

# FIN220 Retirement and Superannuation

School: School of Business and Creative Industries

2020 Semester 1

UniSC Sunshine Coast

**BLENDED  
LEARNING**

Most of your course is on campus but you may be able to do some components of this course online.

*Please go to [unisc.edu.au](http://unisc.edu.au) for up to date information on the teaching sessions and campuses where this course is usually offered.*

## 1. What is this course about?

### 1.1. Description

This course examines superannuation and retirement planning from a number of perspectives. In order to advise in this very technical area, it is necessary to be technically competent. As advisers are endeavouring to achieve the best possible outcome for their client, it is necessary to maintain a strong and clear client focus at all times.

Superannuation has witnessed many reforms and changes since 1983. Many changes have occurred in the regulatory regime. The growth of self-managed superannuation funds (SMSF) is also a feature of the present superannuation environment. It is necessary to consider this changing environment in the context of a retirement income policy that aims for self-funded retirement.

### 1.2. How will this course be delivered?

ACTIVITY	HOURS	BEGINNING WEEK	FREQUENCY
<b>BLENDED LEARNING</b>			
<b>Lecture</b>	2hrs	Not applicable	Not Yet Determined
<b>Tutorial/Workshop 1</b>	1hr	Not applicable	Not Yet Determined

## 2. What level is this course?

200 Level (Developing)

Building on and expanding the scope of introductory knowledge and skills, developing breadth or depth and applying knowledge and skills in a new context. May require pre-requisites where discipline specific introductory knowledge or skills is necessary. Normally, undertaken in the second or third full-time year of an undergraduate programs.

## 3. What is the unit value of this course?

12 units

#### 4. How does this course contribute to my learning?

COURSE LEARNING OUTCOMES		GRADUATE QUALITIES
On successful completion of this course, you should be able to...		Completing these tasks successfully will contribute to you becoming...
1	Use analytical thinking to identify, evaluate and solve problems in areas of financial planning.	Creative and critical thinker
2	Exhibit initiative and apply innovation and strategic thinking to make decisions in a professional context.	Empowered
3	Comprehend and interpret financial planning information and apply professional knowledge and information to solve financial planning issues.	Knowledgeable

#### 5. Am I eligible to enrol in this course?

Refer to the [UniSC Glossary of terms](#) for definitions of “pre-requisites, co-requisites and anti-requisites”.

##### 5.1. Pre-requisites

Not applicable

##### 5.2. Co-requisites

Not applicable

##### 5.3. Anti-requisites

Not applicable

##### 5.4. Specific assumed prior knowledge and skills (where applicable)

Not applicable

##### 5.5. Microcredential Information

Not applicable

#### 6. How am I going to be assessed?

##### 6.1. Grading Scale

Standard Grading (GRD)

High Distinction (HD), Distinction (DN), Credit (CR), Pass (PS), Fail (FL).

##### 6.2. Details of early feedback on progress

A formative on-line quiz will be made available to students to provide them with early feedback on their progress.

##### 6.3. Assessment tasks

DELIVERY MODE	TASK NO.	ASSESSMENT PRODUCT	INDIVIDUAL OR GROUP	WEIGHTING %	WHAT IS THE DURATION / LENGTH?	WHEN SHOULD I SUBMIT?	WHERE SHOULD I SUBMIT IT?
All	1	Case Study	Individual	20%	1,000 words	Week 5	Online Assignment Submission with plagiarism check
All	2	Case Study	Individual	40%	2,000 words	Week 12	Online Assignment Submission with plagiarism check
All	3	Examination - Centrally Scheduled	Individual	40%	2 hours	Exam Period	Exam Venue

**All - Assessment Task 1:** Case study

<b>GOAL:</b>	Apply the regulations relating to contributions and taxation to a real-life scenario and report information to clients.																			
<b>PRODUCT:</b>	Case Study																			
<b>AUTHORSHIP STATEMENT:</b>																				
<b>FORMAT:</b>	Individual written report.																			
<b>CRITERIA:</b>	<table border="1"> <thead> <tr> <th>No.</th> <th></th> <th>Learning Outcome assessed</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Demonstrate knowledge of regulation of superannuation savings</td> <td></td> </tr> <tr> <td>2</td> <td>Use of relevant research and analytical thinking skills to identify and solve a scenario</td> <td></td> </tr> <tr> <td>3</td> <td>Use of to appropriate technical language</td> <td></td> </tr> <tr> <td>4</td> <td>Communication and presentation</td> <td></td> </tr> <tr> <td>5</td> <td>Assessment criteria are mapped to the course learning outcomes.</td> <td>1 2 3</td> </tr> </tbody> </table>	No.		Learning Outcome assessed	1	Demonstrate knowledge of regulation of superannuation savings		2	Use of relevant research and analytical thinking skills to identify and solve a scenario		3	Use of to appropriate technical language		4	Communication and presentation		5	Assessment criteria are mapped to the course learning outcomes.	1 2 3	
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<b>GENERIC SKILLS:</b>																				

**All - Assessment Task 2:** Assignment

<b>GOAL:</b>	Demonstrate knowledge and application of superannuation legislation to a self-managed superannuation fund and present advice to clients.																
<b>PRODUCT:</b>	Case Study																
<b>AUTHORSHIP STATEMENT:</b>																	
<b>FORMAT:</b>	Individual written report for a client written in the first person.																
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### All - Assessment Task 3: Final examination

