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PROGRAM Day 1: 5 December 2023, Colombo House Theatres, UNSW Sydney		
Time	Session details	Presenter
8.30-9.00am	<i>Arrival and Registration</i>	
9.00-9.10am	WELCOME AND OPENING REMARKS Hazel Bateman (ARC Centre of Excellence in Population Ageing Research (CEPAR), UNSW Sydney)	
9.10am-10.30am	SESSION 1: PLENARY – Superannuation and Pension Decisions Chair: Hazel Bateman (UNSW Sydney; CEPAR)	
9.10-9.50am	Pathways for Directing Members into Retirement Solutions	Geoff Warren (The Conexus Institute; Australian National University (ANU))
9.50-10.30am	White-Labels, Brands and Trust: How Mutual Fund Labels Affect Retirement Portfolios	Julie Agnew (College of William and Mary)
10.30am-11.00am	<i>Morning Tea</i>	
11.00am-12.30pm	CONCURRENT SESSION 2: CONTRIBUTED PAPERS	
	Session 2A: Reverse Mortgages Chair: Katja Hanewald (UNSW Sydney; CEPAR)	
11.00-11.30am	Home Equity Release Products and Retirement Provision	Caroline Knebel (Leibniz Centre for European Economic Research; Goethe University)
11.30am-12.00pm	Demand for Reverse Mortgages: Behavioural Explanations	Hanlin Lou (UNSW Sydney; CEPAR)
12.00-12.30pm	Recent Developments in Home Equity Retirement Funding	Josh Funder (Household Capital)

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	Session 2B: Retirement Income Issues Chair: Gaoyun Sophie Yan (UNSW Sydney; CEPAR)	
11.00-11.30am	Facilitating a Trustee-Directed Retirement Solution	Pamela Hanrahan (UNSW Sydney; Johnson Winter Slattery)
11.30am-12.00pm	Beyond Retirement Income: Cognition and Age Inclusion Issues for Superannuation Funds	Benedict Davies (UniSuper)
12.00-12.30pm	Identifying Supply-Side Obstacles to the Provision of Life Annuities	Anthony Asher (UNSW Sydney)
	Session 2C: Climate Risk Chair: George Kudrna (UNSW Sydney; CEPAR)	
11.00-11.30am	Annual Super Fund Members' Meetings: The Evidence So Far	Scott Donald (UNSW Institute of Climate Risk and Response)
11.30am-12.00pm	Collective Influence on Pension Investment: ESG Needs from Pension Participants and Beneficiaries	Yadi Yang (Erasmus University Rotterdam; Asset Management NV)
12.30pm-1.30pm	<i>Lunch</i>	
1.30-3.00pm	SESSION 3: PLENARY – Retirement Decisions Chair: Susan Thorp (The University of Sydney; CEPAR)	
1.30-2.00pm	Diverse Effects of Goal-setting Messages on Retirement Savings Decisions	Loretti Isabella Dobrescu (UNSW Sydney; CEPAR)
2.00-2.30pm	Insurer's Management Discretion: Self-Hedging Endogenous Participating Life Insurance	Karim Barigou (Université Lava)
2.30-3.00pm	Retirement Income, Confidence and Gender: Insights from the How Australia Retires Survey	Junhao Liu (Vanguard Australia; CEPAR), and Kate McKinnon (Vanguard Australia; CAMA)
3.00-3.30pm	<i>Afternoon Tea</i>	

