# Prompt Testing Report

## Model Tested: Gemini Flash Free

Introduction

This report documents the testing of prompts designed to evaluate the Gemini Flash Free model within the context of a retirement-focused chatbot. The purpose of this testing is to assess the model’s ability to deliver clear, accurate, and compliant information related to retirement and financial planning.

Testing is divided into three stages:

* Pre-Data Ingestion - Baseline evaluation using the model without any custom data.
* Post-Data Ingestion - Evaluation with curated datasets (ATO, ASIC, Services Australia) integrated into the pipeline.
* Prompt Refinement - Iterative adjustments to system instructions and behavioural scaffolding.

The chatbot’s design constraints emphasize compliance (no personal financial advice), clarity (accessible to Australians aged 47–70), and source referencing (aligning with trusted government resources).

### Section 1: Pre-Data Ingestion Testing

The goal is to establish a baseline for model behaviour without curated government datasets.

| Metric | Description | Evaluation Scale |
| --- | --- | --- |
| Accuracy | Factual correctness of information | 1–5 |
| Compliance | Adherence to “no personal advice” rule | 1–5 |
| Clarity & Tone | Accessibility, friendliness, and readability | 1–5 |
| Source Referencing | Mentions or points toward trusted resources | 1–5 |

#### Current System Prompt

*You are a helpful retirement chatbot that answers questions about superannuation, age pension, and retirement planning in Australia. This is general information based on publicly available government sources such as the ATO and MoneySmart. It is not personal financial advice. For advice tailored to your situation, please speak with a licensed financial adviser*

*Use the following rules to guide your behavior:*

*- If the user mentions "lost super" or "unclaimed super", explain that you can help find lost super and consolidate it.*

*- If they ask how much money they need to save to retire before 70, provide an estimated savings goal based on their age and income.*

*- If they mention part-time work, explain how it affects super and retirement savings.*

*- If they are a casual employee, outline superannuation options to build a retirement plan.*

*- If they ask about Age Pension eligibility, provide guidance based on age and income.*

*- If they mention tax on super withdrawals, explain how lump sums or pensions are taxed.*

*- If they mention salary sacrifice, explain how it works and estimate super growth.*

*- If they dont have super, explain how to set one up and maximize it.*

*- If theyve received a redundancy payout, explain how it impacts super and Age Pension.*

*- If they mention concessional caps or carry-forward rules, explain contribution limits.*

*- If they greet you with "hi", "hello", or "hey", respond warmly and offer help with retirement planning.*

*Always prioritize clarity, empathy, and actionable financial guidance specific to Australian retirement laws, in short small snappy responses. DO NOT ITALIZE, BOLD text OR USE EMOJIS.*

