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There are also some important changes to UniSuper on the horizon. In preparation for the Government’s proposed requirement for all funds to have an ‘operational risk reserve’ in place by 1 July 2013, we will establish one from 1 January 2013.

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With so much change ahead, it’s also timely to reflect on our achievements. On 13 July at the ATA Contact Centre Awards, UniSuper’s Member Services Team won the Victorian Contact Centre of the Year Award for centres with 30 or less staff. This is a tremendous accolade and we’re proud to offer you the highest quality service when you call our Helpline.

DBD update
UniSuper’s Board and Management are committed to the financial health of the Defined Benefit Division, and will notify you of any decisions once they are made. On page 3 we provide an update based on the information currently available.

I hope you find this edition of Super Informed enjoyable and informative, and, as always, please contact us if you have any questions about your super.

Warm regards
Terry C. McCredden
Chief Executive Officer

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Update on the financial position of the Defined Benefit Division (DBD)

The financial position of the DBD continues to be an absolute priority for UniSuper’s Board and Management.

As you know, the DBD is currently within a monitoring period under Clause 34 of the Trust Deed. This means that, after receiving an Actuarial Report in the first quarter of 2013, the Board is then likely to make a decision as to whether or not benefit reductions are required. It’s important to remember that even if benefit reductions are required, any accumulation component or Flexi Pension investments you hold would not be affected.

UniSuper’s Chief Executive Officer, Terry McCredden, wrote to all DBD members in June to provide a further update. Since that update, worldwide market volatility has been ongoing, management have continued with detailed contingency planning to prepare for a range of possible outcomes at the end of the current monitoring period, and we have engaged with various stakeholders on the issues.

It is still too soon to know whether or not benefit reductions will be required at the end of the monitoring period. However, as noted in the earlier letter, we are continuing to keep members updated at www.unisuper.com.au/dbdupdate – a dedicated DBD Update section of our website.

If you have any questions about the DBD, Clause 34 and possible benefit reductions please visit www.unisuper.com.au/dbdupdate or call us on 1800 331 685.

* Return and ranking relates to the Accumulation Balanced option and is net of investment expenses and fund taxes but gross of account-based fees. Past performance is not an indicator of future performance.
Investment update

The Balanced investment option return was well ahead of the SuperRatings median and placed the option in the first quartile (top 25%) of competitor funds over the period.

The positive 1.7% return for the financial year earned by our Balanced investment option1 was achieved against difficult market conditions.

The Australian sharemarket (as per the ASX 300 index) started the financial year at around 4,600, then fell to a low of around 3,860 in September, before recovering some of the losses to finish the year at around 4,100.

The early positive tone of the market was based on a ‘muddling through’ scenario in Europe, and signs of solid economic growth in the USA. Positive sentiment quickly turned negative when it became apparent that investors were not willing to refinance the debt of Greece, and Europe then went from crisis to crisis. It soon became clear that the real powers in Europe (Germany and the European Central Bank) didn’t have the means or the willingness to solve the problems.

However, a total market implosion has been averted particularly because the largest economy in the world (USA), while slowing, does not look like reversing; most importantly corporate profits and balance sheets are generally in great shape. Also, the second largest economy in the world (China) is still growing at a healthy pace, and inflationary pressures have definitely abated.

Given these conditions it’s no surprise that our best performing investment option over the past year has been Australian Bond (+10.7%)1. Investors sought the safety of bonds, pushing up their prices and lowering their yields, to levels which are now below the levels we saw during the height of the crisis in 2008.

While the positive return of 1.7% for the Balanced option2 seems underwhelming, it needs to be seen against the backdrop of very difficult conditions, and against the performance of our competitors.

It was pleasing to see that, over 1 and 7 year periods, all of our Pre-Mixed Accumulation options were ranked in the top quartile, other than those established less than seven years ago and the Cash and Socially Responsible Balanced options.

The performance of the DBD (defined benefit) option has been well above the median. For this reason, the DBD returned 3.3% for the year2. The DBD portfolio has its own strategy tailored to its particular requirements, as its primary objective is to meet the defined commitments of the DBD. For this reason, the DBD is not typically included in surveys. If it was, our DBD portfolio’s performance would have ranked within the top decile (10%) of comparable diversified options in the SuperRatings survey. This solid performance was underpinned by a heavy weighting in high-yielding Australian property, infrastructure and blue-chip stocks.

