



# TECH FEMME FUSION

DEVELOP. INNOVATE. FUTURE-PROOF

## PRACTICAL AI STRATEGIES FOR FINANCIAL PROFESSIONALS

### MASTERCLASS

Friday, 5th September 2025, 12:30pm (AEST)

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TECH FEMME FUSION

# FUTURE-PROOFING YOUR BUSINESS



# Numbers reveal truth of ALP's retirement super scam

Nataliya Ilyushina



Besides the unrealised gains tax on super, Labor has another ticking time bomb aimed at your peaceful retirement.

If you weren't worried about self-managed super funds because your super is in an industry fund, here's one for you: a 30 per cent tax on balances over \$3m.

You might say it isn't your problem. And, if most of us check our super

balances today, they look nowhere near \$3m. The average super balance at retirement is around \$450,000 for males and \$400,000 for females. That sounds like miles away from the \$3m threshold.

But many Australians don't realise that super balances grow exponentially. Most of the increase happens towards the end of your working life. That's how compound interest works. And the Labor government is counting on a lack of financial literacy and the fact that most people don't engage in proper retirement planning.

Look at the numbers. A 30-year-old on today's median full-time salary will easily reach a \$4m super balance

by retirement – and that's with conservative assumptions: 3 per cent wage growth, balanced portfolio returns of 6 per cent and no extra contributions. And median means that half of today's 20-year-olds will get there.

If we plug in more realistic figures – say 3.5 per cent wage growth and the ten-year average return from major super funds – then a 30-year-old today will comfortably hit \$5m by retirement.

So what is this really? A tax on the rich? Or a tax on the young? Or a tax on merit? Maybe a bit of all three.

All those numbers are based on the median income – not even the average, which is much higher. So if

you're in a well-paid job because you studied hard, worked harder, or took responsibility for your financial future and made voluntary contributions to your super, then even if you're in your 30s or 40s, you'll likely hit the super threshold.

And where is the guarantee that this threshold will be indexed? Treasurer Jim Chalmers said recently on Sky News that the threshold will be revised and indexed. He also claimed there are many other taxes in Australia with indexed thresholds.

But the reality is very different. We've just been battling personal income tax bracket creep, with some estimates showing the average

worker stands to lose \$2000 by 2028 due to stagnant tax thresholds. So much for indexing.

So what are your options now? If you don't like this policy, you could always move your retirement savings into a self-managed super fund – and enjoy your 30 per cent tax hit even sooner. Because waiting for you there is Labor's tax on unrealised gains.

This is the future of super under Labor: if you've worked hard, saved diligently, and hoped to retire with comfort and dignity when you're most vulnerable – think again. Financial responsibility is no longer rewarded. It's being penalised.

By Nataliya Ilyushina in 2024  
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# POLL QUESTION



# LET'S MAKE IT PERSONAL: HOW TO USE AI TOOLS FOR INTERNAL AND EXTERNAL COMMUNICATIONS

## AGENDA:

12:30 PM - WELCOME AND INTRODUCTION

12:40 PM - OVERVIEW OF GEN AI AND ITS CURRENT STATE OF USE IN BUSINESS

12:50 PM - CREATING AND USING CHATGPT BOT

13:30 PM - 5-MINUTE BREAK

13:35 PM - OUR AI COLLEAGUE SPEAKING ON DATA PRIVACY

13:40 PM - COPILOT CAPABILITIES: MAPPING CHAT FEATURES

14:20 PM - WRAP-UP, ANNOUNCEMENTS









# POLL QUESTION



# CASE-STUDY (FICTIONAL SCENARIO): CREATING YOUR AI ASSISTANT

**BACKGROUND:** Harbour Ledger Accounting is a boutique Melbourne-based bookkeeping firm with five staff, specialising in supporting small and medium businesses with payroll, compliance, and financial reporting.

## **CHALLENGE:**

AI can act as a colleague in accounting, helping automate routine processes while leaving space for human insight and decision-making.

