



# Defined Benefit Indexed Pension

28 September 2023

## Product Disclosure Statement

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## About this Product Disclosure Statement

This Product Disclosure Statement (PDS) has been prepared and issued by UniSuper Limited. It's for current eligible UniSuper Defined Benefit Division (DBD) members who are considering a Defined Benefit Indexed Pension (DBIP) and deciding how to receive their retirement income. If you're a current DBD member who joined the DBD before 1 July 1998 and have maintained continuous DBD membership since, then you're able to invest in a DBIP. If you're not eligible for a DBIP, then read the Flexi Pension and Lifetime Income PDSs for information about UniSuper's other retirement income products. This PDS describes the important features of DBIP membership, including the benefits and risks and how fees, costs and taxes may apply.

**Information in this PDS may change from time to time. If the changes are not materially adverse, you will find the updates, along with this PDS, at [unisuper.com.au/pds](https://unisuper.com.au/pds). You can also request a paper or electronic copy of updated information without charge by calling us on 1800 331 685.**

UniSuper is not bound to accept an application. Applications from outside Australia may not be accepted.

UniSuper, ABN 91 385 943 850 is referred to as 'UniSuper' or 'the Fund'. UniSuper Limited, ABN 54 006 027 121, AFSL No. 492806, is referred to as 'USL' or the 'Trustee'. UniSuper Management Pty Ltd, ABN 91 006 961 799, AFSL No. 235907, is referred to as 'UniSuper Management' or 'USM'. USL has delegated administration of UniSuper to USM, which is wholly owned by USL in its capacity as UniSuper's trustee. UniSuper Advice is operated by USM, which is licensed to deal in financial products and provide financial advice. UniSuper advisers are employees of USM. They are remunerated by way of a base salary and potential bonuses.

This PDS assumes that the taxable component of any super benefits paid to you includes only a taxed element. It also assumes you're an Australian resident for income tax purposes.

The information in this PDS is of a general nature only and does not take into account your individual objectives, financial situation or needs. You should consider the appropriateness of the information having regard to your personal circumstances and consider consulting a qualified financial adviser before making an investment decision based on information contained in this PDS. To the extent that this PDS contains any information which is inconsistent with the UniSuper Trust Deed and Regulations (together, 'the Trust Deed') the Trust Deed will prevail.

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**Form** – *Defined Benefit Indexed Pension application*

# About our Defined Benefit Indexed Pension

A Defined Benefit Indexed Pension (DBIP) gives you the security of a regular income for the rest of your life.

## How a DBIP works

A DBIP provides you with a regular income for the rest of your life. Income payments from a DBIP are indexed in line with increases to the Consumer Price Index (CPI), which is a measure of price inflation.

The income amount you may elect to receive from a DBIP is based on a formula. The formula is included in the Trust Deed, which you can access on our website. Alternatively, you can refer to the factsheet *How Defined Benefit Indexed Pensions are calculated* on our website [unisuper.com.au](http://unisuper.com.au). We may contact you each year to confirm your eligibility to continue receiving the income payments.

The income from your DBIP isn't directly affected by investment market movements. However, a DBIP is subject to the risk that the DBD won't have sufficient assets to meet all obligations to DBD members, and that we may decide not to adjust income payments in line with CPI for a period of time, or adjust them by more or less than CPI increases.

You can find more information on these risks and others under section 'Risks of a Defined Benefit Indexed Pension'.

## Eligibility

If you joined the DBD before 1 July 1998 and have maintained continuous DBD membership since, then you're eligible for a DBIP. A DBIP isn't available to any other members.

You'll generally become eligible for a DBIP:

- by retiring on or after preservation age
- on terminating employment with an employer after you've reached age 60, or
- reaching age 65.

If you're already receiving a disablement benefit from the DBD, then you'll generally become eligible for a DBIP at age 65.

You can choose to receive all or part of your defined benefit (DB) as a DBIP. If you elect to receive only part of your DB component as a DBIP, the remaining amount will be paid to you as a lump sum (along with any accumulation component you may have) or it can be transferred to an Accumulation 1 account.

A DBIP can't be taken under Transition to Retirement (TTR) rules.

## Types of Defined Benefit Indexed Pensions

We offer two types of DBIPs: '**Division A**' and '**Division B**'. Eligibility depends on when you joined the DBD.

- If you joined before **1 January 1990**, and have maintained continuous DBD membership since, then you're generally eligible for either a Division A or Division B DBIP.
- If you joined **on or after 1 January 1990** and before **1 July 1998**, and have maintained continuous DBD membership since, then you're eligible for a Division B DBIP only.

### CHOOSING BETWEEN DIVISION A AND DIVISION B

When you retire, we'll provide you with some information about your options. Both options are calculated differently and provide different income in retirement.

One significant difference between the two options is the reversionary benefit your surviving spouse would be entitled to in the event of your death.

We recommend you speak to a qualified financial adviser before making this decision.

## ABOUT OUR DEFINED BENEFIT INDEXED PENSION

DIVISION A BENEFIT ENTITLEMENT	DIVISION B BENEFIT ENTITLEMENT
When you die, your spouse is entitled to a reversionary benefit of 62.5% of your original DBIP entitlement (including all relevant indexations to date since its commencement), regardless of whether you've chosen to take the benefit as a DBIP, lump sum or combination of the two.	When you die, your spouse is entitled to a reversionary benefit of 62.5% of the DBIP payment at the time of your death.

## EXAMPLE

Josh is eligible for both Division A and Division B and is entitled to an annual income of \$25,000. But Josh decides to take an income of \$5,000 p.a. and the remainder of the benefit as a lump sum.

In the event of Josh's death, his surviving spouse is entitled to:

<b>Division A</b> Surviving spouse benefit	62.5% of \$25,000 p.a. = \$15,625 p.a. entitlement (indexed in line with CPI annually)*
<b>Division B</b> Surviving spouse benefit	62.5% of \$5,000 p.a. = \$3,125 p.a. (indexed in line with CPI annually)*

\* Any reversionary benefit will also include any CPI indexation applied to the member's pension since its commencement. See Additional benefits in the 'Your income payments' section.

## How much you need to start a DBIP

No minimum initial investment is required. The income amount you may elect to receive from a DBIP is based on a formula reflecting your salary level, age, service and contribution level.

