

MACRO/GOVERNMENT

ENVIRONMENTAL & SOCIAL

- Government should encourage business to incorporate sustainability concerns in their pursuit of profits.
- Environmental Protection Act.
- Legislate changes.
- Sustainability covenant.
- UN Principles for Responsible Investment - integrating environmental and social issues into investment analysis.

FISCAL

- Increase age pension age to reflect longer life expectancies.
- Target pension assistance to those most in need.
- Fairer means testing and adequacy.
- Encourage longer workforce participation.
- Increase reliance on private self funding to alleviate social security system.
- Ensure incentives remain to encourage personal savings & voluntary contributions.
- Improve the tax transfer framework.

SUPER FUNDS

- More actively contribute to society and the economy.
- Improve systems to support superannuation decision making via:
 - Low fee structure.
 - Free education and advice.
 - Service.
 - Transparency & accountability.

SUSTAINABLE INVESTMENT

WHY?

Increasing public pressure to invest in sustainable practices & exhibit social responsibility.

1. Incorporate sustainability concerns into existing investment options.
2. Encourage the disclosure of sustainability factors by business.
3. Adopt sustainable business practices in their operations via:
 - Commitment to the issue of climate change; and
 - Reduce toxic releases and waste
4. Offer sustainable investment options to members such as:
 - Green buildings
 - Renewable energy



SUSTAINABLE INVESTMENT

Investing in a business that follows environmentally sustainable practices.

**Environmental
Social
Governance**