Australian Superannuation Member Experience Benchmark 2026

A comparative usability study of six Australian superannuation funds' member-facing websites: AustralianSuper, Australian Retirement Trust, Rest, Hostplus, Aware Super and UniSuper.

FUNDS	PARTICIPANTS	TASKS EACH	METHOD	FIELDED
6	121	5	Unmoderated, desktop	September 2026

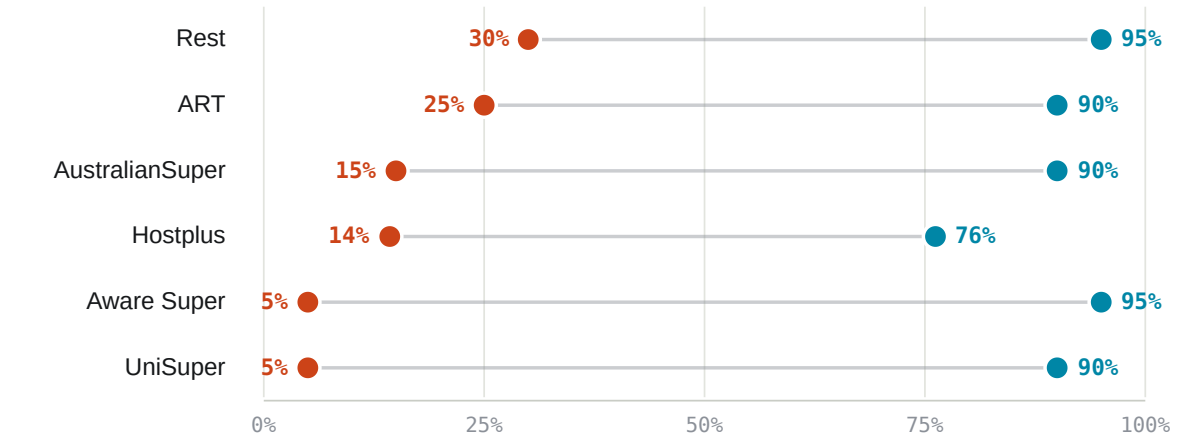
THE SINGLE MOST IMPORTANT NUMBER

73.6

percentage-point gap between completion and success

On the insurance task, **89.3%** of participants told the testing platform they were finished. Only **15.7%** had actually identified both the correct cover and its cost. No fund closes this gap to within 60 points.

TASK 3 (INSURANCE): COMPLETION VS. HAND-CODED SUCCESS, BY FUND



ART = Australian Retirement Trust. Completion is Loop11's native "task complete" field; success is hand-coded from what participants typed or said. Full figures in the Task 3 table below.

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01 · EXECUTIVE SUMMARY

Members find the page. They leave with the wrong answer.

Across the category, members find broad information reasonably well but struggle badly to extract a single, specific, personally-relevant answer from it. Task success falls steeply and consistently from the simplest task to the most decision-critical: **66.9%** industry-wide on fees, **53.7%** on long-term performance, **20.7%** on access-at-62, and just **15.7%** on insurance cover and cost, against a Task 3 completion rate of **89.3%**.

On every fund, the share of participants who finished a task overstates how many actually came away with the right answer.

01 **Completion is not success, especially on insurance.**
89.3% pressed “complete”; 15.7% identified both the correct cover types and a specific cost. The gap exceeds 60 points on every fund.

02 **Ease and confidence do not track accuracy.**
Rest: 100% of participants rated Task 1 in the top two confidence levels, yet 20% reported the admin fee rather than the total. Hostplus: 61.9% confident, 28.6% correct.

03 **The transition-to-retirement pathway is close to invisible.**
Task 5 success ranges from 5% to 47.6%, averaging 20.7%. Roughly four in five members leave with an incomplete or wrong answer, and lostness on this task is *low*.

04 **Totals get confused with their components.**
Five of six funds show participants reporting an admin fee or a partial figure instead of the full annual cost: Rest $78 vs. $403, Hostplus $129.10 vs. $569.10, Aware Super $132 vs. $452, UniSuper $96 vs. $351.

