UniSuper

Fees and costs

28 September 2026

The information in this document forms part of the following Product Disclosure Statements:

- UniSuper *Accumulation 1 Product Disclosure Statement* issued on 28 September 2026
- UniSuper *Personal Account Product Disclosure Statement* issued on 28 September 2026
- UniSuper *Defined Benefit Division and Accumulation 2 Product Disclosure Statement* issued on 28 September 2026
- UniSuper *Flexi Pension Product Disclosure Statement* issued on 28 September 2026

ABOUT THIS DOCUMENT

This document has been prepared and issued by UniSuper Limited. It contains information about the fees and costs for each of our investment options and more detail about other fees and costs associated with Accumulation 1, Personal Account, Defined Benefit Division, Accumulation 2 and Flexi Pension membership. It should be read in conjunction with the Product Disclosure Statement (PDS) and Target Market Determination (TMD) that applies to your UniSuper membership category.

Information in this document may change from time to time. If the changes are not materially adverse, you will find the updates, along with this document, at unisuper.com.au/pds. You can also request a paper or electronic copy of updates without charge by calling **1800 331 685**.

UniSuper, ABN 91 385 943 850, is referred to as 'UniSuper' or 'the Fund'. UniSuper Limited, ABN 54 006 027 121, AFSL No. 492806, is referred to as 'USL' or the 'Trustee', and holds MySuper Authorisation Number 91385943850448. UniSuper Management Pty Ltd, ABN 91 006 961 799, AFSL No. 235907, is referred to as 'UniSuper Management' or 'USM'. USL has delegated administration of UniSuper to USM, which is wholly owned by USL in its capacity as UniSuper's trustee. UniSuper Advice is operated by USM, which is licensed to deal in financial products and provide financial advice. UniSuper Advice financial advisers are employees of USM. They are remunerated by way of a base salary and potential bonuses.

This document assumes you're an Australian resident for income tax purposes.

The information in this document is of a general nature only and does not take into account your individual objectives, financial situation or needs. You should consider the appropriateness of the information having regard to your personal circumstances and consider consulting a qualified financial adviser before making an investment decision based on information contained in this document. To the extent that this document contains any information which is inconsistent with the UniSuper Trust Deed and Regulations (together, 'the Trust Deed') the Trust Deed will prevail.

USM has consented to its logo and/or statements being included in this document, in the form and context in which they appear and has not withdrawn its consent as at the date of preparation.

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Award-winning fund

We've won a string of awards and high ratings for our record of long-term investment performance, value and services from the country's top ratings and research agencies and well-known publications. Importantly, past performance isn't an indicator of future performance. Consider your personal circumstances, read the product disclosure statement and target market determination and seek independent financial advice before investing. The rating is not a recommendation to purchase, sell or hold any product. For more information about our awards and ratings go to **unisuper.com.au/awards**.

Consumer advisory warning

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from $100,000 to $80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the Fund or your financial adviser.*

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** Moneysmart website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

* This text is required by law to be included in all PDSs. Please note, however, UniSuper's fees are set at a competitive level that is consistent with effective management and are not negotiable by members.

Changes to fees and costs

If changes (that aren't materially adverse) are made to fees and costs, we'll update our website.

You can call us to request a paper copy of this information without charge.

Fees and costs

COMPETITIVE FEES

UniSuper members benefit from savings we achieve as one of the largest super funds in the country—savings we pass on to you through competitive fees.

If you consult an adviser, an additional fee may be payable. Our advisers don't receive commissions.

FEES AND OTHER COSTS

This section shows fees and other costs you may be charged. These fees and other costs are deducted from your money, from the returns on your investment or from the assets of the superannuation entity as a whole.

Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Entry fees and exit fees cannot be charged.

Taxes, insurance fees and other costs relating to insurance are set out in another part of this document.

You should read all the information about fees and other costs because it's important to understand their impact on your investment.

The fees and other costs for each MySuper product offered by the superannuation entity, and each investment option offered by the entity, are set out on pages 3 and 4.

