Summary of UniSuper Significant Event Notices

As at 26 August 2026

ISSUED FROM	AFFECTED MEMBERS	SUMMARY OF CHANGE
26 August 2026	New and existing members with the following products: • Accumulation 1 • Accumulation 2 • Personal Account • the accumulation component of the Defined Benefit Division (DBD)	• **Insurance updates** Effective on and after 1 July 2026, we've updated our super products and insurance offering which includes removing income protection automatic updates for Accumulation 2 members and other enhancements to simplify and improve our insurance. • **ATO rates, caps and threshold changes** Effective 1 July 2026, we've updated our disclosures (where applicable) to reflect rates, caps and thresholds confirmed by the Australian Taxation Office (ATO) for the 2026-27 financial year. • **Investment option changes** Effective on and after 28 September 2026, we're updating the Strategic Asset Allocations, Expected Frequency of Negative Annual Return and Summary Risk Level for certain investment options. • **Investment fees and costs** We've updated our investment fees and costs based on the actual costs for the financial year that ended 30 June 2026. • **Retirement income product updates** Effective on and after 1 July 2026, we've reduced our asset-based administration fee for Flexi Pension (Retirement Phase and Beneficiary Income Stream) and Term Allocated Pension accounts, from 0.16% per annum to 0.08% per annum; and simplified our Flexi Pension application process. Effective on and after 1 October 2026, we're introducing a retirement bonus to our Flexi Pension (Retirement Phase).
26 August 2026	New and existing members with the following products: • Flexi Pension (Retirement Phase, Transition to Retirement and Beneficiary Income Stream) • Term Allocated Pension	• **Retirement income product updates** Effective on and after 1 July 2026, we've reduced our asset-based administration fee for Flexi Pension (Retirement Phase and Beneficiary Income Stream) and Term Allocated Pension accounts, from 0.16% per annum to 0.08% per annum; and simplified our Flexi Pension application process. Effective on and after 1 October 2026, we're introducing a retirement bonus to our Flexi Pension (Retirement Phase). • **Investment option changes** Effective on and after 28 September 2026, we're updating the Strategic Asset Allocations, Expected Frequency of Negative Annual Return and Summary Risk Level for certain investment options. • **Investment fees and costs** We've updated our investment fees and costs based on the actual costs for the financial year that ended 30 June 2026.

ISSUED FROM	AFFECTED MEMBERS	SUMMARY OF CHANGE
5 May 2026	New and existing members with the following products: • Accumulation 1 • Accumulation 2 • Personal Account • the accumulation component of the Defined Benefit Division (DBD) • Flexi Pension (Retirement Phase, Transition to Retirement and Beneficiary Income Stream) • Term Allocated Pension	**We're reducing our Flexi Pension asset admin fee by 50%** • Effective on and after 1 July 2026, we're reducing the asset-based administration fee that applies to Flexi Pension (Retirement Phase and Beneficiary Income Stream) and Term Allocated Pension accounts, from 0.16% per annum to 0.08% per annum. **Investment option changes** • Effective on and after 27 March 2026, we've updated the Strategic Asset Allocation and Investment Strategy for certain investment options – and we've also updated our approach to screening for the Australian Bond and Australian Income investment options. • Effective on and after 1 July 2026, we're updating our approach to screening for our sustainable and environmental branded investment options.
4 September 2025	New and existing members with the following products: • Accumulation 1 • Accumulation 2 • Personal Account • the accumulation component of the Defined Benefit Division (DBD)	**Effective on and after 21 March 2025** • We've updated the Investment Strategy for our Cash investment option. **Effective on and after 1 July 2025** • We've updated our disclosures (where applicable) to reflect rates, caps and thresholds confirmed by the Australian Taxation Office (ATO) for the 2025-26 financial year. **Effective on and after 25 September 2025** • We're updating the Performance Objective, Strategic Asset Allocation, Suggested Investment Timeframe, Summary Risk Level and Expected Frequency of Negative Annual Return for some of our investment options. • We're providing details about situations where transaction processing may be postponed. • We're updating our insurance offering around Life Events cover, and how pre-existing conditions and exclusions work. **Investment fees and costs** • We've updated our investment fees and costs based on the actual costs for the financial year that ended 30 June 2025.
4 September 2025	New and existing members with the following products: • Flexi Pension (Retirement Phase, Transition to Retirement and Beneficiary Income Stream) • Term Allocated Pension	**Effective on and after 21 March 2025** • We've updated the Investment Strategy for our Cash investment option. **Effective on and after 25 September 2025** • We're updating the Performance Objective, Strategic Asset Allocation, Suggested Investment Timeframe, Summary Risk Level and Expected Frequency of Negative Annual Return for some of our investment options. • We're providing details about situations where transaction processing may be postponed. **Investment fees and costs** • We've updated our investment fees and costs based on the actual costs for the financial year that ended 30 June 2025.
5 March 2025	New and existing members with the following products: • Accumulation 1 • Accumulation 2 • Personal Account • the accumulation component of the Defined Benefit Division (DBD) • Flexi Pension (Retirement Phase, Transition to Retirement and Beneficiary Income Stream) • Term Allocated Pension	**Balanced (MySuper) Performance Objective** The return target stated within the Performance Objective of our Balanced (MySuper) investment option: • changed to CPI + 3.9% p.a. over 10 years (after investment fees and taxes but gross of account-based fees), effective 28 September 2024; and • will be changing to CPI + 4.0% p.a. over 10 years (after investment fees and taxes but gross of account-based fees), effective 28 March 2025 **Effective on and after 28 March 2025** We're updating: • the Strategic Asset Allocation, Suggested Investment Timeframe and Investment Strategy for some of our investment options; and • our investment approach for our Global Environmental Opportunities investment option.

ISSUED FROM	AFFECTED MEMBERS	SUMMARY OF CHANGE
9 September 2024	New and existing members with the following products: • Accumulation 1 • Accumulation 2 • Personal Account • the accumulation component of the Defined Benefit Division (DBD).	**Effective on and after 17 March 2024** We've updated the Investment Strategy for our sustainable branded investment options. **Effective on and after 1 July 2024** We've updated our disclosures (where applicable) to reflect rates, caps and thresholds confirmed by the Australian Taxation Office (ATO) for the 2024-25 financial year. **Effective on and after 28 September 2024** We're updating the Strategic Asset Allocation, Summary Risk Level, Expected Frequency of Negative Annual Return, and Investment Strategy on our investment options. We're also updating our approach to screening for our sustainable and environmental branded options. **Investment fees and costs** We've updated our investment fees and costs based on the actual costs for the financial year that ended 30 June 2024.
9 September 2024	New and existing members with the following products: • Flexi Pension (Retirement Phase, Transition to Retirement and Beneficiary Income Stream) • Term Allocated Pension	**Effective on and after 17 March 2024** We've updated the Investment Strategy for our sustainable branded investment options. **Effective on and after 28 September 2024** We're updating the Strategic Asset Allocation, Summary Risk Level, Expected Frequency of Negative Annual Return, and Investment Strategy on our investment options. We're also updating our approach to screening for our sustainable and environmental branded options. **Investment fees and costs** We've updated our investment fees and costs based on the actual costs for the financial year that ended 30 June 2024.