02 · BRAND LEAGUE TABLE

One fund clears the usability benchmark. None generates net advocacy.

RANK	FUND	SUS	GRADE	NPS	AVG TASK SUCCESS	KEY OBSERVATION
1	**AustralianSuper**	70	OK	−20	55.0%	Strongest all-round performer and the only fund above the SUS benchmark
2	**Rest**	64	Below Avg	−16	40.0%	Best NPS in the study despite middling task success
3	**Australian Retirement Trust**	61	Below Avg	−32	43.8%	Second-strongest task success, mid-table on advocacy
4	**Hostplus**	60	Below Avg	−67	38.1%	Worst NPS in the study on near-median SUS and task success
5	**Aware Super**	59	Below Avg	−65	30.0%	Second-worst on every measure
6	**UniSuper**	52	Poor	−31	28.8%	Lowest SUS and lowest task success in the study

Overall task success averages Tasks 1, 2, 3 and 5 (hand-coded). Task 4 has no success condition and is excluded. SUS grade bands: 90+ Excellent · 80–89 Good · 70–79 OK/Above Average · 50–69 Below Average · <50 Poor.

AustralianSuper is the only fund above the 68-point SUS benchmark, at 70. Every other fund sits in Below Average or Poor territory. NPS is negative for all six funds and severely negative for four. **No fund in this category currently generates net advocacy from its website experience.**

Two tiers are visible rather than a smooth gradient. AustralianSuper stands alone at the top on both SUS and task success. Rest and ART form a clear middle tier. Hostplus, Aware Super and UniSuper cluster at the bottom, each failing on a different measure: Hostplus on advocacy, Aware Super broadly, UniSuper on core usability and task success alike.

The clearest case of SUS and task success diverging is **Rest**, which posts the best NPS in the study (−16) and a respectable SUS of 64 despite mid-pack task success of 40.0%. Participants evidently *like* using Rest's site more than their task performance would predict, a hidden-friction pattern worth investigating qualitatively rather than reading as genuine ease. The inverse is **Hostplus**: a SUS of 60, essentially tied with Aware Super's 59, alongside the worst NPS in the study at −67. Something is actively damaging advocacy beyond what SUS captures. Several Hostplus participants were routed to an external comparison tool with a broken fees link, which may be one contributor.

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03 · THE CONVERSION GAP

Success falls at every stage of the member journey.

CUSTOMER STAGE	TASK	INDUSTRY AVG SUCCESS	RANGE ACROSS FUNDS
Understand the cost	**1. Fees**	66.9%	28.6% (Hostplus) to 95.0% (AustralianSuper)
Build confidence in returns	**2. Long-term performance**	53.7%	30.0% (UniSuper) to 85.0% (AustralianSuper)
Understand protection	**3. Insurance cover + cost**	15.7%	5.0% (Aware Super, UniSuper) to 30.0% (Rest)
Plan for retirement access	**5. Access at 62**	20.7%	5.0% (Rest) to 47.6% (Hostplus)

Task 4 (joining) is excluded by design. It has no pass/fail condition, only depth explored before the personal-details gate.

The steepest single drop occurs entering Task 3: success falls from 53.7% to 15.7%, a 38.0-point decline, larger than the drop from Task 1 to Task 2 (13.2 points) and larger than the recovery from Task 3 to Task 5 (which actually rises 5.0 points). Insurance is where the category's member experience breaks down hardest, and it breaks down for a specific, recurring reason: cost information sits behind a personalised quote flow, a dense PDF, or both, rather than on the page that states cover types.

Decision confidence. Ease and confidence both fall from Task 2 to Task 3 (ease 3.55 → 2.76 industry-wide; confidence 3.80 → 2.86). It is the only task in the study where both self-reported measures drop together with the success rate rather than diverging from it. On every other task, confidence sits meaningfully above what the success rate would predict: Task 1 ease 3.40 vs. confidence 3.98; Task 5 ease 3.18 vs. confidence 3.47.