FEES AND COSTS SUMMARY

BALANCED (MYSUPER) INVESTMENT OPTION		
TYPE OF FEE OR COST	**AMOUNT**	**HOW AND WHEN PAID**
Ongoing annual fees and costs[1]		
Administration fees and costs	The lesser of $96 or 2% of your account balance per year.[1]	No more than $8 per month is deducted directly from your account. This fee is assessed and applied at the end of each month or, if you close your account, on that date.[1] If at the end of the month your account balance is less than $4,800 (including investment returns, where applied) you'll be charged one month's worth of the 2% annual fee.
Investment fees and costs[2,3]	Balanced investment option 0.39%[1] per year.	The investment fee accrues daily and is deducted from the Balanced investment option and any other option(s) you're invested in (as relevant).[1,4]
Transaction costs[2,3]	0.06% per year.	Transaction costs are incurred over the course of the year and disclosed as a percentage of the average assets of the relevant investment option.
Member activity related fees and costs		
Buy-sell spread	Nil.	Not applicable.
Switching fee	Nil.	Not applicable.
Other fees and costs[4]	Refer to 'Additional explanation of fees and costs' for details.	Where these fees and costs are applied to your account, they are deducted as described in 'Additional explanation of fees and costs'.

1 If your account balance is less than $6,000 at the end of UniSuper's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

2 The costs component of investment fees and costs and the transaction costs are based on the costs for the year ended 30 June 2026, including several components which are estimates. Costs are subject to change and amounts for prior years are not necessarily reliable indicators of amounts for future years. The costs component of investment fees and costs and the transaction costs you'll be charged in subsequent financial years will vary and depends on the actual costs incurred by the Trustee in managing the investment option. Investment fees and costs includes an amount of 0.02% for performance fees. The calculation basis for this amount is set out under 'Additional explanation of fees and costs'.

3 The investment fees and costs and transaction costs for other investment options are set out in the 'Additional explanation of fees and costs' section. They are calculated on the same basis, and paid at the same frequency and in the same manner as for the Balanced investment option.

4 Refer to the 'Additional explanation of fees and costs' section.

Example of annual fees and costs for the Balanced (MySuper) investment option

This table gives an example of how the ongoing annual fees and costs for the Balanced (MySuper) investment option can affect your super investment over a one-year period. You should use this table to compare this superannuation product with other superannuation products.[1]

EXAMPLE - BALANCED (MYSUPER) INVESTMENT OPTION		BALANCE OF $50,000[2]
Administration fees and costs	The lesser of $96 or 2% of your account balance per year.	For every $50,000 you have in the superannuation product, you will be charged or have deducted from your investment **$0** in administration fees and costs, plus **$96** regardless of your balance.
PLUS Investment fees and costs	0.39%[3,4]	**And**, you will be charged or have deducted from your investment **$195** in investment fees and costs.
PLUS Transaction costs	0.06%[3,4]	**And**, you will be charged or have deducted from your investment **$30** in transaction costs.
EQUALS Cost of product		If your balance was $50,000, at the beginning of the year, then for that year you will be charged fees and costs of **$321** for the superannuation product.

1 Additional fees may apply. If your accumulation account is invested in investment options other than the Balanced investment option, the investment fees and costs and transaction costs will be different to those displayed. Refer to 'Additional explanation of fees and costs'.

2 The calculated amounts do not include contributions that may be made during the year.

3 The costs component of investment fees and costs and the transaction costs are based on the costs for the year ended 30 June 2026, including several components which are estimates. Costs are subject to change and amounts for prior years are not necessarily reliable indicators of amounts for future years. The costs component of investment fees and costs and the transaction costs you'll be charged in subsequent financial years will vary and depends on the actual costs incurred by the Trustee in managing the investment option. Investment fees and costs includes an amount of 0.02% for performance fees. The calculation basis for this amount is set out under 'Additional explanation of fees and costs'.

4 The investment fees and costs and transaction costs for other investment options are shown in the 'Additional explanation of fees and costs' section. These are calculated on the same basis, and paid at the same frequency and in the same manner as for the Balanced investment option.

Cost of product information

COST OF PRODUCT FOR ONE YEAR

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your superannuation investment over a one-year period for all superannuation products and investment options. It is calculated in the manner shown in the *Example of annual fees and costs*.

The cost of product information assumes a balance of $50,000 at the beginning of the year. (Additional fees may apply: refer to the Fees and costs summary for the relevant superannuation product or investment option.)

You should use this figure to help compare superannuation products and investment options.

