SuperRatings Fundamentals - 31 December 2025

UniSuper

Flexi Pension

1800 331 685 www.unisuper.com.au

SUPERRATINGS PLATINUM 2026 PENSION | 15 YR PLATINUM PERFORMANCE 2011 – 2026 | RETIREMENT OFFERING OF THE YEAR 2026 | BEST DIGITAL OFFERING 2026 | SUSTAINABLE RECOGNISED 2026 | ADVICE FINALIST 2026 | MEMBER EDUCATION FINALIST 2026

SuperRatings Assessment

Winner of the 2026 Retirement Offering of the Year and the 2026 Best Digital Offering awards, 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 further nominated as a finalist for the 2026 Sustainable Fund of the Year, the 2026 Member Education and the 2026 Advice 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 option outperformed the relevant SuperRatings Index over all assessed time periods to 30 June 2025.

Fees are competitive and lower than the industry average across all account balances assessed, with the asset-based administration fee capped at $1,250 pa. The fund does not charge a switching fee or a buy-sell spread.

UniSuper provides excellent flexibility, with members having the ability to receive pension payments fortnightly through to annually which can be allocated to up to four financial institutions. Members with more than one investment option can nominate the order in which payments are to be drawn from each option, have payments drawn pro-rata or use the fund's default drawdown order. Beneficiary options are comprehensive, including both binding and non-binding nominations, non-lapsing binding nominations, as well as reversionary pensions.

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 (75-100%)
Process	●●●●	

Fees and Charges

Small Account (50K)	●●●○	80 (51-74%)
Medium Account (250K)	●●●●	
Large Account (750K)	●●●○	

Help and Guidance

Member Education	●●●●	110 (75-100%)
Internally Provided Advice	●●●●	
Externally Provided Advice	●●○○	

Digital and Service

Digital	●●●●	110 (75-100%)
Service	●●●○	

Retirement

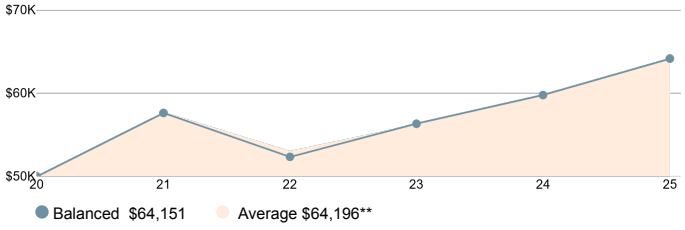
Product and Service	●●●●	110 (75-100%)

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.

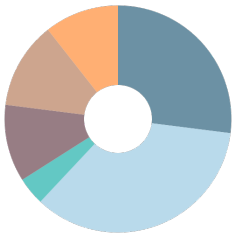
Typical Fees on $50K

Type (Based on primary rated option)	
Admin Fee ($)*	$96
Admin Fee (%pa)*	0.16%
Investment Fee (%pa)	0.36%
Indirect Cost Ratio (%pa)	0.00%
Transaction Cost (%pa)	0.08%
Switching Fee	$0

Fee Comparison	$50K	$250K	$750K
This Fund's Basic Fees	$396	$1,596	$4,596
Average Fees	$604	$2,453	$6,706
Better than Average	✓	✓	✓

Investment Allocation

Balanced



Australian Shares	27.0%
International Shares	35.0%
Property	4.0%
Alternatives	11.0%
Fixed Interest	12.4%
Cash	10.6%

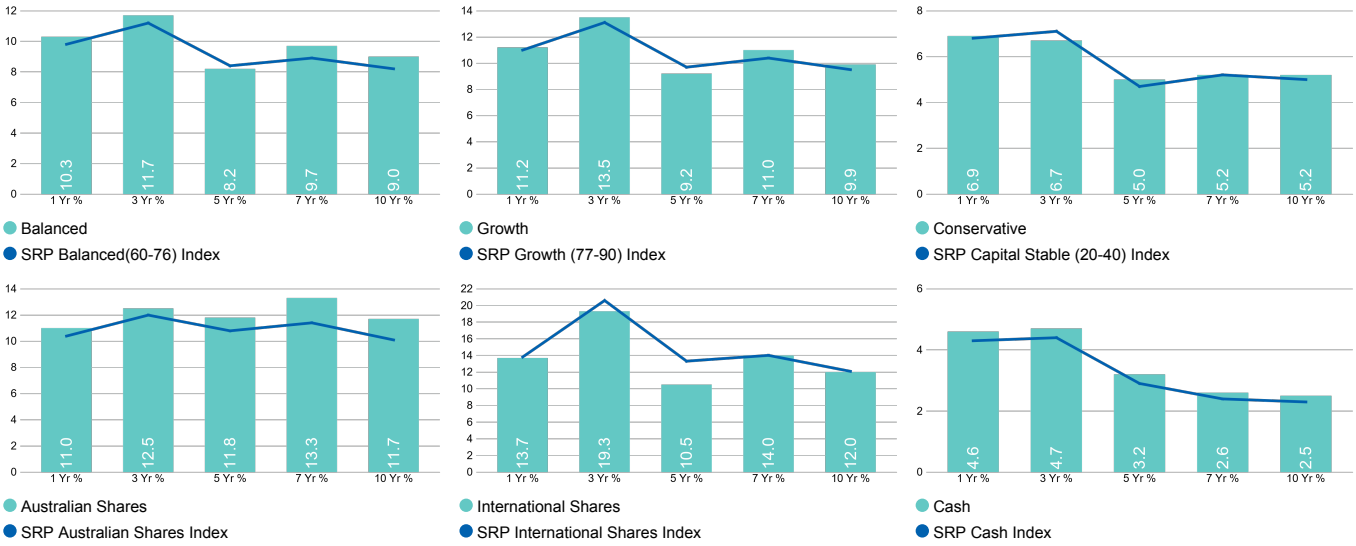
Core Investment Options Available

Diversified Options	Growth Assets
Balanced	70%
Growth	80%
Conservative Balanced	50%
Conservative	30%

Single Sector Options
Australian Shares
International Shares
Australian Bond
Cash

Individual Shares	Term Deposits
Not Available	Not Available

Investment Performance - Key Options



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

Pension Flexibility

- Fortnightly, Monthly, Quarterly, Half yearly, Annual
- Pension payment date set by the fund
- Transition to retirement pension available
- Ability to nominate a specific drawdown order for pension payments or pro-rata across investments.

Minimum Pension Payment Limits ' 25/26

Age	Drawdown %
Under 65	4.00%
65-74	5.00%
75-79	6.00%
80-84	7.00%
85-89	9.00%
90-94	11.00%
95 or more	14.00%

Pension Features	
Retirement / Pension Transfer Bonus	No
Pension Account Join Online	Yes
Online Withdrawals	Yes
Automatic Annual Pension Increases	-

Fund Features	
Financial Planning	Yes
Mobile App	Yes
Binding Nominations	Yes
Valuation Process	Daily Crediting Rates

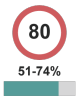
About This Fund	
No. of Members	714,015
Fund Size	$164,016,200,437
Product Start Date	1998
Fund Type	Industry - Allocated Pension

SuperRatings Assessment Scores Explained

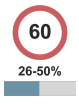
SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers.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



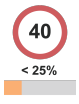
Excellent: Score 75% - 100%
Well Above Benchmark



Good: Score 51% - 74%
Above Benchmark.



Average: Score 26% - 50%
Benchmark.



Below Average: Score below 25%
Below Benchmark.



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



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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