> **Insurance is the category's single biggest failure point and the one task where users' own instincts agree with the data.** Everywhere else, confidence outruns accuracy; on Task 3, both collapse together.

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04 · TASK-LEVEL ANALYSIS

Five tasks, five different failure shapes.

Every participant attempted the same five tasks on one fund. Success is hand-coded throughout; ease and confidence are self-rated out of 5; lostness runs 0.00 (direct) to 1.00 (severe disorientation).

TASK 1

Fees: find the total annual cost of the default option on a $50,000 balance

FUND	SUCCESS	AVG TIME	EASE	CONFIDENCE	LOSTNESS	NOTABLE FINDING
AustralianSuper	95.0%	2:21	4.3	4.4	0.68	Highest success in the category; a persistent $387/$367 split remains unresolved
Rest	75.0%	1:49	4.1	4.6	0.31	Best-navigated fee task in the study; 20% still reported the admin component, not the total
Australian Retirement Trust	75.0%	3:05	3.2	3.7	0.80	High lostness despite good success; the task has no single correct total
Aware Super	70.0%	2:59	3.2	3.7	0.60	Answer buried at the bottom of a long page
UniSuper	60.0%	3:29	2.9	4.1	0.78	Widest spread of reported figures of any fund on this task
Hostplus	28.6%	2:40	3.0	3.5	0.94	Lowest success and highest lostness in the entire study; answer hidden in an accordion

Success ranges from 28.6% to 95.0%, a 66.4-point spread, the widest of any task in the study. Hostplus's collapse traces to a specific, fixable cause: its worked example sits inside a collapsed accordion nine and a half page views deep on average, the highest page-view count recorded for any task on any fund.

Themes. Participants consistently confuse a labelled component (an admin fee, an investment fee) with the full annual total, across Rest, Hostplus, Aware Super and UniSuper alike. Where a fund pre-calculates the answer for a $50,000 balance, the task becomes fast and confident; where it requires assembling the figure from a rate table, errors multiply. Several participants expected a standalone calculator in a tools section rather than an estimate embedded in fee-and-cost content. ART's own worked example depends on which investment option is selected, and several participants never realised this and simply reported whatever total they landed on.

TASK 2

Long-term performance: find the 10-year average annual return for the default option

FUND	SUCCESS	AVG TIME	EASE	CONFIDENCE	LOSTNESS	NOTABLE FINDING
AustralianSuper	85.0%	1:21	4.1	4.1	0.45	Cleanest case in the study: one option, one figure, well understood
Hostplus	61.9%	1:30	3.3	3.2	0.77	"Default" not clearly mapped to "Balanced (MySuper)"
Australian Retirement Trust	60.0%	1:35	3.7	3.5	0.29	Two products called "Balanced", each shown at different dates on different pages
Rest	50.0%	1:09	3.8	4.2	0.07	Lowest lostness recorded for any task on any fund, yet only half got the right figure
Aware Super	35.0%	2:01	3.3	3.9	0.71	A more prominent High Growth figure (9.63%) draws attention away from the Balanced answer
UniSuper	30.0%	1:38	3.2	4.0	0.71	Cumulative-growth figure (~119%) mistaken for the annualised return

Rest illustrates the category's core problem in its purest form: a lostness score of 0.07 (the single lowest recorded anywhere in this study, meaning participants moved almost directly to the right page) paired with a success rate of just 50%. This is not a findability failure at all. It is a comprehension failure once the right page is reached, and the same shape recurs on ART, Aware Super and UniSuper, each pointing to a different visual or labelling cause.

Themes. Multiple funds surface more than one number that can plausibly be read as "the answer" on the same page: a High Growth headline, a cumulative-growth chart, a differently-branded "Balanced" product. Participants pick confidently and are frequently wrong. "Default" is rarely stated as a fact in the interface; participants inferred it, often incorrectly. ART offers two products called "Balanced" (Balanced Pool, inside its Lifecycle default, and a standalone Diversified "Balanced" option) and reports them at different dates on different pages, so participants found four different 10-year figures (8.42%, 8.5%, 8.61%, 8.69%) for what they took to be the same thing. Any of the four was accepted as correct.