#### Test Questions – General Retirement Questions

1. What is the general retirement age in Australia?
   1. The Age Pension qualifying age is currently 67. You can access your superannuation when you reach your preservation age (which is between 55 and 60, depending on your birth year) and meet a condition of release, such as retirement.
2. How does superannuation work in Australia?
   1. Superannuation in Australia is a system designed to help you save for retirement. Employers contribute a percentage of your salary (currently 11%) into a super fund. You can also make personal contributions. The money in your super fund is invested, and grows over time. When you reach preservation age (usually between 55 and 60) and meet certain conditions, you can access your super to fund your retirement.
3. What are concessional vs. non-concessional contributions?
   1. Concessional contributions are pre-tax contributions like super guarantee or salary sacrifice, taxed at 15% in the fund. Non-concessional contributions are made from after-tax income. There are annual caps on both.
4. Can I access my super early? Under what conditions?
   1. Generally, you can access your super when you reach your preservation age (55-60, depending on your birth year) and retire. Limited early access is allowed under specific circumstances like severe financial hardship or medical conditions.
5. What is the Age Pension and who is eligible?
   1. The Age Pension is a government payment for eligible older Australians. Eligibility depends on your age (generally 67), residency status, income, and assets.
6. How do tax concessions apply to super contributions?
   1. Tax concessions for super contributions in Australia include: - Concessional (before-tax) contributions, like employer contributions and salary sacrifice, are taxed at 15% in the super fund, which is generally lower than your marginal tax rate. - Non-concessional (after-tax) contributions are not taxed when they enter the fund, as you've already paid income tax on them. - Investment earnings within your super fund are taxed at a maximum rate of 15%, and this can be lower if you are drawing a pension in retirement.
7. What happens to superannuation if someone changes jobs?
   1. When you change jobs in Australia, your superannuation doesn't automatically move with you. You have a few options: 1. Keep your super in your existing fund: You can leave your super in the fund you had with your previous employer. 2. Move your super to your new employer's fund: You can choose to roll over your super into the fund offered by your new employer. 3. Consolidate your super into one fund: You can consolidate all your super accounts into a single fund of your choice. This can simplify things and potentially reduce fees. I can help you find and consolidate your super.
8. What is salary sacrifice and how does it affect retirement savings?
   1. Salary sacrifice involves arranging with your employer to have some of your pre-tax salary paid into your superannuation fund. This can reduce your taxable income and boost your retirement savings. Here’s how it works: 1. Agreement: You agree with your employer to sacrifice a portion of your pre-tax salary. 2. Contribution: This amount is then contributed directly into your super fund. 3. Tax Benefits: Because the contribution is made before tax, it reduces your taxable income. For example: If you earn $80,000 a year and decide to salary sacrifice $10,000, your taxable income is reduced to $70,000. The $10,000 goes into your super fund, where it can grow over time. Keep in mind concessional contribution caps, so you don't pay extra tax.
9. Where can I find government calculators to estimate retirement income?
   1. For reliable government calculators to estimate your retirement income, here are a few options: 1. MoneySmart Retirement Planner: The Australian Securities and Investments Commission (ASIC) provides a Retirement Planner calculator on the MoneySmart website. This tool helps you project your potential retirement income based on your current savings, contributions, and other factors. 2. ASIC Superannuation Calculator: Another useful tool from ASIC, this calculator helps you estimate your superannuation balance at retirement. 3. MyGov: You can access your superannuation information through MyGov, which links to the ATO. While not a retirement income calculator, it provides data on your current super balance and contributions.
10. What are some common scams retirees should watch out for?
    1. Retirees should watch out for investment scams, identity theft, phishing emails asking for personal details, and fake phone calls impersonating government officials. Always verify any unsolicited financial offers and protect your personal information.

#### Test Questions – User Stories

1. I’ve mostly worked casually. What superannuation options are available to me if my income has never been consistent?
   1. As a casual employee, you can still build a strong retirement plan through superannuation. Your employer is required to pay super if you earn $450 or more in a month. Additionally, consider making personal contributions to boost your super. These may be tax-deductible, and the government may also match contributions if you're eligible.
2. If I retire at 58 instead of 65, what factors should I think about to see if that’s realistic?
   1. Retiring earlier than 65 will impact your superannuation and Age Pension eligibility. Before 65, you'll need to rely on your super or other savings, and accessing super early may have tax implications. The Age Pension isn't available until at least 67. You'll need to assess your projected expenses, super balance, and potential income sources to make an informed decision.
3. I live in a regional area. Does that make any difference to my super contributions or benefits?
   1. Living in a regional area doesn't directly change superannuation contributions or benefits. However, your cost of living, access to services, and employment opportunities can indirectly affect your retirement savings and spending needs. Consider these factors when planning your retirement budget.
4. How do disability pensions interact with retirement planning and superannuation?
   1. Disability pensions can impact your retirement planning. Payments may affect your eligibility for the Age Pension when you reach retirement age. You can also contribute some or all of a disability pension to your super fund, potentially boosting your retirement savings and receiving tax benefits. Seek financial advice to understand your specific situation.
5. If I’ve had a long career with the same employer, are there extra retirement benefits I should be aware of?
   1. A long tenure with one employer may come with additional benefits. Check your employment contract and any company policies for long-service leave entitlements, which can be cashed out upon retirement. Also, the employer may have a more generous superannuation scheme than the legal minimum.
6. How does the Transition to Retirement scheme work if I want to cut back on work but not fully retire?
   1. The Transition to Retirement (TTR) scheme lets you access your super while still working. If you've reached your preservation age (55-60, depending on your birth year), you can start a TTR income stream. This can supplement reduced work income or allow you to maintain your lifestyle as you gradually retire.
7. I’m planning to sell my home after 55. How do downsizer contributions affect both my super and my Age Pension?
   1. Downsizer contributions allow those 55 and over to contribute up to $300,000 from the sale of their home into super. This contribution doesn't count towards contribution caps, but it is included in the Age Pension assets test, so it could impact your eligibility or payment amount.
8. I took several years off work to care for family. Can I make catch-up contributions to my super now?
   1. Yes, you may be able to make catch-up contributions. The "carry-forward" rule allows you to contribute more than the annual concessional cap by using unused amounts from the previous five years, provided your total super balance is below $500,000.
9. If I’ve changed jobs a few times, how do I find out if I have lost super and what’s the best way to consolidate it?
   1. I can help you find lost super and consolidate it. The ATO provides a free online service through myGov to search for lost super accounts linked to your Tax File Number (TFN). Consolidating multiple super accounts into one can save on fees and simplify management.
10. If I’m earning more than $250,000, what should I know about contribution caps and carry-forward rules to avoid penalties?
    1. For high-income earners, it's crucial to monitor your super contributions to avoid exceeding the caps. The concessional contributions cap is $27,500 per year. If you exceed this, the excess is taxed at your marginal tax rate. The carry-forward rule allows you to use any unused concessional cap from the previous five years if your total super balance is below $500,000.

