

# UniSuper

## Accumulation Super (2)

1800 331 685 www.unisuper.com.au



### SuperRatings Assessment

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.

### Investment

Performance*	Excellent	110
Variety of Options	Average	
Process	Excellent	

### Fees and Charges

Small Account (50K)	Excellent	110
Medium Account (250K)	Excellent	
Large Account (500K)	Excellent	

### Insurance Covers and Costs

Death Insurance	Excellent	110
Death & Disablement	Excellent	
Income Protection	Excellent	

### Member Servicing

Member Education	Excellent	110
Advice Services	Excellent	

### Administration

Structure & Service	Good	80
Employer Servicing	Good	
Third Party Adviser Servicing	Below Average	

### Governance

Trustee Structure & Risk	Excellent	110
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\* Past performance is not a reliable indicator of future performance

### What We Say

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 Accumulation (2) account was established for Defined Benefit Scheme members wanting to invest in an accumulation scheme. The fund was the winner of the 2021 MySuper of the Year award and was nominated as a finalist for the 2021 MyChoice Super of the Year and the 2021 Net Benefit 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 option has provided strong investment returns to members, outperforming the SuperRatings Index over each time period assessed to 30 June 2020.

Fees are competitive and lower than the industry average across all account balances assessed. The first investment switch each financial year is free of charge, with a fee charged for subsequent switches.

Members who choose to transfer to Accumulation 2, will have their inbuilt benefits ceased and be transitioned to unutilised external insurance cover. 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.

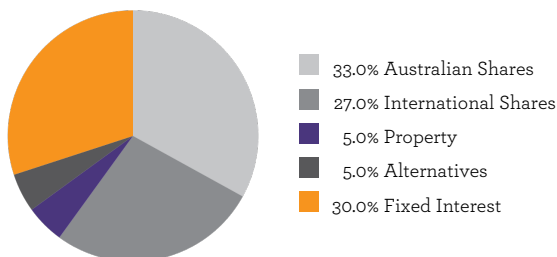
UniSuper provides members with access to a range of online fact sheets, calculators, educational videos and on-demand webcasts and podcasts. The fund's Member Online further allows members to view and update account details, as well as perform transactions.

### What They Say

- Local free general advice seminars covering varied topics.
- Generous employer contributions up to 17%. Access to Pension products.

### Investment Allocation

UniSuper - Balanced

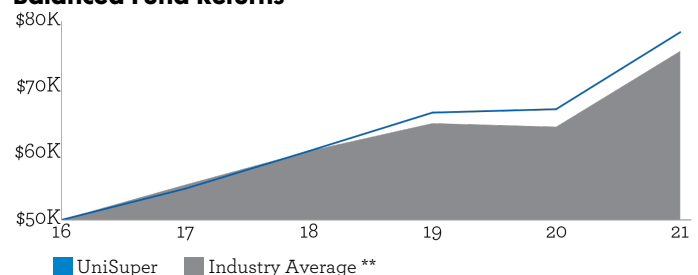


### Core Investment Options Available

Diversified Options	Growth Assets %
Balanced	70%
High Growth	100%
Growth	85%
Sustainable Balanced	70%
Conservative Balanced	50%
Conservative	30%

Single Sector Options	Single Manager Options	Term Deposits
Australian Shares	Not Available	Not Available
International Shares		
Cash	<u>Individual Shares</u>	
Listed Property	Not Available	
Diversified Credit Income		
Australian Bond		

### Balanced Fund Returns



\*\* 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) <sup>~</sup>	0.40%
Indirect Cost Ratio (%pa)	0.00%
Switching Fee	\$10
Employer Size Discounts <sup>~</sup>	No
Account Size Discounts	No

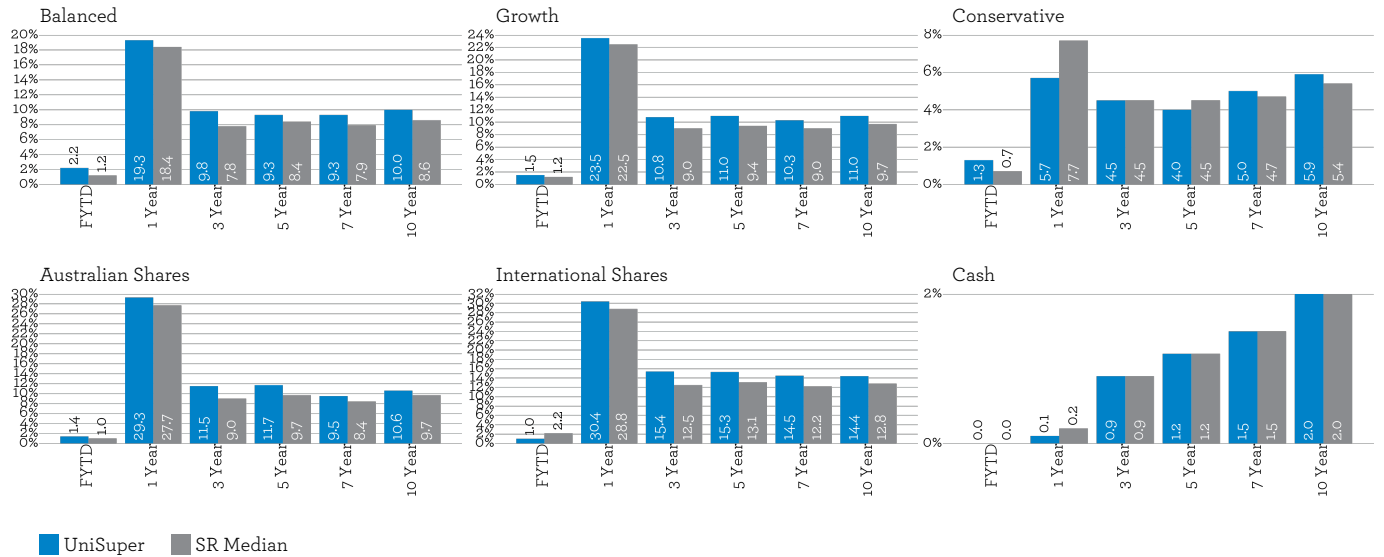
Fee Comparison <sup>*</sup>	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$ 296	\$ 1096	\$ 2096
Average Fees	\$ 610	\$ 2672	\$ 5151
Better than Average	✓	✓	✓