INVESTMENT OPTION	COST OF PRODUCT[1] ACCUMULATION 1, ACCUMULATION 2 AND PERSONAL ACCOUNT	COST OF PRODUCT[1] TTR FLEXI PENSION	COST OF PRODUCT[1] RETIREMENT PHASE AND BIS FLEXI PENSION
Conservative	$336	$240	$341
Conservative Balanced	$326	$230	$331
Balanced	$321	$225	$326
Sustainable Balanced	$306	$210	$311
Growth	$346	$250	$351
High Growth	$346	$250	$351
Sustainable High Growth	$326	$230	$331
Cash	$131	$35	$171
Australian Bond	$161	$65	$201
Australian Income	$201	$105	$241
Listed Property[2]	$216	$120	$221
Australian Shares	$411	$315	$416
International Shares	$346	$250	$351
Global Environmental Opportunities	$326	$230	$331
Australian Dividend Income	$286	$190	$291
Global Companies in Asia	$306	$210	$311

1 The costs component of investment fees and costs and the transaction costs are based on the costs for the year ended 30 June 2026, including several components which are estimates. Costs are subject to change and amounts for prior years are not necessarily reliable indicators of amounts for future years. The costs component of investment fees and costs and the transaction costs you'll be charged in subsequent financial years will vary and depends on the actual costs incurred by the Trustee in managing the investment option. Investment fees and costs includes an amount for performance fees. The calculation basis for this amount is set out under 'Additional explanation of fees and costs'.

2 This option is not intended for people who are seeking returns from investing in real property. Investing in a listed real estate investment trust (REIT) is very different from investing in real estate or real property. Refer to the *How we invest your money* document for more information.

Additional explanation of fees and costs

INVESTMENT FEES AND COSTS

The investment fees and costs for the year ending 30 June 2026 (including transaction costs) can be viewed in this section or at**unisuper.com.au/investment-costs**. These costs show the total investment fees and costs attributed to each of our investment options (excluding the fees charged directly to your account) as a percentage of the total average net assets of the relevant investment option.

PERFORMANCE FEES

We don't directly deduct any performance fees from member accounts. However, some external investment managers may be entitled to receive performance fees if they generate strong investment returns. Performance fees may be paid directly out of the Fund or may be incurred indirectly out of an interposed vehicle. These are included in the investment fees and costs and are indirectly borne by members invested in an option.

To receive performance fees, a manager must generate returns which exceed an agreed benchmark (in some cases by a margin or hurdle), in which case the manager is entitled to receive a percentage of the excess returns. The amount that can be recouped by any particular manager in one year is generally capped and fees in excess of the cap are carried forward into future years and can potentially be paid in future years, subject to generating adequate returns. If managers fail to generate excess returns in a year, this typically results in a negative amount being carried forward for future years to offset any performance fees which may otherwise become payable in future.

Note that managers generally manage portfolios comprising assets which relate to multiple investment options. It's not possible to accurately predict the amount of performance fees that may be payable in respect of a particular investment option in any given year. This will depend on:

- the investment returns generated during the year ahead
- which managers generate excess returns within their portfolios
- whether there were negative amounts (or positive amounts) being carried forward for those managers
- the individual fee arrangements (if any) which had been negotiated with the relevant investment managers
- the size of the portfolios being managed by those managers, and
- the proportion of those portfolios which relate to the relevant investment option.

The table below includes the average performance fee for each option (including performance fees in any interposed vehicles) over the five financial years ended 30 June 2026.

INVESTMENT OPTION	PERFORMANCE FEE
Conservative	0.02%
Conservative Balanced	0.02%
Balanced	0.02%
Sustainable Balanced	0.01%
Growth	0.06%
High Growth	0.07%
Sustainable High Growth	0.00%
Cash	0.00%
Australian Bond	0.00%
Australian Income	0.02%
Listed Property[1]	0.00%
Australian Shares	0.08%
International Shares	0.09%
Global Environmental Opportunities	0.02%
Australian Dividend Income	0.00%
Global Companies in Asia	0.00%

1 This option is not intended for people who are seeking returns from investing in real property. Investing in a listed REIT is very different from investing in real estate or real property. Refer to the *How we invest your money* document for more information.

The table below provides the performance fees incurred by the Balanced (MySuper) Option - accumulation phase, and Balanced Option - retirement phase for the last five years.