Past performance is not an indicator of future performance.

1 Based on the SuperRatings survey published on 26 July 2012 for the period ended 30 June 2012.
2 Return relates to the Accumulation Balanced option. Net of investment expenses and fund taxes but gross of account-based fees.

Contribution flexibility refresher

If you’re considering a contribution flexibility arrangement

If you are not on a contribution flexibility arrangement and would like to know more, please read the Contribution flexibility fact sheet available from our website at www.unisuper.com.au, which also includes the election form.

We need to have received a properly completed Contribution flexibility application form from you before we can administer any reduction in your standard member contribution rate.

It’s important to note that you can’t reinstate your previous level of standard member contributions once you have chosen to reduce them. However, you will still be able to make voluntary member contributions and rollovers.

If you choose contribution flexibility your final benefit may be impacted and, depending on when you start a contribution flexibility arrangement, your ability to access insurance cover through your super may be impacted.

If you have any questions about contribution flexibility, refer to the Super for Defined Benefit and Accumulation 2 members PDS available on our website, or call our Helpline on 1800 331 685.
It’s important to understand at this stage some of these announcements are proposals only. They require passage of legislation through parliament before they’re law. We’ll keep you updated as further details are available.

1. **Deferral of higher concessional contributions cap for over 50s**

Under a transitional concessional cap that expired on 30 June 2012, members aged 50 years or over were able to contribute up to $50,000 to their super without exceeding the concessional contributions cap.

It was proposed that a new higher cap would be introduced for individuals aged 50 or over with total super balances below $500,000. However, the Government has announced that it will defer making the higher cap permanent.

This means that from 1 July 2012, the general contributions cap of $25,000 will apply to members aged 50 years or over with super balances below $500,000. Under the proposal the higher concessional contributions cap of $50,000 will apply again from 1 July 2014 for these members.

2. **Proposed new tax rules for concessional contributions of higher income earners**

The Government has also proposed new tax rules for concessional contributions of high income earners. This measure will affect members with incomes (including concessional contributions to super) greater than $300,000.

Under the proposal, from 1 July 2012 members with incomes greater than $300,000 are likely to face an additional 15% on concessional contributions that aren’t in excess of the concessional contributions cap of $25,000. The ‘additional’ tax will not apply to concessional contributions that exceed the concessional contributions cap and remain subject to excess contributions tax.

For this measure, income will include, among other things, taxable income, concessional superannuation contributions and adjusted fringe benefits.

Concessional contributions will include:
- all employer contributions (both superannuation guarantee and salary sacrifice contributions), and
- personal contributions for which a deduction has been claimed.

For defined benefit members, it is proposed that concessional contributions will include their notional taxed contributions (i.e. contributions that are made to finance the defined benefit component).

3. **Confirmed: Super withdrawals before age 60**

The low rate cap is the limit set on the amount of the taxable component of a super lump sum benefit that you can receive at a lower (or nil) rate of tax.

The threshold for lump-sum withdrawals from super has increased to $175,000 in 2012/13 (from $165,000 in 2011/12) for members who are eligible before age 60. (If you’re over age 60, your benefit is usually tax-free regardless of whether it’s paid as a lump sum or pension.) The rate of tax that generally applies for amounts in excess of this threshold is 16.5%, including the Medicare levy.

4. **Confirmed: A new superannuation contribution for low income earners**

From 1 July 2012, the Government will provide a Low Income Superannuation Contribution of up to $500 for members with taxable income up to $37,000 a year. This is good news for low income earners as it effectively reduces the tax paid on their contributions under the Superannuation Guarantee.

For information on how the Federal Budget could affect you, call our Helpline on 1800 331 685.
Important changes

Changes to UniSuper Regulations

The UniSuper Regulations govern how the Fund operates, along with the Trust Deed. The following amendments have been made.

Family super splitting – to take effect from 1 August 2012

The amendments clarify that, when a family superannuation split occurs, the reduction to be applied to the member’s account (to enable payment to the ex-spouse or ex-partner) will be the amount specified in the family law court order or agreement.