## DBIP and the general transfer balance cap

There's a limit on how much super can be transferred to an income stream in 'retirement phase' (like a DBIP). This is known as the transfer balance cap.

Each member will have their own personal transfer balance cap between \$1.6 million and \$1.9 million:

- if you commenced a retirement phase income stream (with any super fund) for the first time on or after 1 July 2023, you'll have a transfer balance cap of \$1.9 million
- if you commenced a retirement phase income stream (with any super fund) and have a transfer balance account before 1 July 2023, you'll have a transfer balance cap calculated for you. This will be between \$1.6 million and \$1.9 million, depending on your circumstances.

As indexed lifetime pensions provide a fixed annual income and generally can't be converted into a lump sum, special transfer balance cap rules apply. Once you start a DBIP, a formula is used to work out the 'special value' to credit towards your transfer balance cap.

To calculate the special value of your DBIP, a multiple of 16 is applied to your annual income from the DBIP.

For example, an annual income from a DBIP of \$50,000 would have a special value of \$800,000 (16 x \$50,000)—meaning there's \$1.1 million (\$1.9 million minus \$800,000) of the cap remaining (this assumes no other super accounts have been transferred into retirement phase, and the personal transfer balance cap in this example is \$1.9 million).

To view your transfer balance cap, and your transfer balance account, please contact the ATO or visit [www.ato.gov.au](http://www.ato.gov.au).

## Can you put extra funds into your DBIP?

No. Only your DB component can be used to start a DBIP. Once it starts, you can't add additional amounts into it.

If you have money with other super funds, then you may wish to transfer that money into UniSuper. Money transferred from other super funds will be added to your accumulation component and can be used to start either a UniSuper Flexi Pension and/or a UniSuper Lifetime Income account. Before deciding, you should check whether withdrawing those super funds could impact any other entitlements (like loss of insurance cover). If you'd like to combine your super, log in to your online account or complete a *Combine my super - full rollover* form and return it to us.

## Release of funds from a DBIP

Funds from a DBIP can generally only be released:

- within six months of starting the DBIP (and it wasn't purchased with the proceeds of another complying income stream)
- to give effect to a Family Law payment split, or
- to give effect to an ATO release authority under income tax legislation.

We recommend speaking to a qualified financial adviser about your situation if you think you may need access to your savings from time-to-time. Email UniSuper Advice on [advice@unisuper.com.au](mailto:advice@unisuper.com.au) or call **1800 823 842**.

## Government benefits

DBIPs are generally exempt from Centrelink and Department of Veterans' Affairs assets tests. The annual income less an exempt amount counts towards the income test. For Centrelink payments this exempt amount is capped at 10% of your gross annual payment.

## Start date of your DBIP

When we're advised that you've ceased employment and you're eligible to commence your DBIP, we'll write to you to confirm your DBIP entitlement.

Within 90 days of your employment coming to an end, you can choose the start date of your DBIP from two options:

**Option 1: The day your DBIP application is processed, or**

**Option 2: The day after your employment ceased\*.**

If you choose **Option 1**, your starting annual income may be higher than the DBIP entitlement when your employment ceased, however your first income payment will not include a backdated payment from the day after your ceased service.

If you choose **Option 2**, your starting annual income will be based on the DBIP entitlement we provided you in writing when you ceased employment. This will generally be a lower starting annual income than you would be paid under Option 1, however your first income payment will be higher as we'll pay your DBIP from the day after you ceased employment.

The start date of your DBIP also affects the rate of indexation applied to your DBIP on the next 1 July. See 'How your income payments are indexed' in the 'Your income payments' section.

If you have deferred your DBD membership, or you are applying for your DBIP more than 90 days after you ceased employment, your DBIP will commence on the day we process your application.

\* Including when you move to a different role with the same employer that doesn't qualify you to contribute to the DBD.

# How to apply

Applying for a DBIP is easy.

## Before applying

Check your eligibility for a DBIP in the previous section.

If you're eligible, we'll provide you with information about your options, including your total estimated entitlement at your retirement date.

You then need to decide which combination of retirement income products may suit your needs. Compare your options at [unisuper.com.au/pension-options](https://www.unisuper.com.au/pension-options), consider the relevant PDS and Target Market Determination, and speak to a qualified financial adviser if you need to.

## How to apply

1. Complete and return the *DBIP application* at the back of this PDS
2. Complete an *ATO Tax file number declaration* if you're:
  - under age 60, or
  - age 60 or over and your total annual income (from all capped defined benefit income streams such as DBIP and Lifetime Income) exceeds \$118,750 (as at FY 2023-24).

On the declaration, you'll need to tell us if you want to claim the tax-free threshold, as we may be required to withhold some tax from your payments. Visit [www.ato.gov.au](https://www.ato.gov.au) and search 'Tax file number declaration'.

### The tax-free threshold

If you're an Australian resident for tax purposes, then the first \$18,200 of your yearly income isn't taxed—it's known as the tax-free threshold (as at 2023-24). You can claim the tax-free threshold to reduce the amount of tax withheld from your income during the year. Visit [www.ato.gov.au](https://www.ato.gov.au) for more information.

## Once we receive your application

We'll set up your DBIP once we've processed your completed documents and, if required, have confirmed your employment details with your employer.

You'll receive a welcome letter which will include:

- the date when your payments start, and
- your gross annual income.

## Changing your mind (cooling-off period)

You get 14 days from when you start your DBIP to cancel if you change your mind. Otherwise your DBIP can only be closed within the first six months (see Release of funds from a DBIP covered in the previous section). After this time, it will continue for your lifetime, and/or your spouse's.

The cooling-off period starts from the earlier of:

- the date you receive your welcome letter, or
- the end of the fifth business day after your DBIP starts.

To withdraw your application, you must advise us in writing within the cooling-off period. You won't be charged for withdrawing your application within the cooling-off period. Your balance will be paid as a lump sum, minus any taxes or payments already made to you. Your balance may also be adjusted for any market movements in that time.

This means the amount you receive back may differ from the original amount used to open your DBIP.



## What happens to your DBD membership?

If you use part of your DB component to start a DBIP, then your remaining DB component will be transferred to an Accumulation 1 account, along with your remaining accumulation component (if any).

