



SuperRatings Assessment

Winner of the 2025 Retirement Offering of the Year, 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 Sustainable Fund of the Year, the 2025 Best Digital Offering and the 2025 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 2024.

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
Process	●●●●●	75-100%

Fees and Charges

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

Help and Guidance

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

Digital and Service

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

Retirement

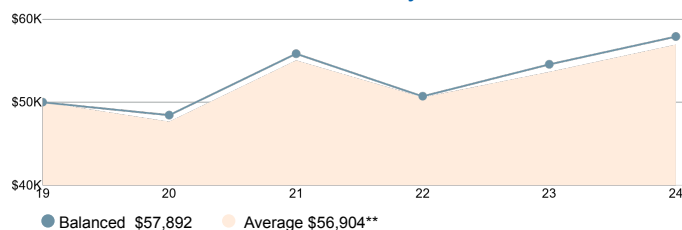
Product and Service	●●●●●	110
		75-100%

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.

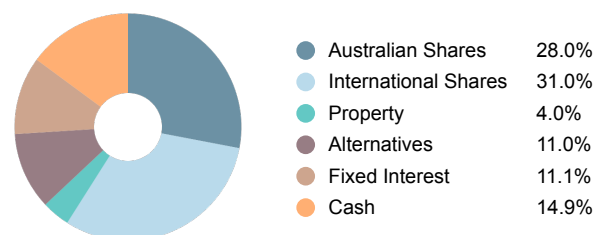
Typical Fees on \$50K

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)	0.19%		
Switching Fee	\$0		
Fee Comparison	\$50K	\$250K	\$750K
This Fund's Basic Fees	\$451	\$1,871	\$5,421
Average Fees	\$619	\$2,521	\$6,803
Better than Average	✓	✓	✓

Investment Allocation

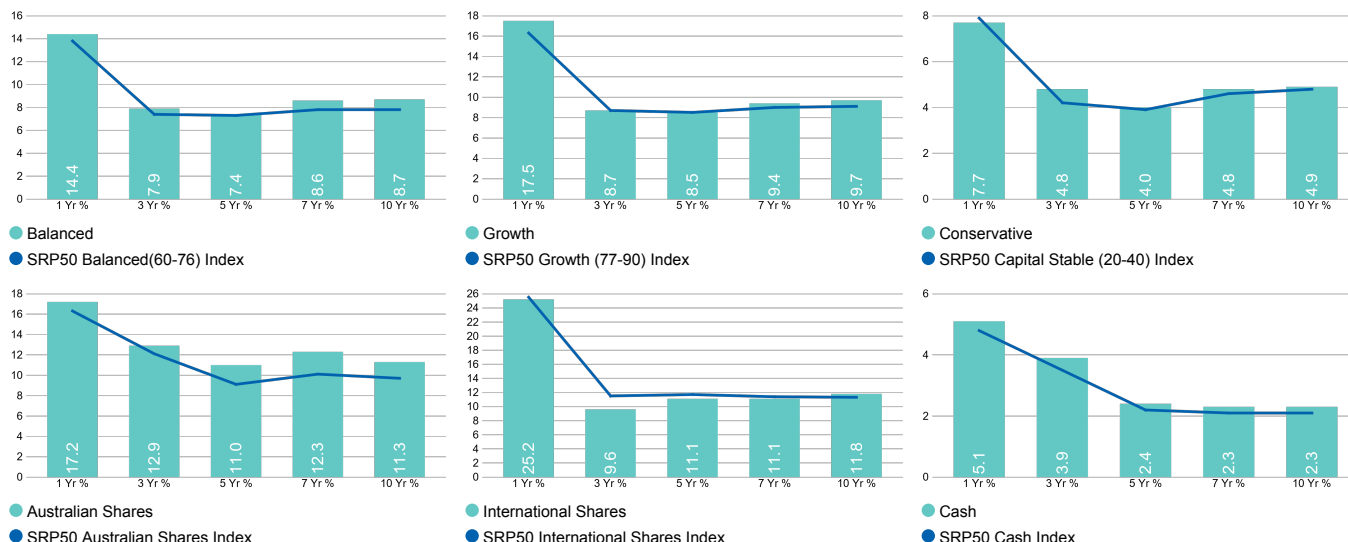
Balanced



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	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
- Pension payment details can be altered at anytime

Minimum Pension Payment Limits ' 24/25

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	691,975
Fund Size	\$145,508,779,431
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

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%

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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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