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3.30-5.00pm	CONCURRENT SESSION 4: CONTRIBUTED PAPERS	
	Session 4A: Retirement and Retirement Adequacy Chair: George Kudrna (UNSW Sydney; CEPAR)	
3.30-4.00pm	<u>Welfare Implications of Employment Protection for Older Workers</u>	Todd Morris (University of Queensland)
4.00-4.30pm	When Do Australians Expect to Retire?	Paul Gerrans (University of Western Australia)
4.30-5.00pm	<u>The Impact of Divorce and Financial Literacy on the Financial Outcomes of Retirees</u>	Elizabeth Mitchell (Griffith University)
	Session 4B: Reverse Mortgages and Aged Care Financing Chair: Bei Lu (UNSW Sydney; CEPAR)	
3.30-4.00pm	<u>Postcode-Level Reverse Mortgages: Longevity Risks, House Price Risks, and Welfare Gain</u>	Lingfeng Lyu (UNSW Sydney; CEPAR)
4.00-4.30pm	<u>Novel Utility-Based Life-Cycle Models to Optimise Income in Retirement</u>	Yunxiao Chelle Wang (UNSW Sydney; CEPAR)
4.30-5.00pm	<u>Developing Private Long-Term Care Insurance in Australia: Pricing Analysis for Healthy and Ill Australian Retirees</u>	Kyu Park (UNSW Sydney; CEPAR)
	Session 4C: Variable Annuities Chair: Francesco Ungolo (UNSW Sydney; CEPAR)	
3.30-4.00pm	<u>Pooled Contingent Annuity</u>	Vivian Dang (UniSuper), Victor Huang (Milliman), Young Tan (Aware Super)
4.00-4.30pm	<u>Variable Annuities: A Closer Look at Ratchet Guarantees, Hybrid Contract Designs, and Taxation</u>	Len Garces (University of Technology Sydney; CEPAR)
4.30-5.00pm	<u>Shapley Decomposition-Based Selection of Representative Contracts for Variable Annuity Valuation</u>	Gayani Thalagoda (UNSW Sydney; CEPAR)

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5.00pm	CLOSING REMARKS FOR DAY 1	Session chairs
5.00-7.00pm	<i>Networking Reception, sponsored by the Innovations in Risk, Insurance and Superannuation (IRIS) Knowledge Hub</i>	

PROGRAM: Day 2: 6 December 2023 (AEDT), Colombo House Theatres, UNSW		
Time	Session details	Presenter
8.30-9.00am	<i>Arrival and Registration</i>	
9.00-9.05am	WELCOME AND INTRODUCTORY REMARKS	
9.05am-10.30am	SESSION 5: INDUSTRY/POLICY PANEL Chair: Hazel Bateman (UNSW Sydney; CEPAR)	
	What Does an Effective Retirement Income Strategy Look Like? Panellists: <ul style="list-style-type: none"> • Jacki Ellis (Head of Retirement Segment, Aware Super) • Lynn Kelly (First Assistant Secretary, Retirement, Advice and Investment Division, The Treasury) • Jeremy Cooper (Chair of Advisory Board, Conexus Institute) • Brnic Van Wyk (Head of Asset Liability Management, Australian Retirement Trust) 	
10.30am-11.00am	<i>Morning Tea</i>	
11.00am-12.30pm	CONCURRENT SESSION 6: CONTRIBUTED PAPERS Session 6A: Member Behaviour Chair: Hanlin Lou (UNSW Sydney; CEPAR)	
11.00-11.30am	<u>Aware Super's My Retirement Planner: A New Retirement Calculator that takes into Account Risks and Empowers Better Financial Decision Making</u>	Estelle Liu (Aware Super)

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11.30am-12.00pm	Diverse Effects of Recurrent Communication Boosts and Nudges on Retirement Savings in the Long Run	Nguyen Bang Chau Victoria Hoang (University of Sydney; CEPAR)
12.00-12.30pm	Innovative Combo Product Design Embedding Variable Annuity and Long-Term Care Insurance Contracts	Yawei Wang (UNSW Sydney; CEPAR)
	Session 6B: Pension Systems and Demographics Chair: Akshay Shanker (UNSW Sydney; CEPAR)	
11.00-11.30am	Pension Systems (Un)sustainability and Fiscal Constraints: A Comparative Analysis	Vito Polito (University of Sheffield; CESifo; Netspar)
11.30am-12.00pm	Population Norms of Intrinsic Capacity in 14 European Countries and Israel: Variations and Implications for Pension Eligibility	Meimei Chen (Macquarie University Centre for the Health Economy; Australian Institute of Health Innovation)
12.00-12.30pm	Heterogeneous Lifespan and Retirement Financing with Private Pensions	George Kudrna (UNSW Sydney; CEPAR)
12.30pm-1.30pm	<i>Lunch</i>	
1.30-3.00pm	SESSION 7: PLENARY - Lifecycle Decisions Chair: Katja Hanewald (UNSW Sydney; CEPAR)	
1.30-2.00pm	Can an Actuarially Unfair Tontine Be Optimal?	Steven Vanduffel (Vrije Universiteit Brussel)
2.00-2.30pm	Borrower Preferences for Mortgage Attributes: The Roles of Confusion, Importance and Advice	Susan Thorp (University of Sydney; CEPAR)
2.30-3.00pm	Disentangling Drawdown	Cameron Stewart (Super Consumers Australia)
3.00-3.30pm	Flexible Retirement Choices: Switching Retirement Savings into an Annuity	Peter Smith (University of York; CAMA)
3.30-3.40pm	CLOSING REMARKS Announcement of the Best Student Presentation Award	