Your DB component will be converted into accumulation super and invested according to your 'future contributions strategy'. If you haven't chosen an investment strategy, the transferred DB component will be invested in the default Balanced (MySuper) investment option.

The accumulation component will maintain its existing investment strategy, which you can change by logging into your online account.

### Providing your tax file number

Visit [unisuper.com.au/tfn](https://www.unisuper.com.au/tfn) and read the important information about providing your TFN. You can also request a copy by calling **1800 331 685**.



# Your income payments

We'll let you know at the beginning of each financial year how much income you'll get that year.

## How your income payments are indexed

Your annual income is indexed on 1 July each year in line with the CPI increase for the preceding 12 months ending 31 March. If you start a DBIP any day other than 1 July, the first indexation will be calculated in proportion to the number of days calculated from the start date to the end of the first financial year.

We can choose to not adjust DBIPs in line with CPI for a period of time, or adjust by more or less than CPI increases.

## When are income payments made?

You can receive your income payments fortnightly or monthly. Tell us your preferred frequency on your application. If you don't make a choice, you'll receive your payments monthly.

Income payments will be made into your nominated bank account either by every second Friday for fortnightly payments or by the 28th of each month, for monthly. It's important to note that once your DBIP has commenced, you won't be able to change the frequency your income payments are made.

## Maintaining your income payments

Once you reach age 75, we may send you a continuation declaration form each year to ensure you're still eligible to receive future income payments. If you don't return the form by the specified date, your future payments could be suspended until we hear from you.

## Additional benefits

Additional benefits may be payable if you die while you're receiving income from a DBIP and you're survived by your spouse, and/or any dependent or disabled child/children.

### **SURVIVING SPOUSE PENSION**

If you die while receiving income from a DBIP, then your surviving spouse will automatically receive a pension for life. A surviving spouse may commute some or all of the benefit to a lump sum where permitted to do so by superannuation law at that time.

### **DEPENDENT CHILD PENSION**

If you have a dependent child, they may be entitled to receive a Dependent child pension. How much they'll receive depends on whether you're in Division A or B of the DBD, the number of dependent children you have at the time of your death and whether your spouse survives you. For example:

- If you have a surviving spouse and one dependent child, then the Dependent child pension will be 17.5% of your pension prior to death. If you have two dependent children, then 27.5% of your pension will be divided between them; and for three or more dependent children 37.5% of your pension will be divided between them.
- If you don't have a surviving spouse but have one dependent child, then the Dependent child pension will be 62.5% of your pension prior to death. If you have two dependent children, then 80% of your pension will be divided between them; if you have three dependent children, then 90% of your pension will be divided between them; and if you have four or more dependent children, then 100% of your pension will be divided between them.

If a child is no longer eligible, or dies after the date the Dependent child pension becomes payable, then the pension will cease for that child, and be adjusted for any remaining dependent children.

A Dependent child pension will otherwise cease either when:

- the dependent child reaches age 18 (unless engaged in an approved course of study on a fulltime basis), or
- the dependent child reaches age 25, unless the dependent child is disabled within the meaning of the *Disability Services Act 1986 (Cth)*.

### **DISABLED CHILD PENSION**

If you have a disabled child at the time of your death, that child may be eligible for a Disabled child pension. This pension would generally be calculated as 20% of the pension you were receiving at the time of your death.

Disabled child pension payments to a disabled child will stop on the earlier date of either:

- the death of the child, or
- when the child no longer meets the definition of a disabled child.

Call us for more information about additional benefits.

### **Definitions**

The following definitions apply in determining eligibility to receive pensions upon death of a DBIP recipient under our Trust Deed.

#### **DEPENDENT CHILD**

A child who, in the opinion of the Trustee, is substantially dependent upon a deceased member at the date of the member's death and is:

- under school age, or
- a disabled child (see the definition below), or
- genuinely pursuing a regular course of school, college or university education on a full-time day attendance basis, such course being approved for this purpose by the Trustee.

#### **DISABLED CHILD**

A child of a member who, in the opinion of the Trustee, is substantially dependent on the member and is handicapped or disabled either mentally or physically to such an extent that they are unable to adequately maintain themselves, and who was so dependent and handicapped or disabled at the time of the member's death.

### **LEGAL PERSONAL REPRESENTATIVE**

Your legal personal representative is the executor of your Will, or the administrator of your estate if you die without a Will. If your benefit is paid to your legal personal representative, your death benefit will form part of your estate and will be distributed in accordance with your Will (if you have one), or in accordance with the laws that govern people who die without a Will.

### **SPOUSE**

- a person to whom you are legally married,
- a person, whether of the same sex or opposite sex, with whom you are in a relationship that is registered under an Australian state or territory law, and
- a person, whether of the same sex or opposite sex, with whom you are not legally married but who lives with you on a genuine domestic basis as a couple.

# Risks of a Defined Benefit Indexed Pension

There are some risks to be aware of when considering a DBIP.

## Legislative risk

There is a risk that legislation governing the way capped defined benefit pensions (and superannuation) operate may change. For example, how and when you can take your benefit, the tax payable and treatment for means testing by Centrelink.

## Cyber risk

There is a risk of financial or data loss, business disruption, or damage to the reputation of UniSuper as a result of a threat or failure to protect the information or personal data stored within its information technology systems and networks.

## Operational risks

There is a risk that factors beyond the Trustee's reasonable control may prevent it from administering and managing the Fund, your account and the Fund's investments in the usual manner. For example, system failure, market closures, significant market movements, significant illiquidity, significant redemption or switching activity, fraud, errors and omissions made by our external investment managers and other service providers, industrial disputes, terrorist acts, wars, actual or potential epidemics and pandemics, earthquakes, fires and civil disturbances.

The Trustee has measures in place that are intended to manage the consequences of these occurrences. However, the Trustee can't guarantee that these kinds of occurrences will not interrupt normal operations. There is also a risk that UniSuper's Trust Deed or fees and costs may change.

## Product risk

A DBIP is a non-commutable, reversionary, indexed lifetime income stream. There is a risk that if you change your mind once you start your DBIP, then you generally can't close or rollover the account after the first six months. You'll receive income payments for your lifetime, with no ability to make lump sum withdrawals.

