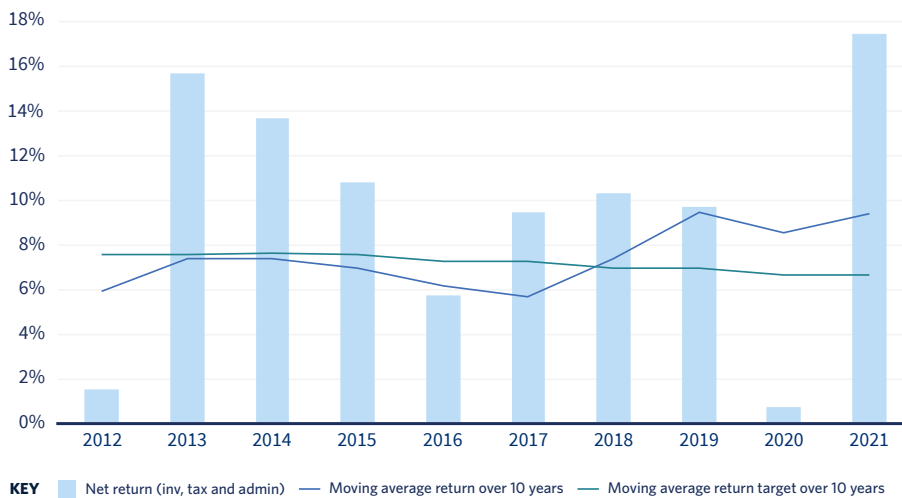


MySuper dashboard

This dashboard is for members with any part of their account invested in our Balanced (MySuper) option. This is not for DBD or Pension members invested in the Balanced option. All information is based on a member with an assumed balance of \$50,000 with no activity fees. Different account balances will have an effect on returns, return targets and fees and costs.

COMPARISON BETWEEN RETURN TARGET AND RETURN*



KEY ■ Net return (inv, tax and admin) — Moving average return over 10 years — Moving average return target over 10 years

* Graph relates to years ending 30 June. Past performance is not an indicator of future performance. Return targets are not guaranteed. Return targets and fees may change.

RETURN TARGET	CPI + 4.6% P.A. OVER 10 YEARS
<i>Return for years ending 30 June</i>	
2021	17.40%
2020	0.68%
2019	9.68%
2018	10.26%
2017	9.40%
2016	5.70%
2015	10.79%
2014	13.65%
2013	15.65%
2012	1.44%

Return (moving average over last 10 years to 30 June 2021): 9.34% p.a.

Statement of fees and other costs: \$316 p.a.

Level of investment risk: High - Four to less than six negative years in a 20-year period.[^]

[^] Negative returns may occur more or less often than expected.

ABOUT THE RETURN TARGET

Return targets are not guaranteed. Negative returns may occur more or less often than expected. The return target for the Balanced (MySuper) option has been calculated in accordance with MySuper requirements. It is the average of the expected returns, based on long-run return assumptions.

The investment strategies for the Balanced (MySuper) option and the Balanced option are the same. However, the return target for the Balanced (MySuper) option is higher than the return target for the Balanced option because the Balanced (MySuper) option objective is less conservative, and we have a lower degree of confidence in achieving it. This doesn't mean that we are aiming for the Balanced (MySuper) option to have higher returns or that it has a riskier investment strategy.

ABOUT THE RETURN DATA

We implemented MySuper on 30 November 2013. Historical returns are based on our Balanced option and are calculated in accordance with MySuper requirements, showing returns minus various fees, costs and taxes. Historically, returns were calculated using a different methodology. Actual returns received by members will depend on the timing of transactions within their account.

ABOUT THE COMPARISON-OF-RETURNS GRAPH

Return targets are a relatively new requirement, meaning we did not calculate a return target prior to November 2013. As at 30 June 2014, the return target was CPI + 4.8% and the graph assumes the same CPI+ 4.8% return target applied in earlier years. Fluctuations in the return target reflect past fluctuations in CPI. After 30 June 2014, return targets reflect changes in CPI and changes in hurdle rate. As at 30 June 2020, the return target over 10 years was CPI + 4.6%.

For more on our MySuper dashboard including MySuper investment returns visit unisuper.com.au/mysuper.