

<Title> <Given names> <Surname>  
<Address line 1>  
<Address line 2>  
<SUBURB> <STATE> <POSTCODE>

<Date>

# Important product changes

Dear <Title> <Surname>,

From time to time it's necessary to make changes to our products, and it's important you understand these changes and how they affect you.

**Effective on and after 28 September 2023**, the Commercial Rate Indexed Pension retirement product will be renamed **Lifetime Income**.

The Commercial Rate Indexed Pension—renamed Lifetime Income—is designed to give piece of mind after retirement by providing a regular income for life.

## HOW DOES THIS AFFECT ME?

It's important to understand that only the name of the product is changing to better reflect what the product is designed to do. The way the product works and its features will remain the same—and when used together with other income streams (for example, our Flexi Pension product and the government Age Pension), members can have the flexibility of access to funds with the security of a regular income for life.

## WHERE CAN I GET MORE INFORMATION ABOUT LIFETIME INCOME?

The Lifetime Income Product Disclosure Statement (PDS) and Target Market Determination (TMD) will be available from 28 September 2023 at [unisuper.com.au/pds](https://unisuper.com.au/pds).

More information about our retirement products is available at [unisuper.com.au/retirement](https://unisuper.com.au/retirement).

## 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. Alternatively, you can contact us via email at [enquiry@unisuper.com.au](mailto:enquiry@unisuper.com.au).

Yours sincerely,

**Danielle Mair**  
Chief Member and Advice Officer

[unisuper.com.au](https://unisuper.com.au)

**Member number:**

<member no>

**Account number:**

<account no>

**Product:**

<Product>

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**Fund:** UniSuper  
ABN 91 385 943 850

**Trustee:**  
UniSuper Limited  
ABN 54 006 027 121  
AFSL 492806

**Administrator:** UniSuper  
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