## Risks associated with managing funding of UniSuper's DBD

If you choose to start a DBIP, your pension entitlements are pooled together with that of other DBIP members, Lifetime Income members and DBD members.

The asset pool supporting these entitlements is invested by UniSuper in a diverse portfolio of shares, property, bonds and cash. The value of these investments will vary and may go up and down. The DBD is designed on the basis that, in the long term, the investment returns are expected to be sufficient for the DBD to provide UniSuper's defined benefits, although this isn't guaranteed, and even though, over short periods, the funding position may vary with investment volatility. However, it's possible that contributions received, together with investment returns (which may be positive or negative), may prove inadequate to fund DBD benefits including DBIPs.

Factors that might contribute to inadequate investment returns include:

- investment-related risks such as the risk of negative returns from a specific investment (or security),
- risk of underperformance by an investment manager,
- market risks,
- risks associated with poor performance by investments in particular markets or countries,
- currency risk (the Trustee has discretion to determine the extent to which different currencies are hedged, if at all),
- credit risk,
- inflation risk,
- liquidity risk, and
- risks associated with the use of derivatives.

It's also possible that, if the experience of the DBD in relation to factors including inflation and/or pensioner longevity is worse than expected, the DBD may be inadequate to fund benefits even if investment returns are as expected.

In the event of a shortfall of assets caused by a prolonged market downturn or other factors, the Trustee, under Clause 34 of the Trust Deed, may reduce defined benefits. Therefore, members must consider this risk.

Clause 34 of the Trust Deed provides a process to manage the DBD's financial position, including a mechanism to reduce benefits if necessary. The Trustee uses two key actuarial measures to track the financial position of the DBD; the Vested Benefits Index (VBI) and the Accrued Benefits Index (ABI). Under Clause 34, if the Actuary's report of its annual investigation and valuation of the DBD advises that those measures have fallen below particular levels (or the level of contributions is such that those measures are likely to fall below those levels), we must notify members and employers.

Four years after receiving this advice, if the Actuary's subsequent report advises that the Fund's position has not improved sufficiently, the Trustee must consider whether it is in the interests of all DBD members to reduce benefits payable.

The four-year monitoring periods mean that the Trustee can make decisions in DBD members' best interests. If benefit reductions are required, then the Trustee must do this on a fair and equitable basis for all DBD members.

If benefit reductions are required, then the approach would depend on the circumstances after the monitoring period concludes. However, it could include changes to the rate at which defined benefits accrue, reductions to the accrued value of defined benefits (including defined benefits of members who contribute to the DBD and/or the DBIP of members receiving a pension) or a combination of both. Visit [unisuper.com.au/dbd-update](https://unisuper.com.au/dbd-update) for more information.

## Climate risk

There is a risk that increasing global temperatures, or the global response to mitigate and/or minimise temperature rise, will cause specific investments, markets or countries to fail to perform in line with expectations.

## Insolvency risk

UniSuper's indexed pensions (such as the DBIP) are paid from a defined benefit fund for legislative purposes. A defined benefit fund is subject to special funding and solvency rules under superannuation law.

If our Actuary discovers they're unable to certify solvency in respect of minimum Superannuation Guarantee (SG) benefits, then they're required to make a declaration of insolvency. If this occurs, the Trustee must then initiate a program designed to restore solvency within five years or wind up the defined benefit fund. If the Fund is to be wound up, then there's a risk that any amount payable to you or on your behalf would be less than the capital value of your pension.

If the defined benefit was declared to be insolvent, then in the case of your DBIP, income payments could be reduced and/or indexing removed.

## Responsible investing

Visit [unisuper.com.au/responsible](https://unisuper.com.au/responsible) for information about our approach to responsible investing.

# Fees and other costs

This section shows fees and other costs that you may be charged.

There are no fees or charges that you need to pay us. The costs of managing the DBIP are allowed for in the calculation of your income payments.

## Fees for UniSuper advice

Factual information and general advice is provided at no additional charge to UniSuper members. The cost of this service is covered by administration fees and costs. You can find out more about this service at [unisuper.com.au/advice](https://unisuper.com.au/advice).

UniSuper Advice is a financial planning service available to UniSuper members, former members and their family members through UniSuper Management Pty Ltd (USM) ABN 91 006 961 799 AFSL No. 235907, which is licensed to provide financial advice services and deal in financial products. UniSuper advisers are employees of USM. They are remunerated by way of a base salary and potential bonuses.

UniSuper Advice offers scaled personal advice on several topics, or comprehensive personal advice. Scaled personal advice covers topics like super contributions, investment options and insurance as they relate to your UniSuper account. Comprehensive advice includes retirement planning, insurance, non-super investments and wealth accumulation.

Members will receive an advice fee quote before UniSuper Advice proceeds with personal advice services. The cost of the service provided varies depending on a number of factors, including the complexity or the advice sought.

You can learn more about the services UniSuper Advice provides by referring to the *Financial Services Guide-Personal Advice* and *Financial Services Guide-General Advice*, available at [unisuper.com.au/financial-advice/types-of-advice](https://unisuper.com.au/financial-advice/types-of-advice) or by calling us.

Advice fees cannot be deducted from your DBIP. However, where agreed with you, some or all of the cost of advice may be able to be deducted from your UniSuper accumulation account (if applicable) as an advice fee, to the extent the advice provided relates to your account in UniSuper or super-related retirement planning.

# How pensions are taxed

It's important to understand how tax can affect your income payments and death benefits.

## Tax on income payments

The amount of tax you pay on your income payments can depend on your age and the components of your pension. However, the value of your DBIP will count towards your transfer balance cap. More on the DBIP and the general transfer balance cap is covered in the 'About our Defined Benefit Indexed Pension' section.

### AGE 60 OR OVER

Generally, income from lifetime pensions (such as a DBIP), up to the defined benefit income cap of \$118,750 per annum (for the 2023-24 financial year) is not assessable income and is exempt from tax.

Fifty per cent of the total income exceeding \$118,750 per annum will be:

- included in your assessable income, and
- potentially subject to income tax.

For example, if your total annual income from all defined benefit and lifetime pension sources is \$138,750, half of the \$20,000 excess amount (i.e. \$10,000) will be included in your assessable income and we may be required to withhold some tax from your income payment.