PERFORMANCE FEES FOR BALANCED (MYSUPER)-ACCUMULATION /BALANCED-PENSION OVER FIVE YEARS ENDED 30 JUNE 2026	
YEAR ENDED 30 JUNE	**PERFORMANCE FEE**
2022	0.05%
2023	0.02%
2024	0.02%
2025	0.02%
2026	0.02%
Average	0.02%[2]

2 Average performance fee is calculated prior to rounding for individual years.

INVESTMENT OPTION FEES AND COSTS

INVESTMENT OPTION FEES AND COSTS FOR THE YEAR ENDED 30 JUNE 2026						
OPTION	ACCUMULATION 1, ACCUMULATION 2, PERSONAL ACCOUNT AND TTR FLEXI PENSION			RETIREMENT PHASE AND BIS FLEXI PENSION		
	INVESTMENT FEES AND COSTS (%)[1]	TRANSACTION COSTS (%)[1]	TOTAL INVESTMENT FEES AND COSTS AND TRANSACTION COSTS (%)[2]	INVESTMENT FEES AND COSTS (%)[1]	TRANSACTION COSTS (%)[1]	TOTAL INVESTMENT FEES AND COSTS AND TRANSACTION COSTS (%)[2]
Conservative	0.44	0.04	0.48	0.37	0.04	0.41
Conservative Balanced	0.41	0.05	0.46	0.34	0.05	0.39
Balanced	0.39	0.06	0.45	0.32	0.06	0.38
Sustainable Balanced	0.36	0.06	0.42	0.29	0.06	0.35
Growth	0.42	0.08	0.51	0.35	0.08	0.44
High Growth	0.41	0.09	0.50	0.34	0.09	0.43
Sustainable High Growth	0.38	0.08	0.45	0.31	0.08	0.38
Cash	0.06	0.01	0.06	0.06	0.01	0.06
Australian Bond	0.12	0.01	0.14	0.12	0.01	0.14
Australian Income	0.19	0.02	0.20	0.19	0.02	0.20
Listed Property[3]	0.20	0.04	0.24	0.13	0.04	0.17
Australian Shares	0.43	0.20	0.63	0.36	0.20	0.56
International Shares	0.43	0.07	0.50	0.36	0.07	0.43
Global Environmental Opportunities	0.37	0.09	0.45	0.30	0.09	0.38
Australian Dividend Income	0.35	0.03	0.39	0.28	0.03	0.32
Global Companies in Asia	0.39	0.03	0.42	0.32	0.03	0.35

1 The costs component of investment fees and costs and the transaction costs are based on the costs for the year ended 30 June 2026, including several components which are estimates. Costs are subject to change and amounts for prior years are not necessarily reliable indicators of amounts for future years. The costs component of investment fees and costs and the transaction costs you'll be charged in subsequent financial years will vary and depends on the actual costs incurred by the Trustee in managing the investment option. Investment fees and costs includes an amount for performance fees. The calculation basis for this amount is set out under 'Additional explanation of fees and costs'.

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

3 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.

WHAT'S AN INTERPOSED VEHICLE?

An interposed vehicle is a complicated concept to define completely and accurately. The following illustrates, on a simplistic level, how an investor might invest in an interposed vehicle.

An investor buys shares in a particular company listed on the Australian Securities Exchange (ASX). In this case, the shares in that company are an investment in their own right.

On the other hand, an investor could invest in another entity (Fund A) which, in turn, invests in that particular company listed on the ASX. In this case, Fund A will often be regarded as an interposed vehicle. When super funds disclose their fees and costs, they include fees and costs incurred by interposed vehicles. However, Fund A won't necessarily be an interposed vehicle if this was an investment in its own right and not a means of gaining exposure to the listed company.

Determining whether an entity is an interposed vehicle involves three separate tests. For a detailed explanation, we recommend you refer to the ASIC Regulatory Guide 97 Disclosing fees and costs in PDSs and periodic statements as well as any guidance (including frequently asked questions) issued by ASIC in conjunction with Regulatory Guide 97. The guide is available at asic.gov.au/regulatory-resources/find-a-document/regulatory-guides.

