AustralianSuper

The National Retirement Bucket List



Contents

Foreword	3
AustralianSuper's National Retirement Bucket List	4
Big dreams, closer to home	5
More life, not less	6
A different kind of fulfilment	7
Turning the dream into a plan	9
Retirement dreams big and small	10
Research methodology	11

Foreword: Supporting the big, bold and beautifully simple dreams Australians have for retirement

Rose Kerlin

Deputy Chief Executive and
Chief Member Officer at AustralianSuper

When Australians talk about retirement, the conversation often begins with a number: '*How much do I need to retire?*'. It is an important question, but behind that number is something much more personal that reflects the retirement lifestyle and ambitions of the person asking it.

For AustralianSuper's National Retirement Bucket List, we wanted to better understand what Australians dreamed of doing in retirement, beyond financial considerations, and whether big, bold dreams were what really mattered.

We asked 1,000 Australians, some still working, some preparing to retire and some already retired, what's on their retirement bucket list and what they believe they'll need to start ticking it off.

What we found is that there's no single version of a good retirement. Our dreams are personal, and what matters to us can change over time. It may be that the big, bold adventures make the list, but the simple pleasures make the week.



Some Australians dream of big-ticket adventures, from travelling around Australia to far-flung places around the world. But many look forward to simpler pleasures such as mornings without alarms, leisurely breakfasts, time in the garden, coffee with friends and more opportunities to be with the people they love.

The National Retirement Bucket List explores those ambitions, how priorities can change as Australians move into retirement and what people believe they need to make them happen. Staying healthy and active, maintaining strong relationships and having enough money saved all play an important part.

We also know that planning for retirement can be difficult when there are competing demands on our time and finances. Everyone's circumstances are different, but taking small steps, whether that's seeking guidance and advice, attending an education seminar or learning more about super from a trusted source, can help turn a retirement bucket list into a to-do list.

As Australia's largest superannuation fund[1], our role is to help members achieve their best financial position in retirement. Because ultimately the number is not the dream. It is what the number can help make possible.

Whether the dream is big, bold or beautifully simple, we want Australians to feel confident about the retirement they are working towards and better placed to make more of those ambitions possible.

> ***A bucket list is a collection of experiences, goals and dreams we hope to fulfill in our lifetime.***

1 APRA Quarterly Superannuation Fund-Level Statistics, June 2026. Released September 2026

AustralianSuper's National Retirement Bucket List

When Australians were presented with a list of experiences and asked which they would do, or consider for their retirement bucket list, a road trip of Australia came out on top.



The list is adventurous and varied. Writing a book sits alongside skydiving. Starting a community garden alongside visiting Antarctica. Completing a marathon alongside learning to DJ.

There isn't just one version of a retirement bucket list, and that's what makes it interesting.

Top 15

01	☑	Do a road trip of Australia (80%)	08	☑	Climb a mountain (43%)
02	☑	Watch the Northern Lights (72%)	09	☑	Go to a rave/festival (40%)
03	☑	Visit all seven continents (58%)	10	☑	Write a book (38%)
04	☑	Swim or snorkel the Great Barrier Reef (53%)	11	☑	Start a community garden (38%)
05	☑	Ride a hot air balloon (49%)	12	☑	Buy a farm or winery (32%)
06	☑	Ride a helicopter (48%)	13	☑	Skydive (31%)
07	☑	Go to Antarctica (46%)	14	☑	Get a new tattoo (30%)
			15	☑	Star in a play, TV show or movie (28%)

Other surprising bucket list items included running a marathon (21%), cage diving with sharks (21%) and learning to DJ (20%)

Big dreams, closer to home

Almost two-thirds (64%) of surveyed Australians include seeing more of the world on their retirement bucket list.

The appetite for adventure stretches from home to further afield. Among those who want to travel, 83 per cent are considering destinations across Australia and 81 per cent overseas.

At home, the most popular destinations are:



Travelling to coastal destinations or beaches (48%)



Visiting the Great Barrier Reef (31%)



Taking a caravan or road trip around Australia (29%)

When it came to international travel, Europe tops the list (65%), followed by Asia (45%) and the Americas (36%).

But when Australians were asked to choose the most important thing to them in retirement, the picture changes. Almost one in three (30%) choose spending time with family, ahead of travel at 22 per cent.



"Travel the whole of Australia. Spend time with family and loved ones. Eat at my favourite restaurants."
(31-year-old female, not retired)



"Travel in our caravan. Explore more of Australia. More time with children and grandchildren."
(69-year-old female, retired)

Retirement isn't just about the big trips. Many of the things Australians are most looking forward to are much closer to home.