The amendments also confirm that, in accordance with superannuation law, the family law court order or agreement, or the family law court’s power to order a division of the member’s account, will be the amount specified in the family law court order or agreement.

Transferring from the Defined Benefit Division to Accumulation 2 – to take effect from 1 October 2012

This amendment is designed to clarify the rules around the time within which Defined Benefit Division (DBD) members can elect to transfer to Accumulation 2.

Generally new DBD members have 12 months in which to choose to transfer to Accumulation 2. There has been uncertainty as to how that period is to be applied where the member ceases employment prior to the expiry of the 12 month period.

The proposed amendment confirms that, where the DBD member ceases employment within the first 12 months of DBD membership and is then transferred to Accumulation 1, they will have a further 12 months in which to elect to make the transfer to Accumulation 2 when they re-enter the DBD. This is subject to the condition that no previous period of DBD service with an employer exceeds 12 months.

Setting up an operational risk reserve

Under the Government’s Stronger Super reforms, it is proposed that trustees of all super funds will be required to establish and maintain an operational risk reserve from 1 July 2013.

The purpose of an operational risk reserve is to ensure that super funds have sufficient financial resources to cover losses, costs and expenses that may be incurred in the event of an operational risk.

While the proposed requirements do not come into operation until 1 July 2013, the Trustee feels that it would be prudent to establish and start funding a reserve from 1 January 2013.

In considering the current size and complexity of UniSuper, the Trustee has set a target funding level for the reserve of 0.25-0.30% with a minimum of 0.15% of the total sum of all accumulation account balances. From 1 January 2013, the Indirect Cost Ratios (ICRs) will be adjusted to include an amount of 0.06% p.a. to commence building the reserve. This will result in a minor reduction to the investment earnings for each investment option.

If there are any subsequent changes to the way the reserve will operate, we will provide you with further updates. We will notify you of any material changes in writing and updates on non-material changes can be found at www.unisuper.com.au/members/product-information/product-updates.

Changes to the way investments returns are applied

Investment returns can be positive or negative and are applied by calculating a specific crediting rate for each investment option, net of investment management fees and costs.

During a quarter, UniSuper calculates interim crediting rates on a daily basis, based on the information available at the time. Then, at the end of a quarter, we calculate a final crediting rate which takes into account additional information (for example, recent valuations of the assets of the investment option).

If you check your investment in a particular investment option during the quarter via MemberOnline, the balance will reflect the interim crediting rates that have been applied during the quarter.

If you are invested in an investment option at the end of a quarter, the final crediting rate will be applied to the balance in that option at the end of the quarter and your account balance will be updated to reflect the difference between interim and final crediting rates.

There has been a change to the way investment returns are applied if you make a full switch, a partial switch or a partial withdrawal. This change is outlined as follows:

• For all quarters up to and ending 30 June 2012, if you switched or partially withdrew from an investment option before the final crediting rates were declared, the interim crediting rate would apply to the amount that was switched or withdrawn and the final crediting rates would apply to the amount that remained invested when final crediting rates were declared.

• After the quarter ended 30 June 2012, if you are invested in an investment option at the end of the quarter and you make a partial switch, a full switch or partial withdrawal before the final crediting rate is issued, the final crediting rate will apply to the balance you held at the end of quarter and your account balance will be updated to reflect the difference between interim crediting rates and final crediting rates. However, if you remain invested in an investment option at the end of a quarter, and make a full withdrawal out of that option before final crediting rates were declared, the final crediting rate will apply to the amount that remained invested when final crediting rates were declared.
### Important changes continued...

Rates are declared, interim crediting rates will apply to the entire balance you held in that investment option at the end of the quarter.

If you transfer funds between a UniSuper super account and a UniSuper pension account (or vice versa), the transfer will be treated as a withdrawal (even though you may choose the same investment options in the product you’re transferring to).

If you have any questions about how crediting rates are applied to your account, call us on 1800 331 685.

### Updated Indirect Cost Ratios (ICRs)

The ICR reflects the costs that applied to UniSuper accounts in the most recently completed financial year, other than the costs which were separately deducted directly from members’ accounts in the form of specific charges. The ICR generally reflects investment-related costs which were paid to external managers in the prior financial year. We calculate an ICR for each investment option, which is expressed as a percentage of the investment option’s average net assets during the relevant financial year.

