

How could member benefits be affected?

The Trustee is regularly monitoring the situation and will at all times act in the best interest of members. In the unlikely event that DBD members' benefits were to be affected, they would be altered on a fair and equitable basis for all members.

Although the Trustee has formed the view that there is an increased risk that assets may become insufficient, it would like to reiterate that benefits would only be reduced in extreme circumstances.

Stay up to date on the DBD

You can find regular updates and access more information regarding the financial position of the DBD by logging onto the website www.unisuper.com.au/DBDupdate.

Reserves

The Fund maintains the following reserves:

- an administration reserve to help manage the operation of the Fund
- a group life insurance reserve for the external optional insurance cover
- a self insurance reserve for the death and disablement benefits to Accumulation 2 members.

The reserves are invested in a diversified portfolio with an asset allocation that mirrors that of UniSuper's Balanced investment option.

The total amount of reserves as at 30 June for the past three years was \$12.8 million in 2007, \$22.6 million in 2008, and \$17.2 million in 2009.