We recommend you speak to a qualified financial adviser about your situation before setting up your DBIP if you expect your total annual payment to exceed \$118,750 per annum.

### UNDER AGE 60

The way your income payment is taxed will depend on the two components making up your pension:

- the taxable component, and
- the tax-free component.

Each income payment is made proportionally from your tax-free and taxable components. The taxable component of your income payments is included in your assessable income and taxed at your marginal rate. The tax-free component is not included in your assessable income.

### 15% tax offset

If you've reached your preservation age and are aged under 60, then a 15% offset is available to reduce the tax payable on the taxable component of your DBIP.

We'll deduct the required rate of tax from your regular income payment and send you a PAYG Payment Summary each year to lodge with your annual income tax return. If we don't have your TFN, then we may be required to deduct tax at a higher rate.

## Tax on death benefits

If you die, the income payments your surviving spouse will receive from the reversionary pension will generally be tax-free up to \$118,750 per annum (assuming it's the only income they're receiving).

If both you and your surviving spouse are under age 60 at the date of your death, the income from the reversionary pension will be subject to tax at marginal rates, and your surviving spouse will be entitled to a 15% tax offset, until your surviving spouse turns age 60.

If you're aged 60 or older at the date of your death, then the dependent or disabled child pension will be tax-free. If you're under age 60 at the date of your death, then the Dependent or Disabled child pension will be subject to tax at marginal rates and the recipient may be entitled to a 15% tax offset.

Visit [www.ato.gov.au](http://www.ato.gov.au) for more information about the way this works, especially in relation to the transfer balance cap.

### Changes to super

The government may make changes to super during the year. Check the ATO website for the latest information on any recently announced changes. If you think there will be an impact on your super, seek advice from a qualified financial adviser. Contact UniSuper Advice on **1800 823 842**.

# Accessing your super

Your super is there to support you in retirement. As a result, there are rules on when you can access it.

## When you can access your super

Generally, your super must stay within the superannuation system until you permanently retire from the workforce on or after reaching your preservation age (see the table below).

Exactly when you can access super depends on its 'preservation status' under the Government's preservation rules. Under these rules, your super may be 'preserved', 'restricted non-preserved' or 'unrestricted non-preserved'.

Additional restrictions may apply under the Trust Deed for DBD Division members. These are explained below.

### PRESERVED BENEFITS

Most member and employer super contributions and all investment earnings are preserved, which means they can't be accessed until you've met a condition of release.

### WHAT IS A CONDITION OF RELEASE?

Under the preservation rules, you must meet a 'condition of release' before you can make a withdrawal from the preserved benefits of your super.

These include:

- permanent retirement from the workforce on or after reaching your preservation age
- termination of employment after you reach age 60
- reaching age 65
- permanent incapacity, or
- death.

Your preservation age varies depending on when you were born.

YOUR DATE OF BIRTH	PRESERVATION AGE
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
1 July 1964 or after	60

## Accessing your preserved benefits before you retire

Under preservation rules, you may be able to access part or all of your preserved benefits early in certain limited circumstances, provided you satisfy the following eligibility criteria:

- **Specified compassionate grounds:** you must apply directly to the ATO.
- **Severe financial hardship grounds:** you must apply to the Trustee and be receiving eligible Commonwealth Government income support.
- **Terminal medical condition:** you must apply to the Trustee.

### RESTRICTED NON-PRESERVED BENEFITS

Generally, you can access restricted non-preserved benefits when you terminate employment with an employer who had contributed to UniSuper on your behalf. You can also access restricted non-preserved benefits if you meet a condition of release.

### UNRESTRICTED NON-PRESERVED BENEFITS

Unrestricted non-preserved benefits are usually made up of benefits you're already entitled to, but have voluntarily decided to keep within the super system (e.g. you have reached age 65 but are still working). Therefore, you can generally access unrestricted non-preserved benefits at any time, regardless of your age, employment situation or financial position.

## Additional restrictions for DBD members

As well as the preservation rules, DBD members may not be able to access their DB component due to additional restrictions. However, where the DB component consists entirely of unrestricted non-preserved benefits, these additional restrictions don't apply and the benefit is able to be accessed.



If you withdraw part or your entire DB component, then you'll automatically cease to be a member of the DBD unless the withdrawal is the result of severe financial hardship, a family law split or compassionate grounds approved by the ATO. If you cease to be a DBD member, then you will no longer be eligible to purchase a DBIP.

Any remaining DB component (together with your accumulation component) will be transferred into an Accumulation 1 (or Accumulation 2 account), and any future employer contributions will be made into this account.

## Providing proof of identity

In line with the Anti-Money Laundering and Counter-Terrorism Financing legislation, super funds are required to identify, monitor and have measures in place to reduce the risk that the super fund may be used as a vehicle to launder money or to finance terrorism.

As a result, you'll be required to provide proof of your identity before starting your DBIP. Read the *Your guide to proof of identity* fact sheet available on our website for more information about the documents we can accept and how to get them certified.

See the 'How to apply' section to check whether you'll need to complete the ATO's *Tax file number declaration*.



# Other things you need to know

## Temporary residents

If you are, or have ever been, a temporary resident, and are not:

- an Australian or New Zealand citizen
- a permanent resident of Australia, or
- the holder of a retirement visa (subclass 405 or 410),

you can generally only start an income stream under the following limited circumstances:

- a terminal medical condition
- permanent incapacity, or
- satisfying a condition of release before 1 April 2009.

If you're a temporary resident, whose visa has expired or been cancelled, you can claim your super benefit directly from UniSuper within six months of departing Australia, or from the ATO at any time.

The taxable component of benefits claimed by temporary residents upon departing Australia may be subject to up to 65% withholding tax. The amount of tax withheld will depend on the class of visa you have and when the benefit is paid.

For more details, read the *Departing Australia superannuation payment* (DASP) fact sheet on our website or by calling us. The ATO website will also provide up-to-date tax information for temporary residents.

## Family law and your DBIP

Income payment entitlements form part of the property of a marriage or de facto (same-sex or opposite sex) relationship under the Family Law legislation and, in the event of marriage or relationship breakdown, can be split between the parties by agreement or court order.

For more information, refer to the *Super and family law* fact sheet on our website or by calling us.