TRANSACTION COSTS

Each investment option incurs transaction costs which differ for each option. These may be incurred directly by the Fund or through an interposed vehicle. They may be paid directly out of the Fund or out of an interposed vehicle which may indirectly reduce the return on an investment. These typically include:

- brokerage
- stamp duty
- settlement costs (including custody costs)
- clearing costs, and
- buy-sell spreads.

OPERATIONAL RISK FINANCIAL REQUIREMENT

Australian super funds are required to have an Operational Risk Financial Requirement (ORFR) target and strategy. This is required by the Australian Prudential Regulation Authority (APRA) and is intended to ensure super funds have access to financial resources for losses, costs and expenses that may be incurred in the event of an operational risk.

The financial resources are held in the Operational Risk Reserve (ORR). This is funded out of investment related charges which are included in the investment fees and costs for each option. This component of the ORR is currently 0.01% p.a. for each investment option. In accordance with APRA requirements, the ORR has also been funded with respect to the DBD.

FEES FOR UNISUPER ADVICE

Factual information and general advice is provided at no additional charge to UniSuper members. The cost of this service is included in the administration fees and costs you pay. You can find out more about this service at **unisuper.com.au/advice**.

UniSuper Advice is a financial planning service generally available to UniSuper members, former members and their families through UniSuper Management Pty Ltd (USM) ABN 91 006 961 799 Australian Financial Services Licence No. 235907, which is licensed to provide financial advice services and deal in financial products. UniSuper advisers are employees of USM. They are remunerated by way of a base salary and potential bonuses.

UniSuper Advice offers digital advice on limited topics, scaled personal advice or comprehensive personal advice.

Scaled personal advice covers topics like super contributions, investment options and insurance as they relate to your UniSuper account. Digital and scaled personal advice are available at no additional cost to you.

Comprehensive advice includes retirement planning, insurance, non-super investments and wealth accumulation. Comprehensive advice services are charged on a fee-for-service basis at either a fixed or hourly rate. The cost of the service provided varies depending on a number of factors, including the complexity of the advice sought. You will receive an advice fee quote before UniSuper Advice proceeds with comprehensive advice services. These fees are additional to the fees stated in this PDS.

You can learn more about UniSuper Advice by referring to the *Financial Services Guide—Personal Advice* and *Financial Services Guide—General Advice*, available at **unisuper.com.au/financial-advice/types-of-advice** or by calling us.

If you're a DBD member, we can only deduct advice fees from your accumulation component.

FEES FOR OTHER FINANCIAL ADVICE

Where you receive personal financial advice in relation to your UniSuper account(s) from a financial adviser outside of UniSuper, you can ask us to pay for this advice from your account balance. Your adviser must be registered with UniSuper for this to occur and we must be satisfied that the fee requested is appropriate. You can ask your financial adviser about whether this option is available to you.

INSURANCE PREMIUMS

The *Insurance in your super* document at **unisuper.com.au/pds** has information on the premiums associated with your insurance cover. Applicable insurance premiums are deducted from your account each month. A fee for administering the insurance agreement is included in the premium cost. This administration fee is paid to the Trustee.

EXCLUDED TRANSACTIONAL AND OPERATIONAL COSTS

The following transactional and operational costs are excluded from the investment fees and costs:

- borrowing costs
- property operating costs
- implicit transaction costs and market impact costs other than in relation to certain derivative financial products.

TAX

Read the relevant PDS and the *How super works* document for information on the tax applicable to your account. We'll provide you with a 15% rebate for administration fees and insurance premiums paid where a tax deduction is available to the Fund. This means for every $100 in fees and premiums deducted from your account, we provide you with a $15 rebate to reduce these costs. The rebates for administration fees and external insurance premiums are credited to your account on a monthly basis.

TAX DEDUCTIONS

Where fees and costs are tax deductible to the Fund, members will indirectly receive the benefit of those tax deductions.

More information about the tax that may be applicable to Flexi Pension is covered in section 'Tax and your pension' in the *Flexi Pension* PDS.

GST AND STAMP DUTY

Fees and costs may include GST and stamp duty where applicable. The amount of GST payable may be reduced in certain circumstances as a result of tax credits available to the Fund.

BANK FEES

The Trustee reserves the right to recover any bank fees incurred on a cost recovery basis.

