



SuperRatings Assessment

UniSuper is an industry fund established for those working in the Australian higher education and research sector and their families, with membership now open to the general public. The fund was nominated as a finalist for the 2025 MyChoice Super of the Year, the 2025 Sustainable Fund of the Year, 2025 Best Digital Offering, 2025 Advice Offering and the 2025 Choice Insurance Offering awards.

UniSuper offers a range of 16 investment options to choose from, providing members with access to 7 Pre-Mixed and 9 Single Sector options. The Balanced (MySuper) option outperformed the relevant SuperRatings Index over all assessed time periods to 30 June 2024.

Fees are competitive and lower than the industry average across all account balances assessed. The fund does not charge a switching fee or a buy-sell spread.

A full suite of insurance cover is offered, with Death and Total & Permanent Disablement (TPD) insurance cover automatically provided to eligible members upon joining the fund. Income Protection (IP) with a benefit period of 2 years, 5 years or to age 65, covering up to 85% of salary, is available following a 30, 60- or 90-day waiting period. Members have the ability to increase their default Death & TPD cover or apply for IP cover within 180 days of being first eligible to join the fund, without having to provide any medical evidence.

UniSuper provides members with access to a range of online fact sheets, calculators, on-demand webcasts and podcasts, as well as a suite of medical and wellness services, 360Health, at no additional cost. The fund's Member Online further allows members to view and update account details, as well as perform transactions, with a mobile app also available.

A "best value for money" superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals.

You should contact your financial adviser or this fund before making an investment decision.

Investments

| | | |
|--------------|-------|---------|
| Performance* | ●●●●● | 110 |
| Process | ●●●●● | 75-100% |

Fees and Charges

| | | |
|-----------------------|-------|---------|
| Small Account (50K) | ●●●●● | 110 |
| Medium Account (250K) | ●●●●● | 75-100% |
| Large Account (500K) | ●●●●● | |

Insurance

| | | |
|---------------------|-------|---------|
| Death Insurance | ●●●●● | 110 |
| Death & Disablement | ●●●●● | 75-100% |
| Income Protection | ●●●●● | |

Help and Guidance

| | | |
|----------------------------|-------|---------|
| Member Education | ●●●●● | 110 |
| Internally Provided Advice | ●●●●● | 75-100% |
| Externally Provided Advice | ●●●●● | |

Digital and Service

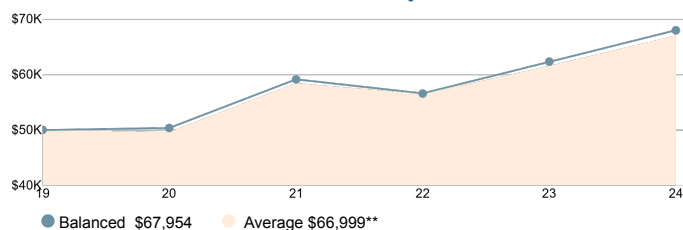
| | | |
|---------|-------|---------|
| Digital | ●●●●● | 110 |
| Service | ●●●●● | 75-100% |

Governance

| | | |
|--------------------------|-------|--------|
| Trustee Structure & Risk | ●●●●● | 80 |
| | | 51-74% |

* Past performance is not a reliable indicator of future performance

Net Benefit on \$50,000 over 5 years



** The Industry Average measures \$50K invested in the primary rated investment option using actual net returns and fees as per the current PDS. Excludes the cost of insurance.

Typical Fees on \$50K

Type (Based on primary rated option)

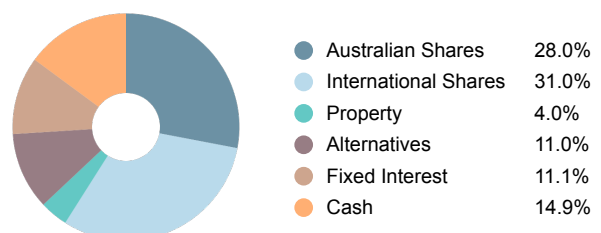
| | |
|---------------------------|-------|
| Admin Fee (\$)* | \$96 |
| Admin Fee (%pa)* | 0.00% |
| Investment Fee (%pa) | 0.43% |
| Indirect Cost Ratio (%pa) | 0.00% |
| Transaction Cost (%pa) | 0.19% |
| Switching Fee | \$0 |

| Fee Comparison | \$50K | \$250K | \$500K |
|------------------------|-------|---------|---------|
| This Fund's Basic Fees | \$406 | \$1,646 | \$3,196 |
| Average Fees | \$564 | \$2,389 | \$4,595 |
| Better than Average | ✓ | ✓ | ✓ |

*Includes costs paid from reserves. ~Modelled on a small (\$500K) employer size. Discounts for larger employers may be obtainable.

