

13 December 2023

Information on fees and costs

Member number:

Dear ,

We recently provided you with a summary of the actual investment fees and costs for the 2022-23 financial year.

In addition to that summary, which we've enclosed for reference, we wanted to provide you with some more information on investment fees and costs expectations for the 2023-24 financial year. These expectations are set out as footnotes to that table summary. It's important to note that these expectations are estimates only—the actual investment fees and costs for the 2023-24 financial year will be calculated and made available after that financial year ends.

More information on investment fees and costs

The investment fees and costs explained on the following pages apply to:

- Retirement Phase and Beneficiary Income Stream (BIS) Flexi Pension
- Term Allocated Pension.

More information about investment fees and costs can be found in the *Flexi Pension Product Disclosure Statement* (PDS) available at [unisuper.com.au/pds](https://www.unisuper.com.au/pds).

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We're here to help

If you have any questions, feel free to contact us on **1800 331 685** from 8:30am to 6:00pm (Melbourne time), Monday to Friday.

Yours sincerely,

UniSuper

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These investment fees and costs apply to the following products:

- Retirement Phase and Beneficiary Income Stream (BIS) Flexi Pension
- Term Allocated Pension

INVESTMENT OPTION FEES AND COSTS – RETIREMENT PHASE AND BIS FLEXI PENSION, AND TERM ALLOCATED PENSION			
OPTION	YEAR ENDED 30 JUNE 2023		
	Investment fees and costs (%)¹	Transaction costs (%)¹	Total investment fees and costs and transaction costs (%)²
Conservative	0.38	0.09	0.47
Conservative Balanced	0.37	0.09	0.46
Balanced ³	0.35	0.09	0.44
Sustainable Balanced	0.26	0.05	0.31
Growth ⁴	0.41	0.17	0.59
High Growth ⁵	0.41	0.15	0.56
Sustainable High Growth	0.31	0.07	0.37
Cash	0.06	0.01	0.07
Australian Bond	0.13	0.01	0.14
Australian Income ⁷	0.25	0.02	0.27
Listed Property ⁸	0.14	0.02	0.15
Australian Shares	0.28	0.10	0.38
International Shares	0.44	0.08	0.52
Global Environmental Opportunities	0.25	0.06	0.31
Australian Dividend Income	0.28	0.05	0.33
Global Companies in Asia	0.34	0.03	0.36

These investment fees and costs apply to the following products:

- Transition to Retirement (TTR) Flexi Pension

INVESTMENT OPTION FEES AND COSTS – TTR FLEXI PENSION			
OPTION	YEAR ENDED 30 JUNE 2023		
	Investment fees and costs (%) ¹	Transaction costs (%) ¹	Total investment fees and costs and transaction costs (%) ²
Conservative	0.45	0.09	0.54
Conservative Balanced	0.45	0.09	0.53
Balanced ³	0.42	0.09	0.51
Sustainable Balanced	0.33	0.05	0.39
Growth ⁴	0.49	0.17	0.66
High Growth ⁵	0.48	0.15	0.63
Sustainable High Growth	0.38	0.07	0.45
Cash	0.06	0.01	0.07
Australian Bond	0.13	0.01	0.14
Australian Income ^{6,7}	0.32	0.02	0.34
Listed Property ⁸	0.21	0.02	0.23
Australian Shares	0.35	0.10	0.46
International Shares	0.51	0.08	0.59
Global Environmental Opportunities	0.32	0.06	0.38
Australian Dividend Income	0.36	0.05	0.40
Global Companies in Asia	0.41	0.03	0.44

¹ The investment fees and costs and transaction costs shown above are indicative only and are based on the investment fees and costs and transaction costs for the year ended 30 June 2023, including several components which are estimates. The actual amount you'll be charged in subsequent financial years will depend on the actual fees and costs incurred by the Trustee in managing the relevant investment option. Investment fees and costs may include an amount for performance fees. The calculation basis for this amount is set out under 'Additional explanation of fees and costs' in the *Flexi Pension Product Disclosure Statement* (PDS) available at unisuper.com.au/pds.

² Components may not add to 'Total' due to rounding.

³ For the financial year ended 30 June 2024, the transaction costs for this option are expected to increase by 0.07%.

⁴ For the financial year ended 30 June 2024, the transaction costs for this option are expected to increase by 0.16%.

⁵ For the financial year ended 30 June 2024, the transaction costs for this option are expected to increase by 0.08%.

⁶ From 28 September 2023, and all other things being unchanged, the investment fees and costs for this option are expected to reduce by 0.07% per annum.

⁷ For the financial year ended 30 June 2024, the investment fees and costs for this option are expected to decrease by 0.01%.

⁸ These amounts reflect the fees and costs which we have incurred in managing the Listed Property option, for example, fees and costs we incurred in the course of investing in listed property securities i.e. REITs for that option. These figures do not include any amounts incurred by the REITs which the Listed Property option has invested in – such as costs relating to any real property and the other business activities of those REITs.