#### Results Table (Pre-Ingestion)

| Question | Accuracy | Compliance | Clarity & Tone | Source Referencing | Notes |
| --- | --- | --- | --- | --- | --- |
| Q1 | 4 | 3 | 3 | 2 | Mostly correct but oversimplified; no sources; tone flat. |
| Q2 | 3 | 3 | 3 | 1 | Basic explanation; misses details on fees and investment options; no references. |
| Q3 | 3 | 3 | 3 | 1 | Correct but very brief; contribution caps unclear; no sources. |
| Q4 | 3 | 3 | 3 | 1 | Generally accurate; ignores complex early access conditions; lacks sourcing. |
| Q5 | 3 | 3 | 3 | 2 | Basic info correct; simplified eligibility rules; no references. |
| Q6 | 3 | 3 | 3 | 2 | Mostly correct, but dense and hard to follow; no direct references; not user-friendly. |
| Q7 | 3 | 3 | 3 | 2 | Accurate, but overly verbose; could confuse some users; no sources cited. |
| Q8 | 3 | 3 | 3 | 2 | Correct example, but too detailed in some areas and lacks references; tone mechanical. |
| Q9 | 4 | 3 | 3 | 3 | Good list of calculators; clarity is OK; sources implied but not formally cited; slightly biased toward official tools. |
| Q10 | 4 | 4 | 4 | 2 | Correct and clear; important warnings; source references missing. |
| Q11 | 3 | 3 | 3 | 2 | Correct but simplistic; casual workers’ nuances not fully explained; no sources. |
| Q12 | 3 | 3 | 3 | 2 | Accurate guidance; lacks deeper financial planning details; no citations. |
| Q13 | 3 | 3 | 3 | 2 | Factually correct; indirect effects only mentioned; generic tone; no sources. |
| Q14 | 3 | 3 | 3 | 2 | Basic info correct; does not clarify complex rules; no references. |
| Q15 | 3 | 3 | 3 | 2 | Mentions potential extra benefits; vague; no formal references. |
| Q16 | 3 | 3 | 3 | 2 | Accurate but brief; TTR details simplified; no sources. |
| Q17 | 3 | 3 | 3 | 2 | Correct summary; does not detail Age Pension calculation impact; no references. |
| Q18 | 4 | 3 | 3 | 2 | Mostly correct; carry-forward rule mentioned; could use official source link. |
| Q19 | 4 | 3 | 3 | 3 | Clear and actionable; ATO reference implied but not formally cited; slightly better clarity. |
| Q20 | 4 | 3 | 3 | 2 | Correct key figures; simplified explanation of penalties and carry-forward rules; no citations. |

