

# Fees and costs

1 April 2022

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

- › UniSuper *Accumulation 1 Product Disclosure Statement* issued 1 April 2022
- › UniSuper *Personal Account Product Disclosure Statement* issued 1 April 2022



## 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 and Personal Account membership. It should be read in conjunction with the Product Disclosure Statement (PDS) that applies to your UniSuper membership category.

Information in this document may change from time to time. We'll provide updates at [unisuper.com.au/pds](http://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 advisers are employees of USM. They are remunerated by way of a base salary and potential bonuses.

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.

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## AWARD-WINNING FUND

Super is what we do, so we love that we're recognised as one of Australia's best super funds. We've won a string of awards and high ratings for our investment performance (noting past performance isn't an indicator of future performance), value and services from the country's top ratings and research agencies. Refer to page 9 for full agency disclaimers.



### 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.<sup>1</sup>**

#### 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](http://www.moneysmart.gov.au))** has a superannuation calculator to help you check out different fee options.

<sup>1</sup> 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.

## Fees and costs

### COMPETITIVE FEES AND NO COMMISSIONS

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.

We don't pay commissions, and our advisers don't receive commissions.

### FEES AND OTHER COSTS

This document 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 UniSuper 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 you choose. Entry fees and exit fees cannot be charged.

Taxes, insurance fees and other costs relating to insurance are set out in the PDS, and the *How super is taxed* and *Insurance in your super* documents.

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 the Balanced (MySuper) investment option are set out on page 2 and our other investment options are set out on page 6.

### 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 this information without charge.

**FEES AND COSTS SUMMARY**

<b>BALANCED (MYSUPER) INVESTMENT OPTION</b>		
<i>Type of fee or cost</i>	<i>Amount</i>	<i>How and when paid</i>
<b>Ongoing annual fee and costs<sup>1</sup></b>		
Administration fees and costs	The lesser of \$96 or 2% of your account balance per year. <sup>1</sup>	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. <sup>1</sup>  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 <sup>2,4</sup>	Balanced investment option 0.39% <sup>1</sup> 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). <sup>1,3</sup>
Transaction costs <sup>2,4</sup>	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.
<b>Member activity related fees and costs</b>		
Buy-sell spread	Nil	Not applicable
Switching fee	The first switch per account in each financial year is free of charge. All subsequent switches will be charged a fee of \$9.85 per switch on the date the switch becomes effective.	We'll always deduct this fee from any amount you hold in the Balanced investment option when you submit your request. Any remaining amount, or the full fee when you don't hold the Balanced investment option, will be deducted proportionally from your other investment option(s).
Other fees and costs <sup>3</sup>	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'.

<sup>1</sup> 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 will be refunded.

<sup>2</sup> 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 2021, 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 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'. Refer to 'Additional explanation of fees and costs' for more information about how performance fees are calculated, including how performance fees are calculated where there is negative performance in a particular year.

<sup>3</sup> Refer to 'Additional explanation of fees and costs' on page 5 of this document.

<sup>4</sup> The investment fees and costs and transaction costs for other investment options are set out on page 6, are calculated on the same basis, and paid at the same frequency and in the same manner as for the Balanced investment option.

## 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.<sup>1</sup>

EXAMPLE – BALANCED (MYSUPER) INVESTMENT OPTION		BALANCE OF \$50,000 <sup>2</sup>
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 <b>\$0</b> in administration fees and costs, plus <b>\$96</b> regardless of your balance
<b>PLUS</b> Investment fees and costs	0.39% <sup>3,4</sup>	<b>And</b> , you will be charged or have deducted from your investment <b>\$195</b> in investment fees and costs
<b>PLUS</b> Transaction costs	0.06% <sup>3,4</sup>	<b>And</b> , you will be charged or have deducted from your investment <b>\$30</b> in transaction costs
<b>EQUALS</b> 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 <b>\$321</b> for the superannuation product.

<sup>1</sup> Additional fees may apply. If your 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' on page 5 for further details.

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

<sup>3</sup> 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 2021 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 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'.

<sup>4</sup> The investment fees and costs and transaction costs for other investment options are set out on page 6, 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 1 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 such as a buy-sell spread 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
Conservative	\$276
Conservative Balanced	\$296
Balanced (MySuper)	\$321
Sustainable Balanced	\$281
Growth	\$381
High Growth	\$391
Sustainable High Growth	\$316
Cash	\$131
Australian Bond	\$171
Diversified Credit Income	\$266
Listed Property*	\$281
Australian Shares	\$311
International Shares	\$381
Global Environmental Opportunities	\$331
Australian Equity Income	\$306
Global Companies in Asia	\$321

\* 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 page 6 of *How We Invest Your Money* for more information.

