

UniSuper

Flexi Pension

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	

Member Servicing

Member Education	Excellent	110
Advice Services	Excellent	

Administration

Structure & Service	Good	80
Third Party Adviser Servicing	Below Average	

Product Flexibility

Flexibility & Choice	Excellent	110
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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. The fund was nominated as a finalist for the 2021 Pension of the Year and 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, with the asset-based administration fee capped at \$1,250 pa. The first investment switch each financial year is free of charge, with a fee charged for subsequent switches.

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, pro-rata against their investments or use the fund's default drawdown order. Beneficiary options are comprehensive, including both binding and non-binding nominations, as well as reversionary pensions.

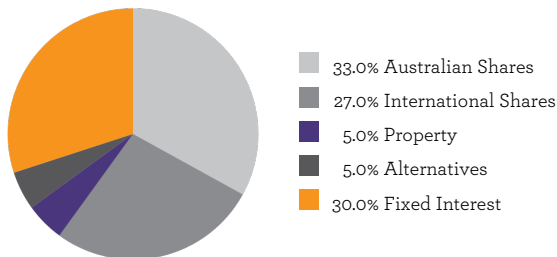
UniSuper provides members with access to a range of online fact sheets, calculators, educational videos and on-demand webcasts and podcasts. The fund's Member Online further allows members to view and update account details, as well as perform transactions. Additionally, members are now able to apply for a Flexi Pension via an online application as well as over the phone.

What They Say

- Relatively low cost personalised, professional and easily accessible "fee-for-service" financial advice in-house facility.
- Locally provided free general advice seminars covering a wide range of topics.
- Significant web based member information on online facility.
- In-house service and call centre functions complemented by state based education and personal advice staff.

Investment Allocation

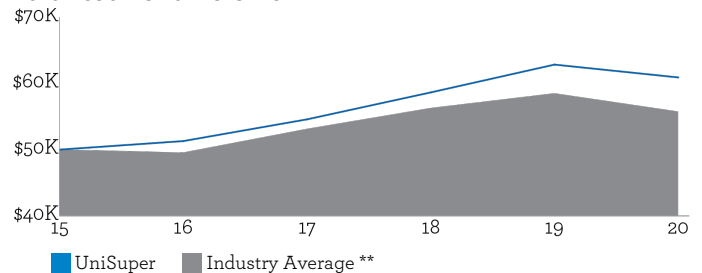
UniSuper - Balanced



Core Investment Options Available

Diversified Options	Growth Assets %	
Balanced	70%	
Single Sector Options	Single Manager Options	Term Deposits
	Not Available	Not Available
	Individual Shares	
	Not Available	

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

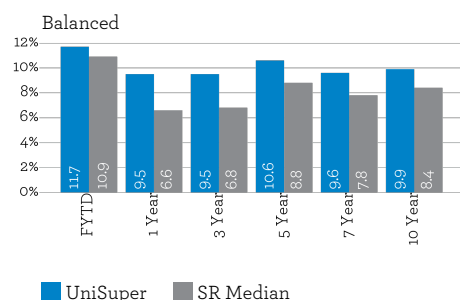
Type (Based on primary rated option)	
Admin Fee (\$)	\$96
Admin Fee (%pa)	0.16%
Investment Fee (%pa)	0.32%
Indirect Cost Ratio (%pa)	0.00%
Switching Fee	\$10
Employer Size Discounts	No
Account Size Discounts	Yes

Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$ 336	\$ 1296	\$ 2496
Average Fees	\$ 700	\$ 2954	\$ 5588
Better than Average	✓	✓	✓

Investment Performance Key Options

*Performance as at 28 February 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	11.7	9.5	9.5	10.6	9.6	9.9
SRP50 Balanced (60-76) Index	10.9	6.6	6.8	8.8	7.8	8.4
CPI	-	0.9	1.5	1.6	1.6	1.9



Pension Flexibility

- Fortnightly, monthly, quarterly, half yearly & annual payment frequencies available.
- Pension payment date set by the Fund.
- Pension payments made via EFT.
- Ability to nominate a specific drawdown order for pension payments.
- Pension payment details can be altered at anytime.
- Transition to retirement pension available.

Minimum Pension Payment Limits ' 21 / 22

Age	Drawdown %
Under 65	2.00%
65-74	2.50%
75-79	3.00%
80-84	3.50%
85-89	4.50%
90-94	5.50%
95 or more	7.00%

Fund Features

Financial Planning	Yes
Health Insurance	No
Credit Cards	No
Binding Nominations	Yes
Non Lapsing Binding Nominations	Yes
Valuation Process	Daily Crediting Rates

About This Fund

Fund Membership	488,162
Fund Size	na
Product Start Date	1998
Fund Type	Industry - Allocated Pension

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

110

Good: Score 51% - 74%

Above Benchmark

80

Average: Score 26% - 50%

Benchmark

60

Below Average: Score below 25%

Below Benchmark

40

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.

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Under Review

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

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