

How they're managed

Accumulation super and pension members

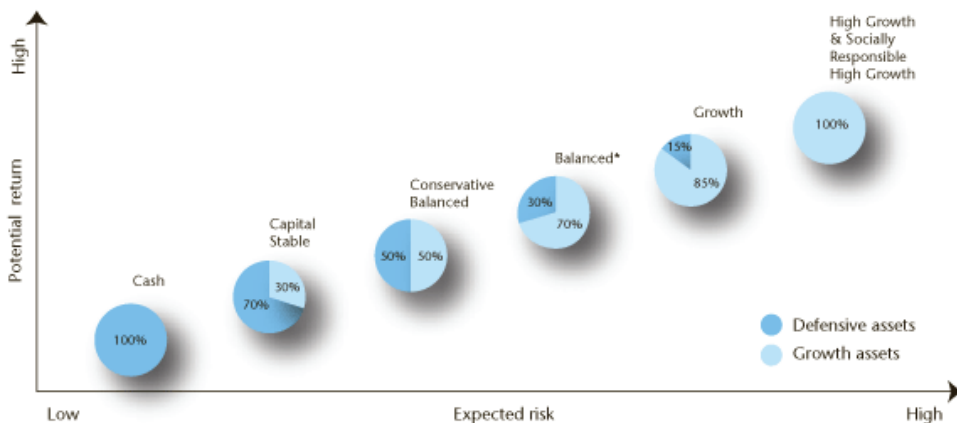
If you're in Accumulation super or have an accumulation component as part of your membership of the Defined Benefit Division, you can access a range of investment options for your super. All options invest in a diverse mix of assets and/or asset classes:

- Pre-Mixed options invest in a mix of growth and defensive assets.
- Self-Select options invest in a diverse mix of investments within a particular asset class.

Importantly, each investment option has its own performance objectives and its own blend of assets, ranging from low-risk options with lower return targets, through to higher-risk options with higher return targets.

If you're a Flexi Pension member or have a term allocated pension with UniSuper, you also have access to the same range of investment options for your retirement savings.

Here's how the investment options differ



The asset allocation shown is for UniSuper's default investment option. The Socially Responsible Balanced option has a higher allocation to growth assets (74%) and a lower allocation to defensive assets (26%).

Actual allocations to growth and defensive assets will vary from their strategic allocations, but are monitored so that they are kept within a range approved by UniSuper.

The risk and return profiles of the Self-Select investment options are not shown on this chart, as they are not designed to be used in isolation in a portfolio, but instead to be blended with one or more investment options to make up a complete portfolio. More information on the Self-Select options is available in the *Investing in the future* booklet.