



PARTICIPANT INFORMATION STATEMENT

Developing coherent decision support systems to improve financial wellbeing over an individual's lifecycle

Chief Investigator : Associate Professor Anthony Asher

The study is being carried out by the following researchers:		
Role	Name	Organisation
Chief Investigator	Associate Professor Anthony Asher	UNSW
Co-Investigator/s	Dr Adam Butt Professor Ujwal Kayande Dr Garry Khemka	ANU Melbourne Business School Bond University
Researcher	James Maitland	-
Research Funder	This research is being funded by Centre for International Finance and Regulation.	

What is the research study about?

The invitation to participate in this project is open to anyone who is interested

To participate in this project you need to meet the following inclusion criteria:

- You are prepared to provide personal financial details (which may or not accurately reflect your personal circumstances)

The research study is aiming to develop a framework for the design and use of financial calculators in deciding on retirement, investment and insurance - in superannuation particularly. It will take into account user's preferences related to the uncertainty of future income.

Do I have to take part in this research study?

Participation in this research study is voluntary. If you don't wish to take part, you don't have to. Your decision will not affect your relationship with The University of New South Wales.

This Participant Information Statement and Consent Form tells you about the research study. It explains the research tasks involved. Knowing what is involved will help you decide if you want to take part in the research.

Ask questions about anything that you don't understand or want to know more about. Before deciding whether or not to take part, you might want to talk about it with a relative or friend.

What does participation in this research require, and are there any risks involved?

If you decide to take part in the research study, you will be asked to complete the web questionnaire. You will be asked to express your preferences as to alternative sending patterns. There are no right or wrong answers, and nothing in the results can be taken as financial advice.

What are the possible benefits to participation?

We hope to use information we get from this research study to benefit others making personal financial plans.

What will happen to information about me?

By clicking on the 'I agree' button you consent to the research team collecting and using information you enter into the calculator and the questionnaire you complete for the research study. We will keep the data we collect for at least seven years. It is anticipated that the results of this research study will be published and/or presented in a variety of forums. In any publication and/or presentation, information will be published, in a way such that you will not be individually identifiable.

Any information obtained in connection with this research study that can identify you will remain confidential. This project will use an external site to host the calculator and to create and compile data collected in a questionnaire format. The site we are using is www.draftfinplancalc.com. If you agree to participate in this study, the responses you provide to the questionnaire will be stored on a host server that is provided by Amazon Web Services. No information that can identify you will be collected in the questionnaire so none will be stored as data. Once we have completed our data collection and analysis, we will import the data we collect to the UNSW server. We will endeavour to maintain your data on the Amazon Web Services server for you to continue to use, but will need to delete it at the completion of the project.

How and when will I find out what the results of the research study are?

You have a right to receive feedback about the overall results of this study. This feedback will be in the form of a brief summary of the results and references to any published papers that will be added to the calculator's webpage.

What if I want to withdraw from the research study?

If you do consent to participate, you may withdraw at any time. If you want to withdraw, you will need to navigate to the withdraw from study page and tick the relevant box. Your data will then be deleted. The data that you have input up to that time may have been already downloaded and analysed for our research. As we cannot identify your data, we would have no way of removing it from our analyses.

What should I do if I have further questions about my involvement in the research study?

The person you may need to contact will depend on the nature of your query. If you want any further information concerning this project or if you have any problems which may be related to your involvement in the project, you can contact the following member/s of the research team:

Research Team Contact

Name	Anthony Asher
Position	Associate Professor
Telephone	02 9385 7619
Email	info@draftfinplancalc.com

What if I have a complaint or any concerns about the research study?

If you have any complaints about any aspect of the project, the way it is being conducted, then you may contact:

Complaints Contact

Position	Human Research Ethics Coordinator
Telephone	+ 61 2 9385 6222
Email	humanethics@unsw.edu.au
HC Number	Reference HC16311