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ONLINE SESSION PROGRAM: DAY 3: 7 December 2023 (AEDT)		
Time (AEDT Time zone)	Session details	Presenter/Chair
8.00-8.05pm	Welcome & Opening Remarks	Hazel Bateman (CEPAR; IPRA; UNSW Sydney)
8.05-9.05pm	Session 1: Retirement Benefits	Chair: John Piggott (CEPAR; IPRA; UNSW Sydney)
8.05-8.25pm	<u>Longevity Pessimism, Misinformation, and Pension Choice</u>	Andre Lot (University of Sydney)
8.25-8.45pm	<u>Anticipated and Experienced Regret in Annuity Choices: An Experimental Study</u>	Koen van Boxel (Leibniz University)
8.45-9.05pm	<u>On which Socioeconomic Groups do Reverse Mortgages have the Greatest Impact? Evidence from Spain</u>	M. Mercè Claramunt (University of Barcelona)
9.05-9.10pm	<i>Break</i>	
9.10-10.30pm	Session 2: Pension Design	Chair: Dariusz Stanko (IOPS; IPRA)
9.10-9.30pm	<u>Gender Gaps in the Chilean Pension System</u>	Maria Fernanda Toledo, and Ximena Quintanilla (Superintendencia of Pensions Chile)
9.30-9.50pm	<u>'Relabelling' of Individual Early Retirement Pension in Finland: Application and Behavioural Responses Using Finnish Register Data</u>	Ricky Kanabar (University of Bath; Netspar)
9.50-10.10pm	<u>Reform of the Dutch Pension System: A Legal Comparison of the Dutch and Australian Occupational Pension System</u>	Emma Suzanne van Aggelen (Tilburg University; KU Leuven; Netspar)

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10.40pm-12.00am	Session 3: Pension Decisions	Chair: Mike Orszag (WTW; IPRA)
10.40-11.00pm	<u>Are Risk Preferences Stable for Impactful Financial Decisions?</u>	Jorgo Goosens (Radboud University Nijmegen; Tilburg University; APG; Netspar)
11.00-11.20pm	<u>Improving Pension Information: Experimental Evidence on Learning Using Online Resources</u>	Denise Laroze (Universidad de Santiago de Chile) and Paulina Granados (Superintendencia de Pensiones Chile)
11.20-11.40pm	Friends with Benefits: Strengthening Peer Effects through Aligning Reference Group Attributes to Consumer Traits	Pieter Verhallen (North Carolina State University; Netspar)
11.40pm-12.00am	Quantifying the Insurance Effects of Japanese Social Insurance Policies on Household Structure	Charles Leung (City University of Hong Kong)
12.00-12.10am	<i>Break</i>	
12.10-1.30am (8 December)	Session 4: Pension Systems	Chair: Hazel Bateman (CEPAR; IPRA; UNSW Sydney)
12.10-12.30am	Population Aging and Optimal Fiscal Progressivity	Fan Yang (McGill University)
12.30-12.50am	<u>Dynamic Allocation Strategy with Retirement Bonds: The Case of Brazil</u>	Arun Muralidhar (AlphaEngine Global Investment Solutions)
12.50-1.10am	"Growing Pains" in China's Social Security System	Xincheng Qiu (Arizona State University)
1.10-1.30am	<u>Allocation of Longevity Gains in Public Pension Plans</u>	Eduard Ponds (Tilburg University; APG Asset Management)
1.30am	Closing Remarks	Hazel Bateman (CEPAR; IPRA; UNSW Sydney)