TASK 3

Insurance: what cover is included automatically, and what does it cost?

FUND	COMPLETION	SUCCESS (TYPES + COST)	AVG TIME	EASE	CONFIDENCE	LOSTNESS	NOTABLE FINDING
Rest	95.0%	30.0%	2:49	3.1	3.3	0.71	Best in category, still a 65-point completion/success gap
Australian Retirement Trust	90.0%	25.0%	3:26	2.6	2.5	0.55	Third-party quote flow strongly disliked; automatic cover perceived by one participant as free
AustralianSuper	90.0%	15.0%	3:41	2.7	3.0	0.61	6.4-fold spread in the few personalised quotes participants did obtain
Hostplus	76.2%	14.3%	3:02	2.7	2.3	0.77	Lowest completion in category, still 62 points above true success
Aware Super	95.0%	5.0%	3:53	2.4	3.0	0.76	Worst success rate alongside UniSuper; second-highest page count in the study
UniSuper	90.0%	5.0%	2:53	3.1	3.3	1.04*	Highest lostness recorded for any task on any fund in this study

*Lostness above 1.00 falls outside the scale's normal 0.00–1.00 range. This figure is taken directly from Loop11's export rather than adjusted, and reflects an unusually inefficient path even by this task's standards. Treat it as directional confirmation of severe disorientation rather than a precise magnitude.

This is the task where completion and success diverge most severely on every single fund, and where the category-wide gap is largest. UniSuper's lostness of 1.04 is the highest score recorded anywhere in this study. UniSuper participants averaged 11.6 page views on this task, working through a multi-step calculator, server errors, and a search that looped back to general content.

Themes. Cover *types* (Death, TPD, Income Protection) are reliably findable on every fund; a specific *cost* almost never is. The two routes to an actual number (a personalised quote calculator requiring contact details, or a lengthy PDF disclosure statement) are both disliked, and several participants abandoned the calculator over privacy concerns rather than complete it. At least three funds show participants concluding automatic cover is free or has "no additional cost," when premiums exist and are simply not disclosed anywhere participants could find. Quotes obtained by different participants on the same fund are frequently not comparable to each other, since they depend on age, salary and occupation rather than a published baseline.

TASK 4

Joining: go as far as possible without entering personal details

Task 4 has no pass/fail condition by design. The reported metric is depth of exploration reached before the personal-details gate, and how that request compared to expectations.

FUND	DEPTH: NONE	DEPTH: THIN	DEPTH: DEEP	ASKED EARLIER THAN EXPECTED	AVG TIME	EASE	CONFIDENCE
AustralianSuper	15%	45%	40%	45%	1:13	3.4	3.5
Australian Retirement Trust	10%	50%	40%	60%	1:08	4.1	3.6
Rest	15%	80%	5%	50%	1:12	3.4	3.6
Hostplus	5%	76%	19%	48%	1:40	3.4	3.4
Aware Super	10%	85%	5%	35%	1:59	3.3	3.8
UniSuper	5%	90%	5%	40%	1:49	3.7	3.9

Industry-wide, 46% of participants said personal details were requested earlier than expected, and 86 of 121 sessions (71%) reached only “thin” exploration depth before the gate. Participants are being asked to commit before they have looked at much beyond the join CTA itself.

Themes. No fund offers a short “before you start” overview (what’s needed, how long it takes, what happens after) ahead of the personal-details request. ART shows the highest rate of “requested earlier than expected” (60%) alongside one of the two highest deep-exploration rates (40%): participants who explored furthest were also most likely to feel ambushed by the timing. Ease and confidence both sit above 3.3 on every fund despite the complaint; participants aren’t confused about *how* to join, only about *when* they’re being asked to commit. Technical errors interrupted the joining flow on at least two funds, which is materially worse than a labelling problem because it can block a genuine sign-up outright.