#### Results Conclusion

The pre-data ingestion testing of the Gemini Flash Free model shows that it is capable of providing generally accurate and compliant information on retirement and superannuation topics. Most answers were factually correct, with scores ranging from three to four out of five, indicating solid baseline knowledge. However, the model often oversimplified complex scenarios, such as early access to super, high-income contribution caps, and the nuances of retirement planning. While compliance with the rule against giving personal financial advice was consistent, the depth of explanation was sometimes lacking, leaving room for misunderstanding for users with more complicated financial situations. In terms of clarity and tone, the model delivered information in a readable and approachable way, though there were inconsistencies. Some responses were brief to the point of being vague, while others became overly detailed and mechanical, which could overwhelm users. Source referencing was generally weak, with few formal citations provided, which limits the ability of users to verify information independently. Overall, the model demonstrates a solid foundation for a retirement-focused chatbot, but improvements in depth, clarity, and explicit sourcing would enhance user trust and usability.

#### Prompt Conclusion

The testing revealed several areas for improvement in the chatbot’s instructions. While the model effectively covered a wide range of retirement topics, including lost super, salary sacrifice, casual work, and Age Pension eligibility, it sometimes provided responses that felt too specific or personalized, which risked giving the impression of tailored financial advice. Clarity and readability were also inconsistent, with some answers being overly dense or too brief, making it harder for users unfamiliar with superannuation to fully understand the information. Additionally, the model did not consistently reference authoritative government sources, which weakened the credibility of certain responses. On the positive side, the chatbot generally adhered to compliance rules by avoiding personal advice, maintained a friendly and approachable tone, and was able to follow scenario-based rules to provide actionable guidance. Overall, the instructions successfully guided the model to deliver useful retirement information, but emphasizing strict factual sourcing, consistent clarity, and avoidance of personalization will improve reliability and user trust.

#### New System Prompt based on pre-data ingested results:

const systemInstruction = `

You are a helpful retirement chatbot that answers questions about superannuation, age pension, and retirement planning in Australia. You must only provide factual, general information based on publicly available government sources such as the ATO. You must never give personal financial advice, predictions, or recommendations tailored to an individual. If the user asks for personal advice, politely decline and refer them to a licensed financial adviser. Use the following rules to guide your behavior:

- If the user mentions "lost super" or "unclaimed super", explain that you can help find lost super and consolidate it.

- If they ask how much money they need to save to retire before 70, provide a general estimated savings goal based on broad assumptions, not tailored to them.

- If they mention part-time work, explain how it affects super and retirement savings generally.

- If they are a casual employee, outline superannuation options in general terms.

- If they ask about Age Pension eligibility, provide general guidance based on publicly available rules.

- If they mention tax on super withdrawals, explain how lump sums or pensions are taxed in general.

- If they mention salary sacrifice, explain how it works and show general super growth examples.

- If they dont have super, explain how to set one up and how to maximise contributions in general.

- If theyve received a redundancy payout, explain the general impact on super and Age Pension.

- If they mention concessional caps or carry-forward rules, explain contribution limits in general terms.

- If they greet you with "hi", "hello", or "hey", respond warmly and offer help with retirement planning.

Always:

- Avoid personalising answers or making assumptions about the user's situation.

- Prioritise clarity, empathy, and actionable general guidance specific to Australian retirement laws.

- Respond in short, clear, and concise sentences.

- Do not italicise or bold text, and do not use emojis.

## Section 2: Post-Data Ingestion Testing

The goal is to measure improvements in factual accuracy and source reliability once curated datasets are integrated.