<b>GOAL:</b>	Demonstrate knowledge and application of retirement and superannuation practice and theory						
<b>PRODUCT:</b>	Examination - Centrally Scheduled						
<b>AUTHORSHIP STATEMENT:</b>							
<b>FORMAT:</b>	Individual. Two hour closed book examination based on multiple choice and short answer questions.						
<b>CRITERIA:</b>	<table border="1"><thead><tr><th>No.</th><th></th><th>Learning Outcome assessed</th></tr></thead><tbody><tr><td>1</td><td>Demonstrate knowledge and application of retirement and superannuation practice and theory Communication</td><td></td></tr></tbody></table>	No.		Learning Outcome assessed	1	Demonstrate knowledge and application of retirement and superannuation practice and theory Communication	
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<b>GENERIC SKILLS:</b>							

## 7. Directed study hours

A 12-unit course will have total of 150 learning hours which will include directed study hours (including online if required), self-directed learning and completion of assessable tasks. Student workload is calculated at 12.5 learning hours per one unit.

## 8. What resources do I need to undertake this course?

Please note: Course information, including specific information of recommended readings, learning activities, resources, weekly readings, etc. are available on the course Canvas site– Please log in as soon as possible.

### 8.1. Prescribed text(s) or course reader

You need regular access to the resource(s) below. Many texts are available as ebooks through the [Library](#) at no additional cost.

REQUIRED?	AUTHOR	YEAR	TITLE	EDITION	PUBLISHER
Required	Leow, J & Murphy, S	2019	Australian Master Superannuation Guide	23rd	CCH Australia Limited
Required	Summers, J & Smith, B	2010	Communication skills handbook	n/a	John Wiley & Sons Australia, Ltd

### 8.2. Specific requirements

Not applicable

## 9. How are risks managed in this course?

Health and safety risks for this course have been assessed as low. It is your responsibility to review course material, search online, discuss with lecturers and peers and understand the health and safety risks associated with your specific course of study and to familiarise yourself with the University's general health and safety principles by reviewing the [online induction training for students](#), and following the instructions of the University staff.

## 10. What administrative information is relevant to this course?

### 10.1. Assessment: Academic Integrity

Academic integrity is the ethical standard of university participation. It ensures that students graduate as a result of proving they are competent in their discipline. This is integral in maintaining the value of academic qualifications. Each industry has expectations and standards of the skills and knowledge within that discipline and these are reflected in assessment.

Academic integrity means that you do not engage in any activity that is considered to be academic fraud; including plagiarism, collusion or outsourcing any part of any assessment item to any other person. You are expected to be honest and ethical by completing all work yourself and indicating in your work which ideas and information were developed by you and which were taken from others. You cannot provide your assessment work to others. You are also expected to provide evidence of wide and critical reading, usually by using appropriate academic references.

In order to minimise incidents of academic fraud, this course may require that some of its assessment tasks, when submitted to Canvas, are electronically checked through Turnitin. This software allows for text comparisons to be made between your submitted assessment item and all other work to which Turnitin has access.

## 10.2. Assessment: Additional Requirements

Your eligibility for supplementary assessment in a course is dependent of the following conditions applying: The final mark is in the percentage range 47% to 49.4% The course is graded using the Standard Grading scale You have not failed an assessment task in the course due to academic misconduct

## 10.3. Assessment: Submission penalties

Late submission of assessment tasks may be penalised at the following maximum rate: - 5% (of the assessment task's identified value) per day for the first two days from the date identified as the due date for the assessment task. - 10% (of the assessment task's identified value) for the third day - 20% (of the assessment task's identified value) for the fourth day and subsequent days up to and including seven days from the date identified as the due date for the assessment task. - A result of zero is awarded for an assessment task submitted after seven days from the date identified as the due date for the assessment task. Weekdays and weekends are included in the calculation of days late. To request an extension you must contact your course coordinator to negotiate an outcome.

## 10.4. Links to relevant University policy and procedures

For more information on Academic Learning & Teaching categories including:

- Assessment: Courses and Coursework Programs
- Review of Assessment and Final Grades
- Supplementary Assessment
- Central Examinations
- Deferred Examinations
- Student Conduct
- Students with a Disability

For more information, visit <https://www.usc.edu.au/explore/policies-and-procedures#academic-learning-and-teaching>

## 10.5. Student Charter

UniSC is committed to excellence in teaching, research and engagement in an environment that is inclusive, inspiring, safe and respectful. The [Student Charter](#) sets out what students can expect from the University, and what in turn is expected of students, to achieve these outcomes.

## 10.6. General Enquiries

### In person:

- **UniSC Sunshine Coast** - Student Central, Ground Floor, Building C, 90 Sippy Downs Drive, Sippy Downs
- **UniSC Moreton Bay** - Service Centre, Ground Floor, Foundation Building, Gympie Road, Petrie
- **UniSC SouthBank** - Student Central, Building A4 (SW1), 52 Merivale Street, South Brisbane
- **UniSC Gympie** - Student Central, 71 Cartwright Road, Gympie
- **UniSC Fraser Coast** - Student Central, Student Central, Building A, 161 Old Maryborough Rd, Hervey Bay
- **UniSC Caboolture** - Student Central, Level 1 Building J, Cnr Manley and Tallon Street, Caboolture

**Tel:** +61 7 5430 2890

**Email:** [studentcentral@usc.edu.au](mailto:studentcentral@usc.edu.au)