TASK 5

Access at 62: can a 62-year-old still working part-time access their super?

FUND	SUCCESS	AVG TIME	EASE	CONFIDENCE	LOSTNESS	NOTABLE FINDING
Hostplus	47.6%	2:20	2.9	3.8	0.67	Best in category; those who found the content understood it
AustralianSuper	25.0%	2:00	3.6	3.7	0.43	Two distinct wrong-page failure modes, both rated confidently
UniSuper	20.0%	2:12	2.6	2.7	0.57	One of the only funds where ease/confidence tracks the low success rate honestly
Australian Retirement Trust	15.0%	1:45	3.5	3.9	0.33	75% rated it easy, 70% confident, only 15% correct, the sharpest confidence/accuracy gap in the study
Aware Super	10.0%	2:03	3.0	3.2	0.24	Lowest lostness recorded on this task, yet second-lowest success
Rest	5.0%	1:41	3.6	3.6	0.16	Worst in category, despite the lowest lostness of any fund on this task

This is the task with the widest category-wide gap between how efficiently members navigate (lostness averaging 0.40, “efficient” on the reference scale) and how rarely they arrive at the right answer (20.7%). The pattern points to a conceptual mismatch rather than a navigation problem: a still-working 62-year-old doesn’t think of their question as “retirement” (they aren’t retiring) or “early access” (they’re over 60), so they land confidently on a page about a related-but-wrong condition and stop.

Themes. The most common wrong answer across every fund is a flat “no access before 65 unless retired”: correct as a general rule, incomplete as an answer to this scenario. A second failure mode recurs on at least three funds: participants land on early-release or hardship content and mistake it for the answer, rating the task easy and confident despite being on the wrong page entirely. Where the transition-to-retirement route is stated in the same breath as the general age condition, rather than on a separate, differently-labelled page, success rises sharply. Hostplus’s 47.6% traces directly to this.

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05 · CROSS-TASK ANALYSIS

Where each fund falls off, and why lostness doesn’t explain it.

PERFORMANCE DROP-OFF

FUND	T1	T2	T3	T5	BIGGEST DROP	DROP POINT
AustralianSuper	95.0%	85.0%	15.0%	25.0%	−70.0 pts	T2 → T3
Australian Retirement Trust	75.0%	60.0%	25.0%	15.0%	−35.0 pts	T2 → T3
Rest	75.0%	50.0%	30.0%	5.0%	−25.0 pts	T3 → T5
Hostplus	28.6%	61.9%	14.3%	47.6%	−47.6 pts	T2 → T3
Aware Super	70.0%	35.0%	5.0%	10.0%	−35.0 pts	T1 → T2
UniSuper	60.0%	30.0%	5.0%	20.0%	−30.0 pts	T1 → T2

Every fund drops hardest entering Task 2 (fee-to-performance) or Task 3 (performance-to-insurance), except Rest, whose drop into Task 5 is as steep as its drop into Task 2 (25 points each). AustralianSuper’s drop into Task 3 is by far the steepest single decline recorded for any fund on any transition in this study, from a near-ceiling 85.0% down to 15.0%. Hostplus is unusual in a different way: it *recovers* on Task 2 and Task 5 relative to its unusually weak Task 1 and Task 3.

LOSTNESS BY TASK

FUND	T1	T2	T3	T4	T5	AVG	KEY OBSERVATION
AustralianSuper	0.68	0.45	0.61	0.30	0.43	0.49	Most consistent navigation efficiency in the study
Australian Retirement Trust	0.80	0.29	0.55	n/a	0.33	0.52	Highest lostness recorded on the simplest task
Rest	0.31	0.07	0.71	0.26	0.16	0.30	Lowest average in the study; its near-total Task 5 failure is not a navigation problem
Hostplus	0.94	0.77	0.77	0.76	0.67	0.78	Highest average lostness in the study, on every task
Aware Super	0.60	0.71	0.76	0.51	0.24	0.56	Task 5’s very low lostness makes its 10% success the study’s clearest “found it, still failed” case
UniSuper	0.78	0.71	1.04	0.79	0.57	0.78	Ties Hostplus for highest average; Task 3’s 1.04 is the single highest score in the study