Relaxation is another major retirement ambition, with around two-thirds of surveyed Australians including it on their bucket list.

Among those people, home comforts such as afternoon naps, lounging, watching TV or streaming, and listening to music, lead the way at 63 per cent.

Socialising tells a similar story. Among those who want to socialise in retirement, 70 per cent want coffee and casual catch-ups, such as brunches, pub lunches, afternoon teas and BBQs. Among retirees, that rises to 81 per cent.

What underpins many of these ambitions is more freedom over everyday life. Time for family and friends. Time to relax. And more say over what to do with the day.

"Forgetting about time, not watching the clock – taking whatever time is needed. No more deadlines."
(69-year-old male, retired)

The Northern Lights might make the list. Coffee with friends may be what makes the week.



More life, not less

Retirement doesn't have to mean choosing between slowing down or staying busy. Australians want room for both.

Staying active is on the bucket list of 59 per cent of surveyed Australians, rising to 66 per cent among retirees. But being active doesn't necessarily mean running marathons or climbing mountains. Hobbies are part of the picture too, from gardening and outdoor cultivation (47%), to games and mental challenges (43%), and hands-on making and DIY (38%).

"Just stay healthy and as active as I can. Support my family and enjoy my grandkids."
(62-year-old female, not retired)

There's an appetite to keep learning too. Among those who want to learn in retirement, creative arts rank first at 41 per cent, while science and technology and learning another language are both at 37 per cent.

For some, retirement could even be the time to start something new. Of those interested in pursuing a personal project, 39 per cent would consider starting a business or side venture; 34 per cent renovating a home; and 33 per cent a creative or artistic project.

And there are a few surprises. Among Australians yet to retire, 42 per cent would consider writing a book, 42 per cent would consider starting a community garden; 35 per cent would consider getting a new tattoo, and 28 per cent would consider starring in a play/movie/show.

What emerges is a much broader picture of retirement with room for different gears. There is time to slow down, but also to learn, make, move, create or try something completely new.

"Slower time for meaningful interactions and conversations. Basically, I want more meaningful, memorable experiences that aren't cut short or left feeling unsatisfied or rushed."
(39-year-old female, not retired)



Meet Gerry, the lifelong learner (72-year-old male, retired)

Gerry never really warmed to the idea of retirement.

After a career in engineering and technology, alongside service as a Major in the Australian Army Reserve, he expected to keep working and contributing for as long as he could. So, when army regulations required him to retire at 65, it came as a shock.

Now in his early 70s, he still isn't interested in slowing down. He takes on occasional contract work, stays active, and is always looking for something new to learn.

After years of reading and listening to podcasts about economics, Gerry has applied to study the subject at the University of Technology Sydney. He also walks daily to outdoor exercise stations around Rushcutters Bay, keeping his body as busy as his mind.

For Gerry, retirement has created more freedom to pursue new interests, stay challenged, and decide what comes next.

"I love solving problems. That's what I've done my whole life. Economics is something I've never really studied before, so let's see where it takes me."

A different kind of fulfilment

Australians who are yet to retire show greater interest in international travel, learning, personal projects and some of the more unconventional bucket list experiences. Among retirees, the emphasis shifts towards everyday life and having greater freedom over how they spend their time.

That difference can also be seen in what retirees say about fulfilment. More than two-thirds (68 per cent) of retirees describe their everyday lives as fulfilling, compared with 54 per cent of those who have not yet retired. And 41 per cent of retirees say having control over their time and activities is one of the biggest contributors to that fulfilment, compared with 25 per cent of non-retirees.

This greater sense of fulfilment among retirees may also reflect how our priorities change with age and experience. Retirees are less likely to put travel at the top of their list (15 per cent, compared with 24 per cent of those yet to retire), instead placing greater importance on staying active (19 per cent versus 11 per cent). Among surveyed Australians aged 75 and over, staying active becomes an even greater priority, with more than a quarter (26 per cent) ranking it first. The table on the next page shows how Australians rank the things that matter most to them in retirement.



Top 5 Retirement Priorities	Surveyed Australians	Retired	Not retired
1. Spending time with family	30%	32%	29%
2. Travelling	22%	15%	24%
3. Staying active	13%	19%	11%
4. Relaxation	11%	12%	11%
5. Hobbies	9%	7%	9%

Selected responses shown. Figures may not total 100 per cent as some response options are not displayed.

The dream doesn't get smaller once retirement begins, but what matters changes.