To find out how ICRs are charged, refer to the PDS for your membership category at www.unisuper.com.au/product-information.

For the latest...

In August each year, we publish the ICRs for the previous financial year ended 30 June. ICRs for future financial years may be higher or lower, depending on the costs incurred by UniSuper. For the updated ICRs, visit www.unisuper.com.au/investments.

### Taking control with a future contributions strategy

**Your super is likely to be one of the biggest investments you make. Over time, your lifestyle and situation can change, and so can the way you look at your super.**

Did you know that if you are a Defined Benefit member with an accumulation component or an Accumulation member, you can choose the way future contributions are invested without changing the way your existing account balance is invested?

This is known as your *future contributions strategy*. Note that if you are a Defined Benefit member with an accumulation component, your future contributions strategy only applies to your accumulation component.

This means that any future contributions you or your employer make to your UniSuper accumulation account will be invested as per your future contributions strategy, while your existing accumulation account balance will stay invested in the existing investment options.

### How do you nominate a future contributions strategy?

You can select or change your future contributions strategy at any time (no fee applies).

It’s as easy as logging in to MemberOnline to submit an online request, or complete and return an Investment choice form – Accumulation 1, Accumulation 2 and Spouse Account members. We don’t accept email or telephone instructions.

You can also switch investment options for your existing accumulation account balance on a weekly basis (you may incur an investment switching fee) and create or change a separate rollover strategy (no fee applies) to choose how any rollovers received to your accumulation account are invested – the choice is yours.

### What if you don’t nominate a future contributions strategy?

If you were a member on 21 April 2012 you will have a future contributions strategy that has been set as per the investment strategy you had at that time. If you joined after this time and have not selected a future contributions strategy, the contributions made to your accumulation account will be invested in our default investment option, the Balanced option.

### When will your new future contributions strategy take effect?

**Using MemberOnline:** as soon as you submit your request.

**Using an Investment choice form:** from the date we process your request – generally within five business days from the date we receive it.

### Need more information?

3. Before you make any decisions about investing your super we strongly recommend that you read the PDS and meet with a qualified financial adviser.

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### Example

Ruby is an Accumulation 2 member with a current account balance of $82,597. This amount is invested in the Balanced option.

Ruby would like to take a bit more control of her super by investing in areas more aligned with her beliefs and interests, whilst keeping the current bulk of her super in a diversified, balanced investment.

After seeking financial advice, she decides to direct future contributions to her account to the Global Environmental Opportunities investment option, by nominating a future contributions strategy.

Ruby’s current balance of $82,597 will remain invested in the Balanced option, while all new contributions to her account will be invested in the Global Environmental Opportunities investment option.
Investment in focus: Global Companies in Asia

While Europe battles its sovereign debt crisis, and the United States is slowly recovering from its credit woes following the global financial crisis, there is one region that is growing at a fast pace: Asia.

Global Companies in Asia – one of our newest investment options – gives you the opportunity to invest in companies that are positioning themselves to take advantage of the Asian region’s rapid economic and urban growth.

Urban growth in the Asian region

The main driver of growth in Asia has been China. Industrialisation has resulted in a sustained migration from rural to urban areas to meet the growing demand for labour. The UN Population Division estimates that the urban population in China is likely to grow by an additional 350 million people by 2025.

History has shown that growth in urbanisation rates also increases the wealth of the people.

China has seen one of the largest GDP per capita growth rates anywhere in the world. When grouped with its Asian neighbours, fellow powerhouse India, and the smaller growth economies of Vietnam, Thailand, Malaysia, Taiwan and Indonesia, what results is an area that’s enjoyed the majority of the world’s GDP per capita growth since 1990.

Middle class growth

Rising personal wealth leads to an increase in the number of people in Asia classified as middle class. According to the Asian Development Bank, by 2030 the global middle class will number 4.9 billion people, up from 1.8 billion today. China and India will account for two-thirds of this expansion.

Spending power of middle class consumers in Asia will increase by eight times in the next 20 years.

Rising income results in changes to spending patterns, which in turn increases spending on higher-end consumer goods, better healthcare, recreation and services. The demand for quality, Western-branded products and services has created opportunities for companies to benefit from a growth that isn’t always possible in mature Western economies.