### Confirming changes to your account

We're required to confirm changes to your membership, including updates to personal details, your nominated bank account and income payment amounts.

If you'd like to confirm a change, call us and quote your member number. You can also email [pensionsmailbox@unisuper.com.au](mailto:pensionsmailbox@unisuper.com.au) or write to:

UniSuper  
Level 1, 385 Bourke Street  
Melbourne VIC 3000

## How we protect your privacy

UniSuper is committed to protecting your personal information in accordance with privacy law obligations. The information that you provide to UniSuper is collected and used in accordance with our Privacy Statement and Privacy Policy which can be found online at [unisuper.com.au/privacy](https://unisuper.com.au/privacy). If you have any privacy related questions, please call **1800 331 685**.

# Complaints handling

Providing great service and genuine care to our members underpins everything we do. If something has gone wrong or you're not happy with our service, tell us so we can do our best to fix it quickly.

Please call us on **1800 331 685** and we'll do our best to resolve your complaint as soon as possible. We're available from 8.30am to 6.00pm, Monday to Friday.

Alternatively, you can make your complaint by:

- Online form or chat service accessible at [unisuper.com.au/complaints](https://unisuper.com.au/complaints)
- Mail: Complaints Officer, UniSuper, Level 1, 385 Bourke St, Melbourne VIC 3000.

You'll need to provide details about your complaint, including:

- your member number and contact details
- the reason for your complaint
- the outcome you're seeking
- any supporting information.

## How we handle your complaint

We'll provide confirmation when we receive the complaint and keep you updated with our investigation.

You can expect an outcome within:

- 30 days for financial advice complaints
- 45 days for super complaints
- 90 days for objections to death benefit distributions (starting after the 28-day deadline to submit your objection).

There may be times where we can't reasonably respond within these timeframes. We'll let you know in writing if this happens.

For more information about our complaints process, download our Complaints Policy from our website at [unisuper.com.au/complaints](https://unisuper.com.au/complaints).

## If you're not satisfied with our response

You can make a complaint at any time with the Australian Financial Complaints Authority (AFCA). This includes when:

- you're unhappy with our formal response
- you haven't received a response within the applicable timeframe
- you'd prefer to speak to someone else.

AFCA provides a fair and independent complaint resolution service at no cost.

You can lodge a complaint with AFCA by:

- Phone: 1800 931 678
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Mail: Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne VIC 3001.

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Visit [www.afca.org.au](http://www.afca.org.au) for more information about AFCA and their complaint resolution approach.

Visit [unisuper.com.au/complaints](https://unisuper.com.au/complaints) for more information.

### UniSuper

Phone **1800 331 685**  
 Web **[unisuper.com.au](https://unisuper.com.au)**  
 Email **[pensionsmailbox@unisuper.com.au](mailto:pensionsmailbox@unisuper.com.au)**  
 Address UniSuper  
 Level 1, 385 Bourke Street  
 Melbourne VIC 3000

# Your guide to proof of identity

We take looking after your retirement savings very seriously—which is why you need to prove your identity (ID) before making withdrawals or other important changes to your account.

## Verify your identity online

Proving your identity online is quick and easy—you'll know as soon as your identity gets verified. Log in at [unisuper.com.au/memberonline](https://unisuper.com.au/memberonline) to get started. Only Australian residents with Australian documents currently living in Australia can verify their identity through their online account.

You'll need one or more of the following valid documents:

- Australian passport
- Australian visa
- Australian citizenship certificate
- Australian birth certificate
- Australian driver's licence
- Medicare card
- Centrelink card
- state and federal electoral roll details
- Notice of Assessment from the Australian Taxation Office (less than 12 months old) containing your name and residential address.

Make sure you've updated your current personal details with relevant government agencies before you begin the process of verifying your identity online. We use online government and public databases to securely verify your identity.

## Or send us certified copies of your ID

You can also send us certified copies of your ID. The following guide explains the types of documents we can accept and how to ensure they're correctly certified.

### ALLOW US TO VERIFY YOUR IDENTITY

In some cases and on some of our forms, we can verify your identity on your behalf if the document(s) you provide haven't been certified correctly or can't be read. All you need to do is give us consent and we'll try to verify your identity electronically using those documents. We'll let you know if the process wasn't successful.

### Why provide your TFN?

Giving us your tax file number (TFN) means we can process rollover and transfer requests to another super fund without additional proof of identity. If your TFN can't be validated, or you want to transfer to a self-managed super fund or organise a benefit payment, you'll still need to give us certified copies of your ID.

Visit [unisuper.com.au/memberonline](https://unisuper.com.au/memberonline) to provide your TFN online.

### STEP 1: COLLECT ACCEPTABLE DOCUMENTS

We'll accept either one document from List A or two documents from List B.

#### LIST A

##### A certified copy of a:

- current driver licence
- current passport (Australian passports that haven't expired more than two years ago are also acceptable).

##### State government-issued ID cards

We want it to be as convenient as possible for you to change or verify your details with us. You can provide a certified copy of the following valid state government-issued ID cards *instead of* your current driver licence or passport:

- Victorian proof of age card
- Queensland proof of age card
- South Australian proof of age card
- New South Wales photo card
- Western Australia photo card
- Tasmanian personal information card
- Australian Capital Territory (ACT) proof of identity card
- Northern Territory evidence of age card.

## LIST B

### A certified copy of a:

- birth certificate or birth extract
- Australian citizenship certificate
- a pension card issued by Centrelink that entitles the person to financial benefits.

### And:

- Notice of Assessment from the Australian Taxation Office (less than 12 months old) containing your name and residential address
- letter from Centrelink regarding a government assistance payment
- rates notice from local council (less than 12 months old) containing your name and residential address
- electricity, gas or water bill dated within the past three months that contains your name and residential address.

## STEP 2: CERTIFY YOUR DOCUMENTS

Take your original document(s) and a clear photocopy of both sides of the original document to an authorised person—we'll list who can authorise your documents below.

### Your ID must be properly certified

The authorised person will need to:

1. sight the original document, and the copy, to ensure both documents are identical, and
2. write or stamp 'this is a true and correct copy of the original document I have sighted' or 'certified true copy', followed by their:
  - signature
  - printed name
  - qualification (e.g. Magistrate), and
  - date.