ALTERATIONS TO FEES

Fees and costs are generally reviewed annually and may change without your consent. We reserve the right to introduce a new fee or cost and/or change any fees or costs. We'll give you 30 days' written notice before a new or increased fee that we charge directly takes effect. This prior notice is not required where there is an increase attributable to the Trustee's costs in managing your investments. We'll notify you about changes to costs as required by law.

Defined fees

This section defines the different fees and costs that are able to be legally charged to your UniSuper account. Not all charges apply to your UniSuper account.

ACTIVITY FEES

A fee is an activity fee if:

a) the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to a trustee activity:
   i) that is engaged in at the request, or with the consent, of a member; or
   ii) that relates to a member and is required by law; and
b) those costs are not otherwise charged as administration fees and costs, investment fees and costs, transaction costs, a buy-sell spread, a switching fee, an advice fee or an insurance fee.

The only activity fees charged by UniSuper are the bank fees incurred as a result of activities directed by you (such as making benefit payments to a different country).

ADMINISTRATION FEES AND COSTS

Administration fees and costs are fees and costs that relate to the administration or operation of the superannuation entity and includes costs incurred by the trustee of the entity that:

a) relate to the administration or operation of the entity; and
b) are not otherwise charged as investment fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.

UniSuper's administration fee for Accumulation 1, Accumulation 2 and Personal Account members is the lesser of $96 or 2% of your account balance each year.

UniSuper's administration fee for DBD members is deducted from the assets of UniSuper's defined benefit pool.

UniSuper's administration fee for Flexi Pension (excluding TTR) is $96 per annum, plus 0.08% of your Flexi Pension account balance, capped at $1,250 per account per financial year.

If you have a TTR Flexi Pension, then you won't be charged an administration fee while it remains under TTR rules. If you took your Flexi Pension under TTR rules, then it will cease to be treated as such when you reach age 65 or notify us that you've met a condition of release allowing unrestricted access to your super. At that time, the administration fees for a Retirement Phase Flexi Pension become payable.

ADVICE FEES

A fee is an advice fee if:

a) the fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by:
   i) a trustee of the entity; or
   ii) another person acting as an employee of, or under an arrangement with, the trustee of the entity; and
b) those costs are not otherwise charged as administration fees and costs, investment fees and costs, transaction costs, a switching fee, an activity fee or an insurance fee.

You'll only be charged an advice fee if you agree to receive comprehensive personal advice from UniSuper Advice or a financial adviser registered with UniSuper. These fees will be discussed and agreed with you.

BUY-SELL SPREADS

A buy-sell spread is a fee to recover transaction costs incurred by the trustee of the superannuation entity in relation to the sale and purchase of assets of the entity.

Buy-sell spreads do not currently apply to your UniSuper account.

EXIT FEES

An exit fee is a fee, other than a buy-sell spread, that relates to the disposal of all or part of a member's interests in a superannuation entity.

UniSuper does not charge exit fees.

INDIRECT COSTS RATIO

The indirect cost ratio (ICR), for a MySuper product or an investment option offered by UniSuper, is the ratio of the total of the indirect costs for the MySuper product or investment option, to the total average net assets of UniSuper attributed to the MySuper product or investment option.

An ICR does not apply to your UniSuper account.

INVESTMENT FEES AND COSTS

Investment fees and costs are fees and costs that relate to the investment of the assets of a superannuation entity and includes:

a) fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and
b) costs incurred by the trustee of the entity that:
   i) relate to the investment of the assets of the entity; and
   ii) are not otherwise charged as administration fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.

Investment fees and costs are deducted indirectly from your UniSuper account. A breakdown of these fees to 30 June 2026, for each investment option, is provided within this section.

SWITCHING FEES

A switching fee for a MySuper product is a fee to recover the costs of switching all or part of a member's interest in a superannuation entity from one class of beneficial interest in the entity to another.

A switching fee for a superannuation product other than a MySuper product, is a fee to recover the costs of switching all or part of a member's interest in the superannuation entity from one investment option or product in the entity to another.

UniSuper does not charge switching fees.

TRANSACTION COSTS

Transaction costs are costs associated with the sale and purchase of assets of the superannuation entity other than costs that are recovered by the superannuation entity charging buy-sell spreads.

Transaction costs are deducted indirectly from your UniSuper account. A breakdown of these fees to 30 June 2026, for each investment option, is provided within the 'Additional explanation of fees and costs' section.

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