The firm needs to manage client check-ins at the start of September more efficiently:

- Design an AI workflow to automate routine bookkeeping and payroll reminders
- Identify areas where human judgement adds the most value to client relationships

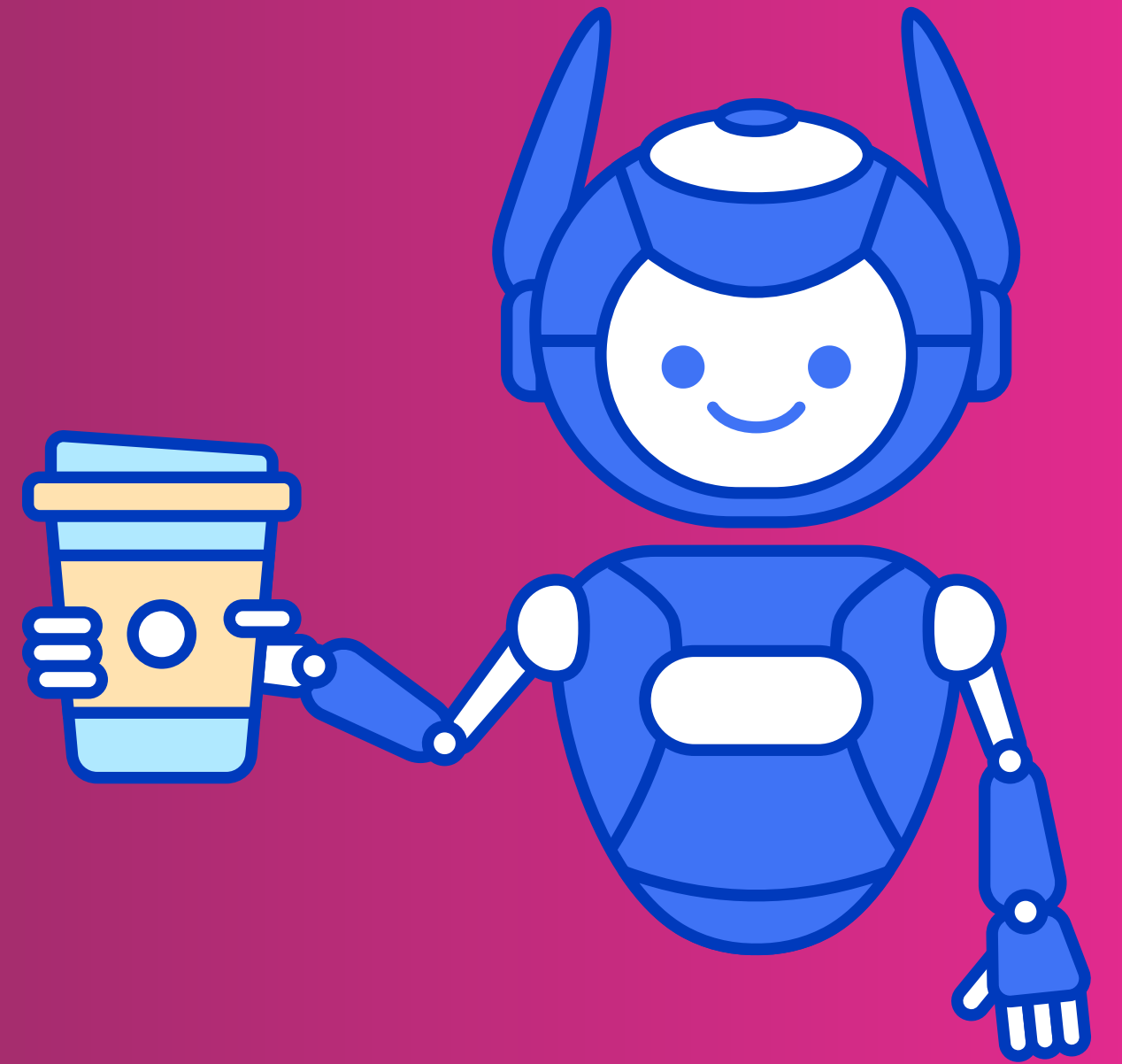


# CREATING AND USING CHATGPT BOT

Nataliya Ilyushina (Dr Pink).