If you've changed your name or are signing on behalf of another member, we require that you prove the 'link' between you and the name change, or other person. Use a certified copy of one of the following documents as well as your other certified ID.

PURPOSE	SUITABLE LINKING DOCUMENT
Change of name	<ul style="list-style-type: none"><li>▪ Marriage certificate</li><li>▪ Deed poll or change of name certificate from the Registry of Births, Deaths and Marriages</li></ul>
Signing on behalf of another member	<ul style="list-style-type: none"><li>▪ Power of Attorney</li><li>▪ Guardianship papers</li></ul>

When having your documents certified, remember:

- all pages must be certified
- the copy of the document must be certified—not on a separate page attached to the document
- certified copies of your documents must have an original signature
- faxed or emailed copies won't be accepted
- documents not written in English must be accompanied by an English translation prepared by an accredited translator
- documents certified more than a year ago won't be accepted.

## Who can certify your documents

Some of the people authorised to certify IDs include:

1. A person currently licensed or registered under a state or territory law to practise in one of the following occupations:
  - architect
  - nurse
  - chiropractor
  - occupational therapist
  - conveyancer
  - optometrist
  - dentist
  - patent or trade marks attorney
  - financial adviser or financial planner
  - pharmacist
  - legal practitioner
  - physiotherapist
  - medical practitioner
  - psychologist
  - midwife
  - veterinary surgeon.
2. One of the following persons:
  - teacher employed full-time at a school or tertiary education institution
  - agent of the Australian Postal Corporation who is in charge of, or a permanent employee with two or more years of continuous service with, an office supplying postal services to the public
  - bank, building society, credit union or finance company officer with two or more years of continuous service
  - clerk, master, registrar or deputy registrar of a court
  - judge of a court or a magistrate
  - justice of the peace
  - member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants, the Institute of Public Accountants or the Association of Taxation and Management Accountants, or a Fellow of the National Tax Accountants' Association
  - notary public, and
  - police officer.

## Members residing overseas

If you live overseas, the following people are authorised to certify identification documents:

- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)
- employee of the Commonwealth or the Australian Trade Commission who is authorised and exercising his or her function in a country or place outside Australia.
- a person authorised as a notary public in a foreign country.

Your documents must be certified by a person with an Australian connection. We won't accept certifications by someone licensed or registered to practise outside of Australia in an occupation listed above, or who holds a position in a foreign country—except for a foreign notary public.

## When will my form be processed?

If you've provided a correctly completed form (and any certified ID or other paperwork required), we'll aim to process your request as soon as possible. Not providing correct information may delay us processing your request. Please allow 3-5 business days for your form to arrive. We'll contact you if we have any queries in relation to your request.

This information is of a general nature only and includes general advice. It has been prepared without taking into account your individual objectives, financial situation or needs. Before making any decision in relation to your UniSuper membership, you should consider your personal circumstances, the relevant product disclosure statement for your membership category and whether to consult a licensed financial adviser. This information is current as at July 2023 and is based on our understanding of legislation at that date. Information is subject to change. To the extent that this fact sheet contains information which is inconsistent with the UniSuper Trust Deed and Regulations (together the Trust Deed), the Trust Deed will prevail. Issued by: UniSuper Management Pty Ltd ABN 91 006 961 799, AFSL No. 235907 on behalf of UniSuper Limited the trustee of UniSuper, Level 1, 385 Bourke Street, Melbourne Vic 3000.

Fund: UniSuper, ABN 91 385 943 850 | Trustee: UniSuper Limited, ABN 54 006 027 121 AFSL 492806 | Date: July 2023 UNIS000F80 0723

# Defined Benefit Indexed Pension application



Complete this application to apply for a Defined Benefit Indexed Pension (DBIP).

To start a UniSuper DBIP, you must:

- be a current Defined Benefit Division (DBD) member who joined UniSuper before 1 July 1998 and have maintained continuous DBD membership since, and
- provide your financial institution account details in SECTION 6 of this application for the payment of your income.

We also ask you to complete the Australian Taxation Office's (ATO) *Tax file number declaration* if you're:

- aged under 60, or
- age 60 or over and receiving total annual income exceeding \$118,750 per annum from capped defined benefit income streams (such as DBIP and Lifetime Income).

If you're a temporary resident you can only start a DBIP in limited circumstances. For more information see section 'Other things you need to know' of the PDS.

## UNDERSTANDING THE RISKS

Income payments from a DBIP are subject to the risk that the assets of the DBD could be insufficient to meet all obligations to DBD members, including members receiving a DBIP. This is explained in the 'Risks of a Defined Benefit Indexed Pension' section of the PDS.

## PROVIDING PROOF OF IDENTITY

In accordance with the *Anti-Money Laundering and Counter Terrorism Financing Act 2006*, you must provide certified proof of identity when submitting a DBIP application. Your application cannot be processed until acceptable documents have been provided to UniSuper.

Refer to *Your guide to proof of identity* for details of what you need to provide.

## SECTION 1 MEMBER DETAILS

▶ Please complete in BLACK or BLUE BALL POINT PEN using CAPITAL letters. Cross (X) where required.

UniSuper member number

Refer to your most recent UniSuper correspondence or call **1800 331 685**.

Title

 Mr  Mrs  Ms  Dr  Professor  Other 

Surname

Given name(s)

Date of birth (DD/MM/YYYY)

 Gender  Male  Female

Daytime contact number

Email address

Residential address (not PO Box)\*

Suburb/Town

State

 Postcode 

Country (if not Australia)

Is your postal address different from your residential address?

 No. Go to SECTION 2.  Yes. Please provide your postal address below.

Postal address (PO Box if applicable)

Suburb/Town

State

 Postcode 

Country (if not Australia)

\* Please ensure this is shown on one of your identification documents.



## SECTION 2 YOUR ELIGIBILITY

➤ Select any that apply.

- I've reached my preservation age, have ceased gainful employment and never again intend to become gainfully employed for 10 or more hours per week.
- I'm aged between 60 to 64 and have ceased an arrangement of employment on or after reaching age 60.
- I'm aged 65 or over.

## SECTION 3 TYPE OF PENSION

➤ Refer to the 'About our Defined Benefit Indexed Pension' section of this PDS for information about choosing either Division A or Division B, and eligibility for each.