Task 3 carries the highest average lostness of any task industry-wide (0.74, “high inefficiency”), while Task 5 carries one of the lowest (0.40, “efficient”), the exact inverse of what their success rates would predict if lostness explained the outcome. Insurance is hard to *reach* as well as hard to answer; access-at-62 is easy to reach and hard to answer. **These are different problems requiring different fixes, and treating them identically would be a mistake.**

What predicts what. Task success and SUS move together at the extremes but the middle of the table breaks the pattern. SUS does not reliably predict NPS: Hostplus and ART post nearly identical SUS scores (60 and 61) with NPS 35 points apart (−67 vs. −32). Lostness predicts neither. The clearest reading: task success and SUS partially predict each other, but neither reliably predicts advocacy. Something not captured by these measures is driving Hostplus’s NPS and Rest’s comparative goodwill.

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06 · WHAT THIS MEANS FOR THE INDUSTRY

The category is capable of clear answers. It just doesn’t deliver them consistently.

What works. Cover-type identification, joining CTAs and, for funds that pre-calculate it, fee lookups all perform well across the category. Every fund makes its join pathway highly visible and its insurance cover *types* findable. Where a fund states its answer directly rather than requiring assembly or interpretation (AustralianSuper’s pre-calculated $387 fee example, Rest’s directly-stated $403 total, Hostplus’s clearly labelled TTR condition once reached), both success and confidence are high.

What breaks down. Three failure patterns recur across at least four of six funds: insurance costs sit behind a personalised quote flow or a PDF rather than a published figure; the transition-to-retirement pathway for a still-working 60–64-year-old is buried under general retirement content or absent from the page a member would naturally land on; and specific totals get confused with a visually similar component on the same page.

Why it matters. These are not minor friction points. A member who concludes they cannot access their super at 62 while still working, when a transition-to-retirement pathway exists, may make a materially worse financial decision on the strength of a confident, wrong answer, and the data shows this happens to roughly four in five members who try.

A member who believes automatic insurance cover is free, when premiums are simply not disclosed, has been misled by omission rather than informed. And a fund whose insurance completion rate of 89% masks a real success rate of 16% has, in its own analytics, a category error waiting to distort every downstream conversation about that page’s performance.

> **Every fund in this category is being judged by its own dashboard as more successful than its members actually are.** The completion-vs-success gap on Task 3 alone, 73.6 percentage points category-wide, represents thousands of real members walking away believing they understand their insurance, or their retirement-access options, when the data shows most of them do not.

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07 · QUALITATIVE INSIGHTS

Six themes, and what members actually said.

THEME	FREQUENCY	FUNDS AFFECTED	SEVERITY
Cost hidden behind a personalised quote or PDF	6/6	All	High
Component confused with total	5/6	AustralianSuper, Rest, Hostplus, Aware Super, UniSuper	High
Confident wrong answer on Task 5	5/6	AustralianSuper, ART, Rest, Aware Super, UniSuper	High
Ambiguous “default”/“Balanced” labelling	5/6	ART, Rest, Hostplus, Aware Super, UniSuper	Medium
Personal details requested before context is given	6/6	All	Medium
Technical errors interrupting a task	3/6	Hostplus, Aware Super, UniSuper	Medium

Cost hidden behind a personalised quote or PDF

> “I cannot work out an actual dollar amount without getting a quote by putting my personal details in.”
>
> AUSTRALIANSUPER PARTICIPANT

> “Cost - requires more personal information to be inputted which I don’t want to share for privacy reasons.”
>
> HOSTPLUS PARTICIPANT

> “I couldn’t find it to be honest, it was too complicated.”
>
> REST PARTICIPANT

Component confused with total

> “I just want to know, is my fee $78? … I get in the end that it’s $403.”
>
> REST PARTICIPANT