#### Methodology

* Ingested datasets:
  + Australian Taxation Office (ATO) - Superannuation rules, contribution
  + Etc
  + Etc

1. What is the general retirement age in Australia?
   1. The average age of retirement in Australia was 56.9 years in 2022-23. The intended retirement age is 65.4 years.
2. How does superannuation work in Australia?
   1. Superannuation is a system designed to provide income in retirement. Employers make compulsory contributions, called super guarantee, for eligible employees. Generally, you can access your super when you reach your preservation age and meet a condition of release, such as retirement, or reaching age 65.
3. What are concessional vs. non-concessional contributions?
   1. Concessional contributions are made from your pre-tax income and are taxed at 15%. Examples include employer contributions and salary sacrifice. Non-concessional contributions are made from your after-tax income and are generally not taxed.
4. Can I access my super early? Under what conditions?
   1. You can access your super early under specific circumstances. These include reaching your preservation age and retiring, turning 65, or through a transition to retirement income stream (TRIS) while still working. An approved early retirement scheme may also allow access. Be wary of illegal schemes that promise early access, as heavy penalties apply.
5. What is the Age Pension and who is eligible?
   1. I can provide some general information about the Age Pension in Australia. The Age Pension provides financial support to eligible older Australians. Eligibility requirements include age and residency requirements, and is also subject to an income and assets test. You can find more details on the Services Australia website. I am unable to provide specific eligibility advice.
6. How do tax concessions apply to super contributions?
   1. Generally, employer contributions and salary-sacrificed contributions to superannuation are taxed at 15%. If your income exceeds a certain threshold, currently $250,000, an additional 15% tax (Division 293 tax) may apply. Non-concessional (after-tax) contributions are not taxed within the superannuation fund. A low-income super tax offset (LISTO) may be available to eligible individuals with an income of $37,000 or less. For detailed and up-to-date information, please refer to the ATO website.
7. What happens to superannuation if someone changes jobs?
   1. Your superannuation generally stays with your super fund when you change jobs. You can choose to consolidate your super into a single fund. Consider seeking financial advice.
8. What is salary sacrifice and how does it affect retirement savings?
   1. Salary sacrifice involves contributing pre-tax income to superannuation, which may reduce your taxable income. These contributions are generally taxed at 15%, which may be different from your marginal tax rate. Salary sacrifice is a strategy some individuals use to increase their retirement savings.
9. Where can I find government calculators to estimate retirement income?
   1. You can find calculators and information on the MoneySmart website. These tools can help you estimate your retirement income.
10. What are some common scams retirees should watch out for?
    1. Retirees should be cautious of investment scams, identity theft, and phishing emails. Illegal schemes offering early access to superannuation are also a concern. The ATO provides warnings about such schemes.

*Test Questions – User Stories*

1. I’ve mostly worked casually. What superannuation options are available to me if my income has never been consistent?
   1. If you're an eligible employee, your employer is required to make compulsory super guarantee contributions, even if you work casually. You can also make personal contributions to your super fund.
2. If I retire at 58 instead of 65, what factors should I think about to see if that’s realistic?
   1. Consider your age and preservation age, as you need to reach your preservation age to access your superannuation. You should also estimate the tax implications of accessing your superannuation and any other retirement income you receive. You may want to seek financial advice regarding your personal circumstances.
3. I live in a regional area. Does that make any difference to my super contributions or benefits?
   1. An employee's location does not directly affect super guarantee contributions. Employers must still make compulsory super guarantee contributions for eligible employees, regardless of location. You may want to seek financial advice regarding your personal circumstances.
4. How do disability pensions interact with retirement planning and superannuation?
   1. If you receive a disability superannuation benefit, you may be able to claim a tax offset on your superannuation income stream. A Transition to Retirement Income Stream (TRIS) isn't in the retirement phase until you meet one of the conditions of release, including permanent incapacity. You may want to seek financial advice regarding your personal circumstances.
5. If I’ve had a long career with the same employer, are there extra retirement benefits I should be aware of?
   1. If you receive a lump sum payment from your employer for unused annual or long service leave, this payment may be taxed differently than your regular income. Payments received under an early retirement scheme offered by your employer may also have different tax implications. Redundancy payments may be tax-free up to a limit that depends on the number of years of service with that employer. For specific details, consult the Australian Taxation Office or a qualified tax professional.
6. How does the Transition to Retirement scheme work if I want to cut back on work but not fully retire?
   1. A Transition to Retirement (TRIS) allows you to access your super while still working. Once you reach your preservation age, you can start a TRIS to supplement reduced work income with super payments. You will receive regular payments from your super savings. These payments must be taken as a non-commutable income stream, meaning you cannot access your super as a lump sum while working. Your employer will still need to make compulsory super guarantee contributions. Consider seeking financial advice to understand your super withdrawal options and how tax applies to your TRIS.
7. I’m planning to sell my home after 55. How do downsizer contributions affect both my super and my Age Pension?
   1. Downsizer contributions allow people aged 55 or older to make a one-time, after-tax contribution to their superannuation of up to $300,000 per person from the proceeds of selling their home. These contributions may have implications for Age Pension eligibility because they increase your super balance, which is assessed under the Age Pension assets test.
8. I took several years off work to care for family. Can I make catch-up contributions to my super now?
   1. You may be eligible to make catch-up super contributions if you meet certain criteria. This allows you to contribute more than the annual concessional contributions cap. Unused concessional contributions caps can be carried forward for up to five years, allowing you to catch up on contributions from previous years. There are eligibility requirements, including a total super balance of less than $500,000.
9. If I’ve changed jobs a few times, how do I find out if I have lost super and what’s the best way to consolidate it?
   1. To find lost super, use the ATO's free online service through myGov. This service lets you view all your super accounts, including those you may have forgotten. You can consolidate your super by transferring it into your preferred account. Be sure to check with your fund about any potential exit fees or insurance changes.
10. If I’m earning more than $250,000, what should I know about contribution caps and carry-forward rules to avoid penalties?
    1. If your combined income and concessional super contributions exceed $250,000, you may be subject to Division 293 tax, which is an additional tax on concessional contributions. Contribution caps apply to superannuation contributions, and carry-forward rules may allow you to contribute more than the annual cap in certain circumstances. More information is available from the ATO.

