

# UniSuper Personal

## Personal Account

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. The Personal account was established in 2017 to cater to members who are related to a UniSuper member, former UniSuper members and members working in an honorary or affiliate role within a university. 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 outperformed the SuperRatings Index over the 1-year period 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.

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 joining the fund, without having to provide any medical evidence.

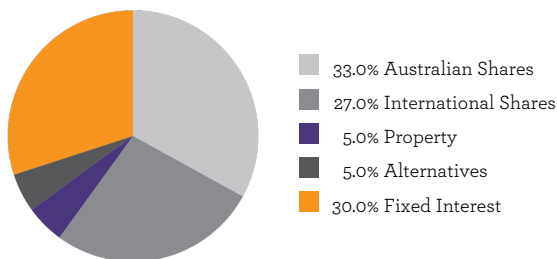
UniSuper provides members with access to a range of online fact sheets, calculators, educational videos and on-demand webcasts and podcasts. The fund's Member Online further allows members to view and update account details, as well as perform transactions.

### What They Say

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

### Investment Allocation

UniSuper Personal - Balanced

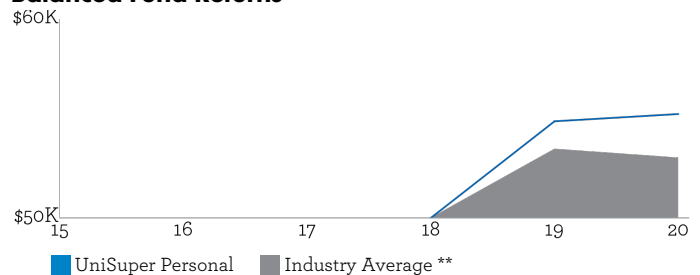


### Core Investment Options Available

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	Individual Shares	
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)	0.40%
Indirect Cost Ratio (%pa)	0.00%
Switching Fee	\$10
Employer Size Discounts	No
Account Size Discounts	No

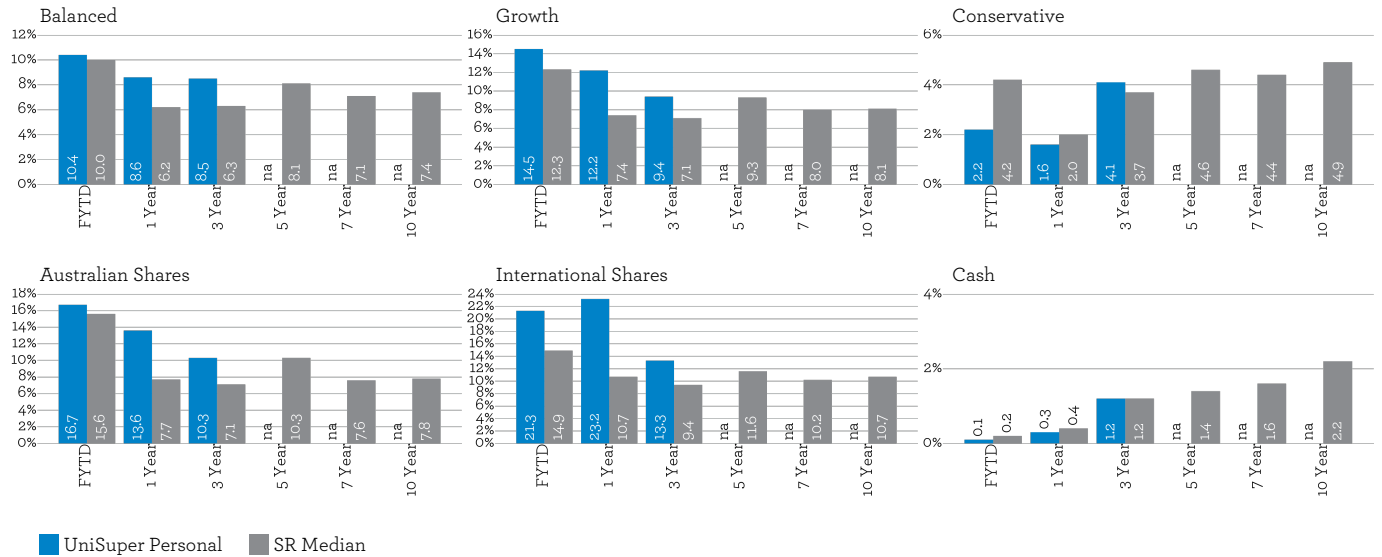
Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$ 296	\$ 1096	\$ 2096
Average Fees	\$ 622	\$ 2714	\$ 5223
Better than Average	✓	✓	✓