Investment Allocation

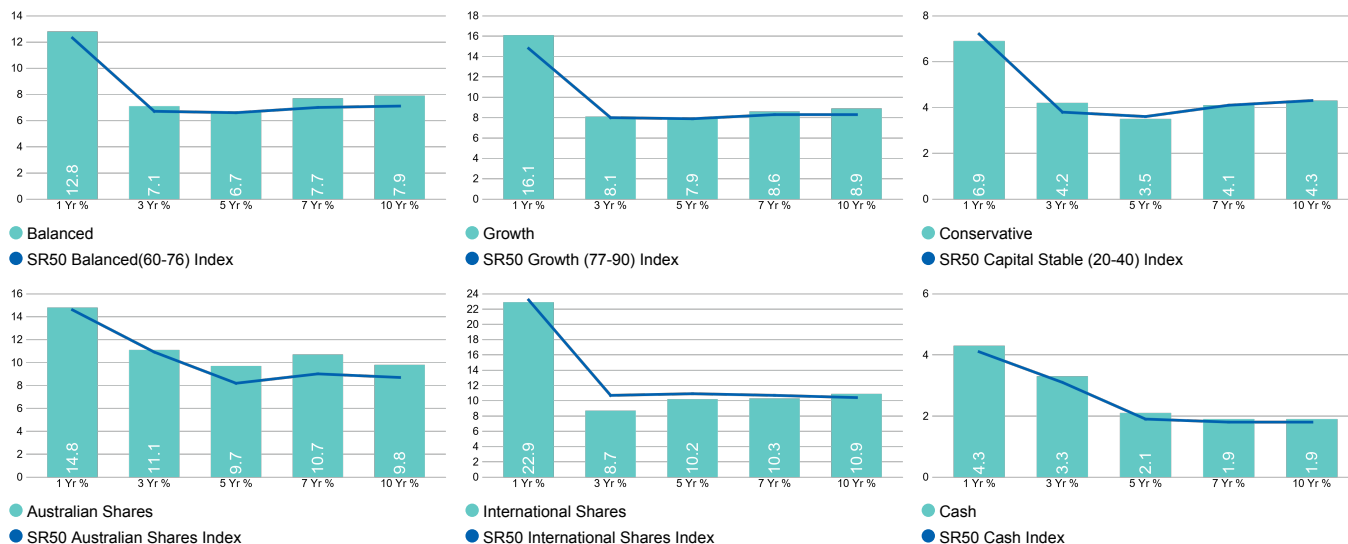
Balanced



Core Investment Options Available

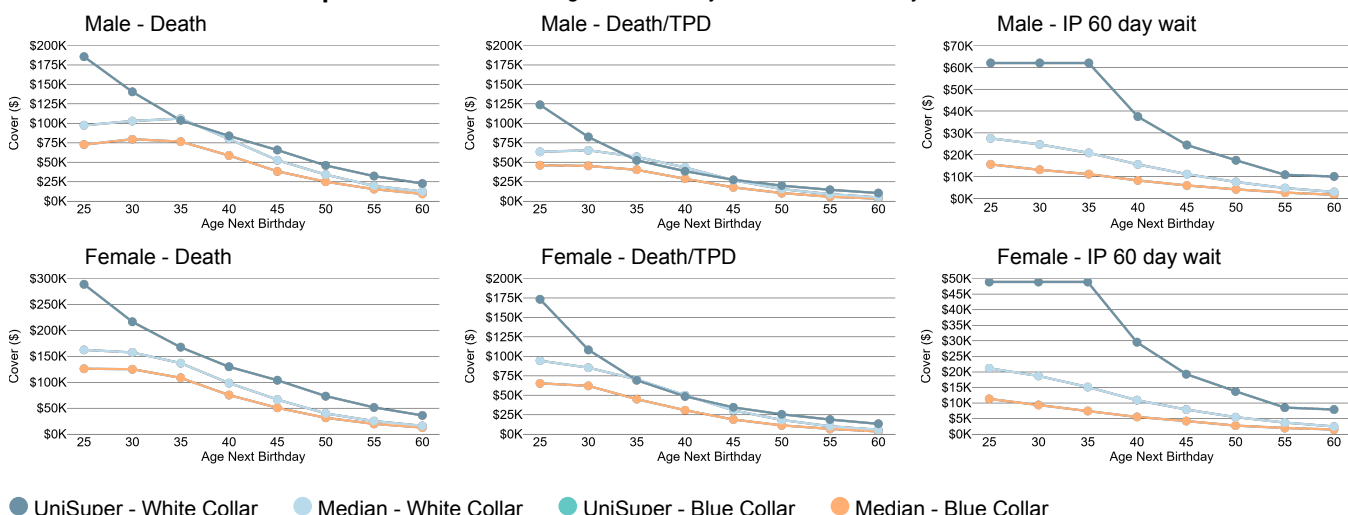
| Diversified Options | Growth Assets |
|-----------------------|---------------|
| Balanced | 67% |
| Growth | 80% |
| Conservative Balanced | 49% |
| Conservative | 29% |
| Single Sector Options | |
| Australian Shares | |
| International Shares | |
| Australian Bond | |
| Cash | |
| Individual Shares | |
| Not Available | |
| Term Deposits | |
| Not Available | |

Investment Performance - Key Options



Performance data is annualised for any period greater than one year.

Insurance - Cover for \$1 per week - Based on age next birthday, indicative cover only.



Insurance Features

| | |
|--------------------------------|-----|
| Online Underwriting | Yes |
| Online Claims Management | Yes |
| Insurance Life Event Increases | Yes |
| Long Term Income Protection | Yes |

Fund Features

| | |
|---------------------|-----------------------|
| Financial Planning | Yes |
| Mobile App | Yes |
| Binding Nominations | Yes |
| Valuation Process | Daily Crediting Rates |

About This Fund

| | |
|----------------|-------------------------|
| No. of Members | 691,975 |
| Fund Size | \$145,508,779,431 |
| Public Offer | Yes |
| Fund Type | Industry - Public Offer |

SuperRatings Assessment Scores Explained

SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers. **SuperRatings: 1300 826 395 Research Analyst: Stella Han**

110

Excellent: Score 75% - 100%
Well Above Benchmark

75-100%

80

Good: Score 51% - 74%
Above Benchmark.

51-74%

60

Average: Score 26% - 50%
Benchmark.

26-50%

40

Below Average: Score below 25%
Below Benchmark.

< 25%

?

UNDER REVIEW

Under Review
Due to recent significant changes, this area is currently under review.

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ALERT

Alert
In the areas of governance, member servicing, administration, and investment process, the analysis is a qualitative one and the available information has been insufficient to provide a rating. Hence the ALERT symbol.

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