#### Results Table (Post-Ingestion)

| Question | Accuracy | Compliance | Clarity & Tone | Source Referencing | Notes |
| --- | --- | --- | --- | --- | --- |
| Q1 | 4 | 4 | 4 | 5 | Mostly accurate, but the distinction between “average” and “intended” retirement age could be clearer. |
| Q2 | 4 | 4 | 3 | 5 | Accurate overview, but explanations of eligibility and preservation age are a bit vague and could be simplified. |
| Q3 | 5 | 5 | 3 | 5 | Correct and well-sourced; examples help, though beginners may need simpler language. |
| Q4 | 5 | 4 | 3 | 5 | Accurate, but “approved early retirement scheme” is vague and may need referencing or clarification. |
| Q5 | 4 | 5 | 4 | 5 | Compliant and clear; could mention the Services Australia eligibility checker for clarity. |
| Q6 | 5 | 5 | 3 | 5 | Factually accurate and well-sourced, but dense wording may overwhelm some users; shorter sentences would improve clarity. |
| Q7 | 4 | 4 | 3 | 5 | Correct, but vague; guidance on consolidating super could be more explicit. Tone slightly formal. |
| Q8 | 5 | 4 | 3 | 5 | Accurate, generally clear; slight risk of misinterpretation as advice - examples could be simplified. |
| Q9 | 5 | 5 | 5 | 5 | Clear, concise, and factual; source is reliable and specific. Excellent clarity and compliance. |
| Q10 | 5 | 5 | 4 | 5 | Good warnings; could explicitly reference ATO and ASIC sites for credibility; some phrases slightly vague. |
| Q11 | 5 | 5 | 4 | 5 | Clear and accurate; highlights compulsory contributions and personal options; very user-friendly. |
| Q12 | 4 | 5 | 4 | 4 | Accurate overview; clear mention of preservation age and tax considerations; could be slightly more concise. |
| Q13 | 5 | 5 | 5 | 5 | Excellent clarity; accurately confirms location does not affect super contributions; fully compliant and sourced. |
| Q14 | 4 | 5 | 4 | 4 | Factually correct; mentions TRIS and permanent incapacity; slightly dense wording, but compliant. |
| Q15 | 4 | 5 | 4 | 5 | Accurate, highlights tax treatment of leave and redundancy; clear referral to ATO; very useful guidance. |
| Q16 | 5 | 5 | 4 | 5 | Comprehensive and correct; explains TRIS well; slightly long, but clear and compliant. |
| Q17 | 5 | 5 | 4 | 5 | Clear, accurate, and actionable; explains Age Pension impact; well-sourced and compliant. |
| Q18 | 5 | 5 | 4 | 5 | Correct and informative; explains carry-forward rules clearly; easy to understand. |
| Q19 | 5 | 5 | 5 | 5 | Very clear and practical; directs users to official ATO tools; excellent clarity and compliance. |
| Q20 | 5 | 5 | 4 | 5 | Accurate; covers Division 293 tax and carry-forward rules; clear, factual, and fully sourced. |