The life you imagine today may not be exactly the life you want tomorrow—and that's why it's worth revisiting plans as you move through different stages of life. The more prepared you are, the more freedom you have to shape retirement around what matters to you when you get there.



Meet Jean, rewriting her retirement (82-year-old female, retired)

Jean's retirement looks very different from the one she once imagined. After leaving work to raise her children, Jean and her husband expected retirement to begin when her husband was made redundant at the age of 62. Instead, family responsibilities continued to shape their lives as they helped care for their grandchildren.

Rather than putting life on hold, their retirement became a family affair, with seven holidays together spanning Legoland Malaysia, Hong Kong Disneyland, Singapore, Queensland and family cruises.

Now, at 82, Jean has more freedom to think about what comes next. She has a packed calendar of dancing, choir, kick fit, quizzes and gym sessions and is looking ahead to more cruises and travelling around Australia.



"I never really had a bucket list because I didn't know what was going to happen from one day to the next. Now, my number one goal is to sing karaoke at the pub."

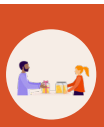


Turning the dream into a plan

The retirement Australians want depends on more than money alone. When asked what will help them achieve their retirement bucket list 75 per cent nominated staying healthy and active, followed by 72 per cent saying having enough money saved.



75% nominate staying healthy and active



72% said enough money saved

Having the time and freedom matters to 57 per cent, while just over half (52%) nominate staying connected with family and friends.

Planning also makes a difference. Fifty-eight per cent of surveyed Australians agree that planning for retirement makes them more confident they can complete their bucket list, while almost two-thirds (64%) say it gives them peace of mind that they will be able to live the life they want in retirement.

Among AustralianSuper members surveyed, 71 per cent say their super makes them feel prepared for retirement, compared with 59 per cent overall.

Whatever is on your list, planning early can give you more options when retirement arrives.



Meet Tiffany, the retirement dreamer (29-year-old female, not retired)

At 29, Tiffany is decades away from retirement, but she's already thinking about what she wants those years to look like.

With two young children, life today is largely about family and the practicalities of raising them. But Tiffany's retirement vision is about more than having enough money. She wants the freedom to travel, spend time with her family and make the most of new experiences together.

Building that future means making some trade-offs today. Tiffany is focused on planning ahead, staying healthy and making choices that support the life she wants later, even if that means putting some experiences on hold for now.

Ultimately, retirement planning for Tiffany is about more than saving. It's about maintaining her health and focusing on the freedom and opportunities she can enjoy later in life.

"I'm basically doing life in reverse so I can enjoy it later on. I'd love to explore Europe and travel with my kids when they're older."

Retirement dreams big and small

There is no rulebook for fulfilling retirement. For some, it might mean driving around Australia, getting a tattoo or finally writing that book. For others, it might be staying fit, spending more time in the garden, catching up with friends, or simply having more time around the table with family. For most, it's likely to be a mixture of both — the big experiences we look forward to, alongside the everyday moments that give life meaning.

The research shows that, beneath these different ambitions, Australians want more choice over how they spend their time, who they spend it with and what they make room for. They also want the freedom to adapt those priorities as life changes.

Planning for retirement is about more than preparing financially. It means thinking ahead about the life you want, while recognising that priorities change, and life rarely unfolds exactly as expected. You can't plan for everything, but having a retirement plan can put you in a stronger position to make choices when the time comes.



Research methodology

AustralianSuper commissioned Ipsos Public Affairs **(an independent third-party social research company)** to survey 1,000 Australians aged 18 and over about fulfilment, retirement aspirations and preparedness. Fieldwork was conducted online from 20 May to 27 May 2026.

The sample included 389 retirees/semi-retirees and 611 non-retired Australians. Older Australians were deliberately oversampled to enable comparison, with the total data weighted to Australian Bureau of Statistics Census benchmarks for age, gender and location to ensure the data is representative.

Some detailed questions were asked only of respondents who selected a particular bucket list category. Those findings are therefore described using the relevant base, for example, 'among Australians who want to learn in retirement'.

AustralianSuper member comparisons are observational and should not be interpreted as evidence that Fund membership caused the reported attitudes.

This document may contain general financial advice that does not take into account your personal objectives, financial situation or needs. Before making a decision about AustralianSuper, consider your financial requirements and read the Product Disclosure Statement (PDS) and Target Market Determination (TMD), available at australiansuper.com/pds and australiansuper.com/tmd or by calling 1300 300 273.

AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788 Trustee of AustralianSuper ABN 65 714 394 898.



AustralianSuper
It's yours.