Modelled on a small (\$50K) employer size. Discounts for larger employers may be obtainable.

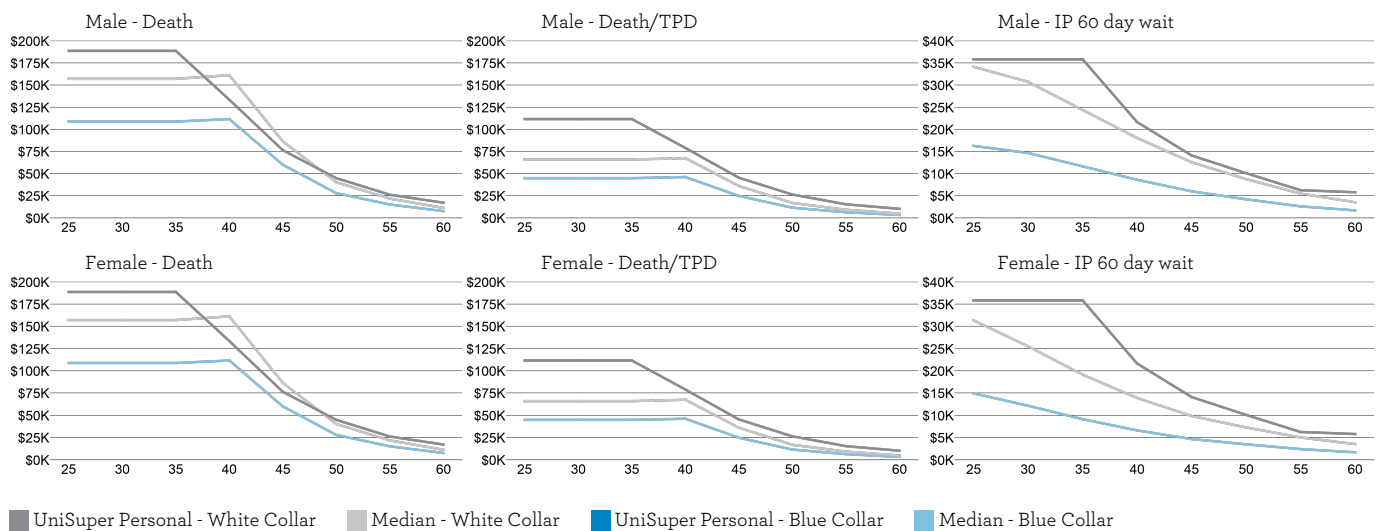
## Investment Performance Key Options

\*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	10.4	8.6	8.5	na	na	na
<b>SR50 Balanced (60-76) Index</b>	<b>10.0</b>	<b>6.2</b>	<b>6.3</b>	<b>8.1</b>	<b>7.1</b>	<b>7.4</b>
Growth	14.5	12.2	9.4	na	na	na
Conservative	2.2	1.6	4.1	na	na	na
Australian Shares	16.7	13.6	10.3	na	na	na
International Shares	21.3	23.2	13.3	na	na	na
Cash	0.1	0.3	1.2	na	na	na
<b>CPI</b>	<b>-</b>	<b>0.9</b>	<b>1.5</b>	<b>1.6</b>	<b>1.6</b>	<b>1.9</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	Personal
No. of Members	488,162
Fund Size	na
Public Offer	Yes
Fund Type	Industry - Public Offer
Target Market	Families of members working in 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

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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