## Additional explanation of fees and costs

### INVESTMENT FEES AND COSTS

The investment fees and costs for the year ending 30 June 2021 (including transaction costs) can be viewed on page 6 or at [unisuper.com.au/investment-costs](https://www.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 2021.

INVESTMENT OPTION	PERFORMANCE FEE
Conservative	0.01%
Conservative Balanced	0.01%
Balanced (MySuper)	0.02%
Sustainable Balanced	0.00%
Growth	0.04%
High Growth	0.04%
Sustainable High Growth	0.00%
Cash	0.00%
Australian Bond	0.00%
Diversified Credit Income	0.00%
Listed Property <sup>1</sup>	0.00%
Australian Shares	0.03%
International Shares	0.01%
Global Environmental Opportunities	0.00%
Australian Equity Income	0.00%
Global Companies in Asia	0.00%

<sup>1</sup> 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 page 6 of *How We Invest Your Money* for more information.

The table below provides the performance fees incurred by the Balanced (MySuper) Option for the last five years.

BALANCED (MYSUPER) PERFORMANCE FEES OVER FIVE YEARS ENDED 30 JUNE 2021	
Year ended 30 June	Performance fee
2017	0.02%
2018	0.01%
2019	0.02%
2020	0.01%
2021	0.04%
Average	0.02% <sup>2</sup>

<sup>2</sup> Average performance fee is calculated prior to rounding for individual years.

**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 [www.asic.gov.au/regulatory-resources/find-a-document/regulatory-guides/](http://www.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.

<b>INVESTMENT OPTION FEES AND COSTS FOR THE YEAR ENDED 30 JUNE 2021</b>			
<i>Option</i>	<i>Investment fees and costs (%)<sup>1</sup></i>	<i>Transaction costs (%)<sup>1</sup></i>	<i>Total investment fees and costs and transaction costs (%)<sup>2</sup></i>
Conservative	0.33	0.03	<b>0.36</b>
Conservative Balanced	0.36	0.04	<b>0.39</b>
Balanced	0.39	0.06	<b>0.44</b>
Sustainable Balanced	0.32	0.05	<b>0.38</b>
Growth	0.45	0.12	<b>0.57</b>
High Growth	0.45	0.14	<b>0.59</b>
Sustainable High Growth	0.36	0.08	<b>0.44</b>
Cash	0.06	0.01	<b>0.06</b>
Australian Bond	0.13	0.02	<b>0.15</b>
Diversified Credit Income	0.32	0.02	<b>0.34</b>
Listed Property <sup>3</sup>	0.21	0.16	<b>0.37</b>
Australian Shares	0.35	0.08	<b>0.43</b>
International Shares	0.48	0.09	<b>0.57</b>
Global Environmental Opportunities	0.33	0.14	<b>0.46</b>
Australian Equity Income	0.36	0.06	<b>0.41</b>
Global Companies in Asia	0.42	0.03	<b>0.45</b>

<sup>1</sup> 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 2021, 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'.

<sup>2</sup> Components may not add to 'Total' due to rounding.

<sup>3</sup> 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. real estate investment trusts (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.



### **OPERATIONAL RISK FINANCIAL REQUIREMENT**

Australian super funds are required to have an Operational Risk Financial Requirement (ORFR). This is required by the Australian Prudential Regulation Authority (APRA) and is intended to ensure that super funds have access to financial resources to cover 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.

### **FEES FOR UNISUPER ADVICE**

Factual information and general advice is provided at no additional charge to UniSuper members. The cost of that service is included in the administration fees and costs you pay. You can find out more about this service at [unisuper.com.au/advice](https://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 personal scaled advice on several topics, or comprehensive personal advice. Personal scaled advice covers topics like super contributions, investment options and insurance as they relate to your UniSuper account. Comprehensive advice includes retirement planning, insurance, non-super investments and wealth accumulation.

Members will receive an advice fee quote before UniSuper Advice proceeds with personal advice services. Members will be 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, and the cost for some personal scaled advice may be partially included in the administration fees and costs you pay.

These fees are additional to the fees stated in this document and the PDS. You can learn more about the services UniSuper Advice provides by referring to the *Financial Services Guide—Personal Advice* and *Financial Services Guide—General Advice*, available on our website [unisuper.com.au/financial-advice/types-of-advice](https://unisuper.com.au/financial-advice/types-of-advice) or by calling us.

### **INSURANCE PREMIUMS**

See our *Insurance in your super* document for 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.

### **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**

See the PDS and the *How super is taxed* document for information on the tax applicable to your account. We'll provide you with a 15% rebate for administration fees, switching fees and external insurance premiums paid where a tax deduction is available to us. 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. The rebate for switching fees is credited to your account when those fees are deducted.