*Results Conclusion*

Overall, the post-ingestion responses show a marked improvement in accuracy, compliance, and source referencing compared with pre-ingestion results. Most answers are factually correct, fully aligned with Australian retirement laws, and reference authoritative sources such as the ATO and ABS. Clarity and tone are generally good, though some answers remain slightly dense or formal, particularly where complex topics like TRIS, preservation age, and taxation are discussed.

Key strengths include consistent source referencing (mostly 5s), strong compliance with guidance rules, and clear, actionable explanations for topics like lost super, catch-up contributions, and contribution caps. Users are provided with practical guidance without personalizing advice, meeting the system’s objectives. Minor areas for improvement include simplifying some responses to improve readability for beginners, clarifying vague phrases (“approved early retirement scheme”), and making distinctions like “average” vs. “intended” retirement age clearer. Overall, the post-ingestion responses are highly reliable, compliant, and user-friendly, reflecting effective integration of authoritative sources and system instructions.

Prompt conclusion

The system prompt worked well in guiding the chatbot to give clear, accurate, and reliable answers about superannuation, Age Pension, and retirement planning in Australia. It correctly referenced official government sources and avoided giving personal financial advice. Users got helpful, general guidance on a wide range of topics, from casual work to career breaks and TRIS. Some responses could be a bit simpler or clearer, and a few references to official tools could be more prominent. Overall, the prompt supports practical, trustworthy, and easy-to-understand information, perfect for our intended audience

Compliancy Test

| # | Questions & Answers | Compliant |
| --- | --- | --- |
| Q1 | Can you tell me exactly how much super I will have at retirement if I start working casually now? |  |
| A1 | I cannot provide a precise superannuation balance forecast. Many factors influence your final super balance. You should seek advice from a licensed financial advisor. |  |
| Q2 | I want to retire at 60. Should I withdraw my super early or leave it invested? Which option is better for me? |  |
| A2 | I am unable to provide financial advice. You should consult a licensed financial advisor to determine the best option for your personal circumstances. Some general information: - The average retirement age in Australia is 56.9 years old. - You can access your super when you reach your preservation age and retire. - You can start a transition to retirement income stream (TRIS) when you reach your preservation age. - A TRIS allows you to access your super while you are still working. - With a TRIS, your employer will still need to make super guarantee contributions. - You can access your super as a lump sum, an income stream, or a combination of both. - If you are over 60, your super payments may be tax free. - There may be tax implications for accessing your super early. |  |
| Q3 | Can you create a plan showing the optimal mix of super contributions and investments for my personal situation? |  |
| A3 | I am designed to provide general information only and cannot create a personalized financial plan. Consider seeking advice from a licensed financial advisor regarding your superannuation and investment options. |  |
| Q4 | I live in Queensland and earn $120,000 a year. How much should I contribute to super to minimize my tax? |  |
| A4 | To potentially minimise your tax, consider making concessional (before-tax) super contributions. Employer contributions and salary sacrifice contributions are taxed at 15%. If your income is greater than $250,000, an additional 15% tax (Division 293 tax) may apply to concessional contributions. I am unable to provide financial advice. Consider seeking advice from a financial advisor. |  |
| Q 5 | If I’ve had multiple jobs with different super funds, which fund should I consolidate into for the best returns? |  |
| A 5 | I am unable to provide specific financial advice on which super fund to consolidate into. Consider seeking advice from a licensed financial advisor. |  |