gap in order to address women's poorer outcomes. We also need to formally recognise the caring responsibilities that are undertaken predominately by women and ensure that a reward for caring is not a retirement spent in poverty.

## 2. No further incentives to encourage voluntary contributions

WIS believes that there is a sufficient range of voluntary contributions available to Australians to save for their retirement. Voluntary contributions benefit a limited number of Australians who have additional money to put into their superannuation. We would prefer the focus to be on measures that benefit the majority of Australians. Mechanisms to encourage voluntary contributions are often targeted as 'helping women' but are out of reach for the majority of women who are low-income earners.