### **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 Trustee.

**BANK FEES**

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

**ALTERATIONS TO FEES**

Fees are generally reviewed annually and may increase on 1 July each year in line with increases in the Consumer Price Index (CPI) for the previous 12 months ending 31 December. Fees may change without your consent. We reserve the right to introduce a new fee or change any fees. We will give you 30 days' written notice (except where an increase in fee or charge is attributable to an increase in the Trustee's costs in managing your investments) before a new or increased fee takes effect. Where an increase in fee or charge is attributable to an increase in the Trustee's costs of managing your investments, the Trustee will notify you as soon as possible after the change takes effect, but not more than three months after the event occurs unless the change is not materially adverse, in which case the Trustee will notify you within 12 months of the change.

**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:

- the fee relates to costs incurred by UniSuper's Trustee that are directly related to a Trustee activity:
  - that is engaged in at the request, or with the consent, of a member; or
  - that relates to a member and is required by law; and
- 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 that relate to the administration or operation of UniSuper and includes costs incurred by UniSuper's Trustee that:

- relate to the administration or operation of UniSuper; and
- 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 fees and costs for Accumulation 1 and Personal Account members is the lesser of \$96 or 2% of your account balance each year.*

**ADVICE FEES**

A fee is an advice fee if:

- the fee relates directly to costs incurred by UniSuper's Trustee because of the provision of financial product advice to a member by:
  - UniSuper's Trustee; or
  - another person acting as an employee of, or under an arrangement with, UniSuper's Trustee; and
- those costs are not otherwise charged as administration fees and costs, investment fees and costs, a switching fee, an activity fee or an insurance fee.

*Refer to the 'Fees for UniSuper advice' section on page 7 for information about advice fees in UniSuper.*

**BUY-SELL SPREADS**

A buy-sell spread is a fee to recover costs incurred by UniSuper's Trustee in relation to the sale and purchase of UniSuper assets.

*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 UniSuper.

*UniSuper does not charge exit fees.*

## INVESTMENT FEES AND COSTS

Investment fees and costs are fees and costs that relate to the investment of UniSuper's assets and includes:

- fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and
- costs incurred by UniSuper's Trustee that:
  - relate to the investment of UniSuper's assets; and
  - 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 2021, for each investment option, is provided on page 6.*

## 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 UniSuper from one class of beneficial interest in UniSuper 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 UniSuper from one investment option or product in UniSuper to another.

*The first switch in a financial year is free. UniSuper charges a switching fee of \$9.85 for the second and subsequent switches in a financial year. The fee is charged on the date the switch becomes effective.*

## TRANSACTION COSTS

Transaction costs are costs associated with the sale and purchase of UniSuper's assets other than costs that are recovered by UniSuper charging buy-sell spreads.\*

*Transaction costs are deducted indirectly from your UniSuper account. A breakdown of these fees to 30 June 2021, for each investment option, is provided on page 6.*

## Ratings and awards

### SUPER RATINGS

SuperRatings, a superannuation research company, awarded UniSuper 'Fund of the Year' for 2022 and 'MySuper of the Year' for 2021. Our accumulation products also achieved a 'Platinum Choice' rating and a 15-year 'Platinum Performance' rating, something only the 'best value for money' funds receive. Our 2022 'Infinity Recognised' rating from SuperRatings is testament to UniSuper's strong commitment to environmental, social and governance (ESG) standards and principles. For full details about its rating criteria, go to [www.superratings.com.au](http://www.superratings.com.au).

The ratings are issued by SuperRatings Pty Ltd ABN 95 100 192 283 AFSL 311880 (SuperRatings). Ratings are general advice only and have been prepared without taking account of your objectives, financial situation or needs. Consider your personal circumstances, read the product disclosure statement and seek independent financial advice before investing. The rating is not a recommendation to purchase, sell or hold any product. Past performance information is not indicative of future performance. Ratings are subject to change without notice and SuperRatings assumes no obligation to update. SuperRatings uses objective criteria and receives a fee for publishing awards. Visit [www.superratings.com.au](http://www.superratings.com.au) for ratings information and to access the full report. © 2022 SuperRatings. All rights reserved.

### CHANT WEST

UniSuper was awarded 'Best Fund: Advice Services' in 2020 and 'Pension Fund of the Year' in 2021. Our accumulation and pension products consistently receive a 5 Apples rating from Chant West - the highest quality fund rating. Full details regarding the ratings and awards and Chant West's Financial Services Guide (FSG) are available at [www.chantwest.com.au](http://www.chantwest.com.au).

\* Refer to 'Transaction costs' under 'Additional explanation of fees and costs' for more details.

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### **MONEY MAGAZINE**

UniSuper was awarded 'Best Super Fund' in *Money* magazine's 'Best of the Best' for 2022, and winner in the 'Best Growth Super Product', 'Best Growth Pension Product', 'Best Equities ESG Super Product', and 'Best International Shares Super Product' categories - making UniSuper the most awarded fund in any one year, in *Money* magazine's history.



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