<sup>\*</sup>Above fees exclude transaction costs such as brokerage, buy-sell spread, settlement costs and stamp duty.  
<sup>~</sup>Modelled on a small (\$500K) employer size. Discounts for larger employers may be obtainable.

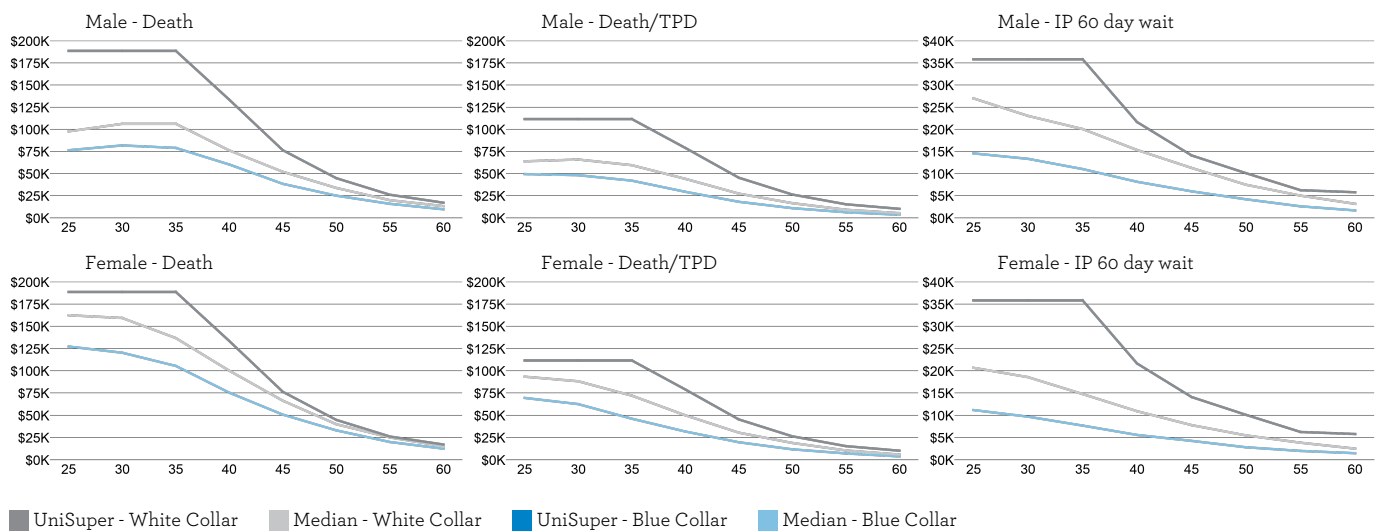
**Investment Performance Key Options**

\*Performance as at 31 July 2021. 1, 3, 5, 7 and 10 Year figures are rolling annualised returns.

	FYTD	1 Year	3 Year	5 Year	7 Year	10 Year
Balanced	2.2	19.3	9.8	9.3	9.3	10.0
<b>SR50 Balanced (60-76) Index</b>	<b>1.2</b>	<b>18.4</b>	<b>7.8</b>	<b>8.4</b>	<b>7.9</b>	<b>8.6</b>
Growth	1.5	23.5	10.8	11.0	10.3	11.0
Conservative	1.3	5.7	4.5	4.0	5.0	5.9
Australian Shares	1.4	29.3	11.5	11.7	9.5	10.6
International Shares	1.0	30.4	15.4	15.3	14.5	14.4
Cash	0.0	0.1	0.9	1.2	1.5	2.0
<b>CPI</b>	<b>-</b>	<b>3.8</b>	<b>1.7</b>	<b>1.8</b>	<b>1.7</b>	<b>1.8</b>



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



**Fund Features**

Financial Planning	Yes
Health Insurance	No
Home Loans	No
Credit Cards	No
Binding Nominations	Yes
Non Lapsing Binding Nominations	Yes
Insurance Life Event Increases	Yes
Long Term Income Protection	Yes
Valuation Process	Daily Crediting Rates

**About This Fund**

Division Assessed	Employer
No. of Members	497,949
Fund Size	\$93,686,637,970
Public Offer	Yes
Fund Type	Industry - Public Offer
Target Market	Higher Education

**SuperRatings Assessment**

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

**Excellent: Score 75% - 100%**

Well Above Benchmark



**Good: Score 51% - 74%**

Above Benchmark



**Average: Score 26% - 50%**

Benchmark



**Below Average: Score below 25%**

Below Benchmark



**Alert**

For governance, advice & education, administration & investment process, analysis is qualitative and the available information has been insufficient to provide a rating, hence the ALERT symbol.



**Under Review**

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



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