

The Key to Staying Ahead in 2025

Themes shaping the future of superannuation

Superannuation funds thrived in 2024, but 2025 presents new challenges. SS&C has identified eight themes shaping the future of superannuation, offering critical insights for funds to adapt and lead.

Member Servicing Remains a Key Priority

In the moments that matter—retirement planning, claims, or life events—members need their funds to step up. Funds are turning to AI and predictive analytics to truly “know” their members, anticipating needs and delivering proactive, tailored service at scale. Frictionless omnichannel support is now the gold standard, ensuring members feel supported wherever and whenever they interact.

Advice Continues to Go Digital

The advice gap is widening, and traditional models aren't keeping up. Funds are investing in cutting-edge digital platforms that provide tailored, data-driven advice at scale—bridging the gap for millions of members while meeting growing expectations for personalisation and regulatory compliance.

Supporting Members Post-Retirement is a Big Opportunity

Retirement is no longer the finish line—it's the next chapter. As members transition to decumulation, funds must step up with strategies to combat longevity risk, offer sustainable income products, and provide clear, actionable advice that supports confident decision-making in retirement.

The Impact of Geopolitical and Economic Shifts

Global market turbulence—from inflation to political upheaval—plays a role in fund performance. Funds need to strike the perfect balance between opportunity and risk. Savvy funds are using regional insights to mitigate threats while capitalising on high-growth markets and emerging global trends.

The Regulator is Watching

ASIC has issued a clear warning: member servicing lapses and delayed claims won't be tolerated. Funds face heightened scrutiny across servicing, product design, and cybersecurity. With looming penalties for non-compliance, leaders are implementing advanced security frameworks like ISO 27001 and building strategies to stay ahead of regulatory demands.

Financial Wellness and Education Strengthen Engagement

Financial education isn't just a tick-the-box initiative; it's a key driver of member loyalty. Funds are gamifying financial literacy, using interactive tools to turn complex concepts into engaging, personalised journeys that empower members to take control of their financial future.

No Such Thing as Too Much Information

Members want it all: detailed investment breakdowns, ESG transparency, and seamless access to performance insights. Funds should be leveraging AI to break down complexity and create digestible, personalised updates, meeting demands for transparency while building trust.

Opportunities for Innovation and Differentiation are Out There

The metaverse isn't just for gaming. Forward-thinking funds need to be exploring immersive technologies to connect with tech-savvy members through dynamic, interactive experiences that redefine member engagement and loyalty in a digital-first world.

Australian funds of all types rely on us due to our:

1.6M

members serviced

Global

reach with local expertise

35+

years experience

Flexible

end-to-end solutions

\$182B

(AUD) in AUM

Why SS&C? Financial firms worldwide rely on SS&C to solve their problems through leading technology and administration services. They trust us to provide value and help them successfully navigate the challenges of continued growth.

Want to dive deeper? [Download the full guide](#) to explore the themes and insights for superannuation in 2025.

At SS&C, we specialise in managing your operations and servicing needs, so you can focus on the financial wellbeing and needs of your customers.