If you are eligible for Division A, you must select either a Division A or a Division B DBIP.

If you are eligible for **only** Division B go to SECTION 4.

I select:

- Division A  Division B

## SECTION 4 STARTING YOUR DBIP

➤ You can only use your Defined Benefit (DB) component to start a DBIP.

If you use your DB component or just a portion of it, to start a DBIP, then you'll cease to be a DBD member and the remaining DB component will be converted into an accumulation benefit (along with any accumulation component you may have). Or, you can choose to receive all or part of the remaining portion as a lump sum. You can do this by completing a separate *Super withdrawal* form.

For more information on what happens to your DBD membership, refer to the 'How to apply' section of the PDS.

Select one of the two options to indicate when you'd like to start your DBIP. If you deferred your DB you will only be eligible to start your DBIP from the date your application is processed. For more information on the start date of your DBIP, refer to the 'About our Defined Benefit Indexed Pension' section of the PDS.

I would like my DBIP to start:

- the date my DBIP application is processed, or
- the day after my employment ceased.

How much of your DB component do you want to use to start your DBIP? (Select either Box A or Box B)

### BOX A

- My entire DB component

OR

### BOX B

- A portion of my DB component

You may nominate a dollar amount of your starting pension per year **OR** the percentage of your benefit you wish to use.

\$  OR  %

## SECTION 5 PAYMENT FREQUENCY

I'd like to receive payments (Select one box only):

Fortnightly  Monthly

If you don't nominate a frequency, then you'll receive your payments monthly. Once your DBIP has commenced, you won't be able to change the frequency your income payments are made.

## SECTION 6 FINANCIAL INSTITUTION DETAILS

- ▶ Please provide financial institution account details for the payment of your income.
- ▶ Payments can only be made to an individual or joint account in your name. They cannot be made to a third party, trust or business/company.

Financial institution name

Name in which account is held

BSB number (must have six digits)

Account number

UniSuper accepts no responsibility for income payments made to this account if the account details are incorrect.

## SECTION 7 ADDITIONAL DOCUMENTATION

- ▶ We recommend you complete the ATO *Tax file number declaration* if you're either:
  - aged under 60, or
  - aged 60 or over and receiving total annual income exceeding \$118,750 per annum from capped defined benefit income streams (such as DBIP and Lifetime Income).

You'll need to tell us if you want to claim the tax-free threshold as we may be required to withhold some tax from your income payments.

Visit [www.ato.gov.au](http://www.ato.gov.au) and search 'Tax file number declaration'.

Under the *Superannuation Industry (Supervision) Act 1993*, UniSuper is authorised to collect, use and disclose your tax file number.

We may disclose your tax file number to another superannuation provider, when your benefits are being transferred, unless you request of us in writing that your tax file number not be disclosed to any other superannuation provider.

Declining to quote your tax file number to us is not an offence. However giving your tax file number will have the following advantages:

- we will be able to accept all permitted types of contributions to your account/s (if those accounts can receive contributions);
- other than the tax that may ordinarily apply, you will not pay more tax than you need to - this affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits; and
- it will make it much easier to find different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

**SECTION 8****MEMBER DECLARATION AND SIGNATURE**

➤ Please read this declaration before you sign and date your form.

- I agree to UniSuper using my email address for communication purposes, including for disclosure, information, updates, marketing and Member Online access (being a facility through which I can obtain confirmation of transactions and other information involving the fund).
- I consent to UniSuper using the email address provided in SECTION 1 of this form, and I acknowledge I can change this at any time by contacting UniSuper on **1800 331 685**.
- I declare the information I have given on this application is true and correct and that I am eligible to commence a DBIP.
- I have read and understood the terms and conditions of UniSuper's DBIP as outlined in this PDS.
- I acknowledge that income payments are subject to the Trust Deed and Regulations, and relevant government legislation.
- I understand that in the event of any inconsistency between the PDS and the terms of the Trust Deed, the terms of the Trust Deed will prevail.
- I understand that fees, costs and taxes may apply.
- I acknowledge that I have read and understood the privacy information in the PDS and consent to my personal information being used in accordance with UniSuper's Privacy Policy available at [unisuper.com.au/privacy](https://unisuper.com.au/privacy).
- I acknowledge that I will be bound by the provisions of the UniSuper Trust Deed and Regulations (together the 'Trust Deed') as amended from time-to-time.
- I consent to my personal details being used to electronically verify my identity.
- I consent to my details being verified through the Australian Government's Document Verification Service and subject to an information match request in relation to relevant official record holder information and a corresponding match result and associated data will be processed through third party systems.
- I understand that, from time to time, UniSuper may contact me to request additional information and to verify my instructions on this form.

Signature

Date

<input type="text"/>	<input type="text"/>	<input type="text"/>
DD	MM	YYYY

**Return your completed and signed form, and certified copies of your proof of identity documents (if applicable) to:**

UniSuper, Level 1, 385 Bourke Street  
Melbourne VIC 3000

Certified copies of your proof of identity documents must contain an original signature. We can't accept faxed or emailed copies.

To verify your identity online, log in your account at [unisuper.com.au](https://unisuper.com.au) and go to 'Verify your identity' under the 'Manage account' tab.

You can email the completed application to [pensionsmailbox@unisuper.com.au](mailto:pensionsmailbox@unisuper.com.au).

**Need help?**

For more information:

- email [enquiry@unisuper.com.au](mailto:enquiry@unisuper.com.au)
- call **1800 331 685**
- visit [unisuper.com.au](https://unisuper.com.au)

**PRIVACY STATEMENT**

UniSuper is committed to protecting your personal information in accordance with privacy law obligations. The information that you provide to UniSuper on this form is collected and used in accordance with our Privacy Statement and Privacy Policy which can be found online at [unisuper.com.au/privacy](https://unisuper.com.au/privacy). If you have any privacy related questions, please call **1800 331 685**.





**CONTACT US**

1800 331 685  
+61 3 8831 7901

**WEBSITE**

[unisuper.com.au](http://unisuper.com.au)

**EMAIL**

[enquiry@unisuper.com.au](mailto:enquiry@unisuper.com.au)

**UNISUPER ADVICE**

1800 823 842  
+61 3 8831 7916

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Melbourne Vic 3000  
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