> “I didn’t expect to have to scroll this much to then have to open up another section.”
>
> HOSTPLUS PARTICIPANT

Confident wrong answer on Task 5

> “So as a 62-year-old who’s working, I would not be able to access my super according to this.”
>
> HOSTPLUS PARTICIPANT

> “I couldn’t find anything that applied to someone that was still working and over 62.”
>
> REST PARTICIPANT

Personal details requested before context is given

> “The fact that it’s asking me for all my personal details before I can get any information about the membership is pretty weird and not good.”
>
> AWARE SUPER PARTICIPANT

> “You have to give your personal details and consent to whatever before I even really see what I’m signing up for.”
>
> HOSTPLUS PARTICIPANT

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08 · INDUSTRY RECOMMENDATIONS

Seven changes, in the order they are worth making.

01

Publish an indicative insurance cost, not just cover types.

State an example premium (by age band, or a single representative scenario) directly alongside the description of automatic cover, before any personalised quote flow. This is the single highest-leverage fix in the category: it addresses the largest completion-vs-success gap in the study, 73.6 points.

02

Give transition-to-retirement its own plainly-labelled answer where members are already looking.

State the 60–64-still-working condition in the same breath as the general access rules, not on a separate page under different navigation. Hostplus’s 47.6% against a 20.7% category average traces directly to doing this.

03

Make the total, not a component, the visually dominant figure on every fee and premium page.

Component-vs-total confusion appears on five of six funds, and the fix is identical on each: state the full total first and prominently, with the breakdown beneath it.

04

Explicitly label which investment option is “default” or “Balanced,” and keep that label consistent on every page it appears.

ART is the most extreme version of a pattern present on at least five funds: two products both called “Balanced”, shown at different dates on different pages, gave participants four different 10-year figures (8.42%, 8.5%, 8.61%, 8.69%) to choose from.

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05 **Add a short “before you start” overview to the joining flow, ahead of the personal-details request.**

State timing, required information and what happens next once, before the existing entry point rather than replacing it.

06 **Fix outright technical failures before addressing labelling or hierarchy.**

Server errors, broken comparison links and task-looping were recorded on three of six funds, and represent a harder failure than any content or IA issue: they block a task outright rather than merely slow it down.

07 **Treat “completion” and “success” as two different numbers in internal analytics, not one.**

The gap between them on Task 3, 73.6 points category-wide, is large enough that reporting only completion actively misrepresents member outcomes to internal stakeholders.

09 · ABOUT THIS STUDY

Method, scoring and limitations.

Platform and design. Loop11, unmoderated. Between-subjects: each participant tested one fund only, on desktop, completing five tasks with concurrent think-aloud audio, followed by SUS, NPS and three closing open questions. Participants were screened to exclude current members of the fund shown and anyone working in superannuation, financial services or UX research.

Sample. Target was 20 participants per fund, met on all six (20 on five funds, 21 on Hostplus; 121 in total). At this sample size, findings should be read as directional rather than definitive, and figures describing a small subgroup within one fund carry correspondingly wide uncertainty.

Exclusions. No sessions were excluded from any fund. Sessions with quality concerns were flagged and retained, and count in every figure here. The same rule applies identically to all six funds.

Scoring. Task success is hand-coded from what participants typed or said, not read from Loop11's automatic success-URL tagging. An audit of the raw platform data found URL-based tagging inconsistently configured across several funds and tasks, so hand-coding was adopted as the primary, comparable metric throughout. Where platform figures are quoted they are labelled as such and used only to illustrate a point, never as the headline number.

Task 3 has no success URL by design, since no fund publishes a single comparable insurance premium; its completion rate is reported alongside hand-coded success specifically to show the gap. Task 4 has no success condition. Task 2 is scored against whichever option each fund itself names "Balanced" (or closest equivalent), even where that differs from its structural default, for cross-fund comparability.

No claims are made about participant intent or motivation beyond what the data supports, and no finding is generalised across the category unless it appears in at least four of the six funds. Data was collected in September 2026; the sites described will change.
