

Helping members who may need extra support

UniSuper is dedicated to the wellbeing of all its members and committed to providing a safe, supportive, and inclusive environment where every member can confidently manage their superannuation, insurance and retirement needs to secure their financial future.

We acknowledge that some members and/or their beneficiaries may need extra help to deal with unique or special needs, either at particular times of hardship or on an ongoing basis.

Such needs may arise if a member is, for example, vulnerable to financial hardship, elder abuse, domestic and family violence, disability, mental health issues, or any other circumstances that may impair their capacity to make well-informed decisions. We recognise that their vulnerability might be permanent or temporary, and some members who experience vulnerability will not require additional support from UniSuper.

We have a dedicated, Board-approved policy in place to assist such vulnerable members to receive appropriate care, advice, and support, tailored to their specific needs, while safeguarding their best interests and ultimately leading to the best possible outcome for them. This document provides a summary of that policy for our members, beneficiaries and third-party authorities.

Our aims

Our policy's four key aims:

1. Protect vulnerable members from exploitation, financial abuse, and other risks.
2. Provide tailored support, advice, and services to meet their unique needs.
3. Ensure compliance with legal and regulatory obligations related to the treatment of vulnerable members.
4. Promote awareness and understanding for our people and stakeholders of the vulnerabilities faced by members and how UniSuper can support them.

Help us to help you

When engaging with UniSuper, please let us know if you are facing difficulties or require special assistance if you can.

We know that vulnerabilities may be expressed in many ways and not always explicitly – for example, asking about early access to super, asking us to speak up or speak slowly, or engaging in discussions about the difficulties associated with personal identity, life experience, or circumstances – for example, vulnerabilities associated with:

- Age
- Cultural background
- Disability (physical or intellectual)
- Domestic/Family violence
- Emotional distress
- Financial distress
- Fraud
- Homelessness
- Indigenous Australian identity
- Isolation – social or geographic
- LGBTQIA+ identity
- Low literacy or low financial literacy
- Mental health conditions
- Unemployment

Our people are committed to providing reasonable, tailored support by:

- Respecting your or your representatives' personal circumstances
- Escalating issues where appropriate
- Offering tailored financial advice services and access to relevant additional resources and support
- Communicating in a clear, empathetic and accessible way, considering potential sensory, cognitive, or literacy barriers
- Improving our website accessibility
- Providing access to translation services at no additional cost
- Accessing Cultural Liaison support for Indigenous Australian members when required.

In the event of a disruption of our services, we will aim to prioritise minimising harm by, for example, expediting payments.

Protection measures

If you are vulnerable to an account security threat, such as a hack or scam, we will consider the best course of action, which might include one or more of the following protection measures to protect you:

- Add additional security questions, password or PIN
- Update or disable access to online accounts
- Assist members to take measures to prevent others accessing their account information (e.g. halting correspondence or removing third-party authorities)

More information

Call us on **1800 331 685** 8.30am to 6.00pm Monday to Friday, Melbourne time



Tip: Press 1 when you call if you require assistance in a language other than English

Contact us via www.unisuper.com.au

Nominating someone to act for you

If you need the support of a third party such as a relative, friend or other representative, we will support this where possible by sharing information with that third party verbally (for the duration of a call or interaction only), or through written correspondence (including Live Chat).

However, to ensure your privacy and that we comply with the law, you must authorise the third party before they request any information about your account. You can do this by using our [Third-party authority form](#) or by [contacting us](#) ahead of time.

If you are the appointed guardian, administrator or the holder of an enduring Power of Attorney in respect of a UniSuper member, we will take authorised instructions relating to the member's account only in accordance with our [Privacy policy](#). Please note that the details will need to be attached and noted on the member's account beforehand for any interaction to proceed.

Importantly, third-party authorities cannot transact on accounts. They can only request information. If we suspect a request from someone without a correct authority in place, we will contact the member directly to validate the request and may even restrict account access and activity.

The member will always retain the right to revoke any third-party authority by contacting us.

This information is of a general nature only and includes general advice. It has been prepared without taking into account your individual objectives, financial situation or needs. Before making any decision in relation to your UniSuper membership, you should consider your personal circumstances, the relevant product disclosure statement for your membership category and whether to consult a licensed financial adviser. This information is current as at March 2025 and is based on our understanding of legislation at that date. Information is subject to change. To the extent that this fact sheet contains information which is inconsistent with the UniSuper Trust Deed and Regulations (together the Trust Deed), the Trust Deed will prevail. Issued by: UniSuper Management Pty Ltd ABN 91 006 961 799, AFSL No. 235907 on behalf of UniSuper Limited the trustee of UniSuper, Level 1, 385 Bourke Street, Melbourne Vic 3000.

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