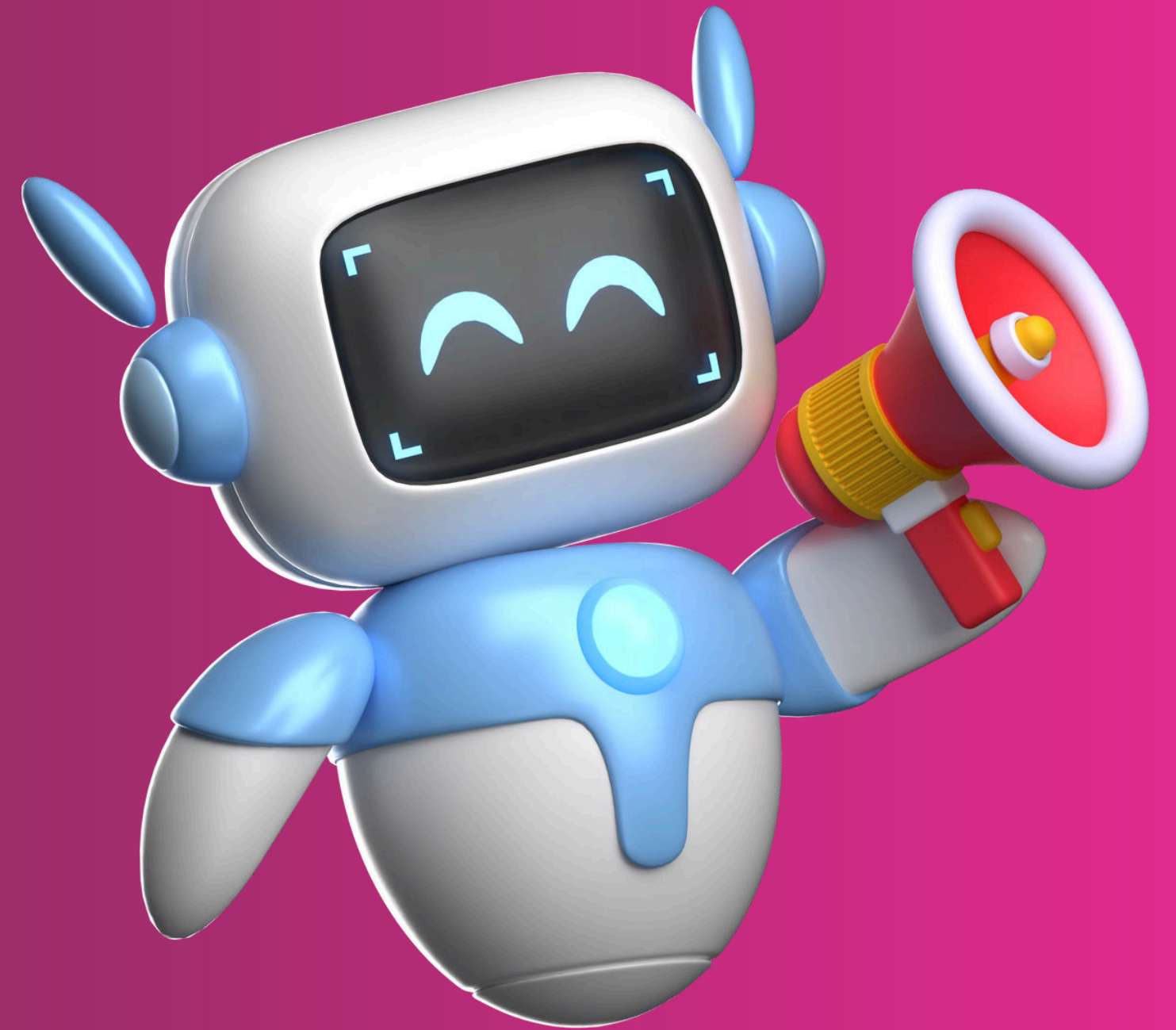


5-MINUTE BREAK





DATA PRIVACY



# COPILLOT CAPABILITIES: MAPPING CHAT FEATURES

Olga Bubnova







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