Selling brand names

Several large multinational organisations have been quick to offer their quality branded products to make the most of the Asian population’s newfound wealth. Global Companies in Asia is an investment option that seeks to harness the growth potential in Asia by directly investing in these companies.

These companies are generally well-diversified global heavyweights, and many are household brand names here in Australia – currently including Kraft, Johnson & Johnson and Nestle.

An example: Yum! Brands

Yum! Brands, the company that owns Pizza Hut and KFC, has expanded quickly in Asia. It was the first quick-service chain to enter China in 1987 and now has 4,650 restaurants in 800 cities. Last year the company opened 650 new stores – averaging nearly two openings per day. China became the company’s most valuable geographic segment in terms of revenue and profit in 2011. Over the next few years it plans the same expansion in India. Yum! Brands is one example of the type of companies in which Global Companies in Asia currently invests.

Option strategy

The Global Companies in Asia option invests in a diversified portfolio of international shares, listed on well-recognised, developed world exchanges (such as the S&P 500 in the US), that seeks to take advantage of the expected growth in consumption of Asian economies by investing in well-established global brands that have been effectively selling to the emerging Asian consumer.

Is Global Companies in Asia right for you?

This investment option may be suitable if you have a greater capacity and willingness to bear risk, and are comfortable with longer investment time horizons.

Global Companies in Asia (as one of UniSuper’s nine Sector investment options) is designed for investors who wish to create their own blend of assets to make up their investment portfolio. For more information, visit www.unisuper.com.au/investments.

We recommend you consider consulting a qualified financial adviser before making an investment decision based on this information. See page 15 to learn all about the range of services offered by UniSuper Advice.

Option objective

To achieve returns (after Fund taxes and investment fees) of at least 5% p.a. more than inflation (CPI), mainly through capital growth over seven year periods.

Strategic Asset Allocation

100% International Shares

Sector breakdown

<table>
<thead>
<tr>
<th>Sector</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information Technology</td>
<td>23.01%</td>
</tr>
<tr>
<td>Consumer Staples</td>
<td>23.50%</td>
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<tr>
<td>Consumer Discretionary</td>
<td>17.89%</td>
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<tr>
<td>Financials</td>
<td>10.52%</td>
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<tr>
<td>Industrials</td>
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<tr>
<td>Telecoms</td>
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<td>Materials</td>
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<td>Utilities</td>
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<tr>
<td>Other</td>
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</tr>
</tbody>
</table>

These holdings are based on data as at 30 June 2012. Actual sector exposure will change from time to time.

Option snapshot

Fees\(^1\) 0.60% p.a.

Commencement date

Launch – April 2012

Fund size\(^2\) AUD 348 million

No. of securities Minimum of 40

Risk allocation\(^3\) Very high risk

Time horizon 7 years or longer

\(^1\) Estimate of Indirect Cost Ratio. Actual costs may be higher or lower than estimate. Fees not inclusive of account-based fees (e.g. Admin switching).

\(^2\) Since 23 January 2012, UniSuper has invested in a comparable portfolio of securities under the same strategy and this includes the size of that investment.

\(^3\) As per ASFA/FSC standards
Super Informed AUGUST 2012

Seminars to demystify super

Super comes with a lot to think about – it can be hard to know where to start, and it can get confusing very easily.

We actually love talking about super and helping members understand ways to make the most of their retirement savings.

Our education seminars can guide you through information about super and pensions.

We hold seminars on more than 10 different super and pension-related topics at more than 40 venues around Australia – on and off university campuses. Topics range from an introduction to UniSuper to retirement planning.

You may learn you could benefit from a UniSuper pension and the Government Age Pension at the Your UniSuper & Centrelink Pension Options seminar.

Or an Understanding Contributions & Caps seminar could help you figure out the amount of money you can put into your super before having to pay additional tax.

All members and their partners are welcome to come along to our seminars – whether or not you work at a university – just make sure you register online to secure your seat, otherwise you might miss out.

To find out more about the seminars we’re holding near you, and to register, visit www.unisuper.com.au/seminars.

Seminars for everyone

Keep an eye on our website to see what seminars are coming up near you.

Seminars to demystify super

Did you know your UniSuper membership gives you access to financial advice? UniSuper Advice is the financial planning service available exclusively to members and their spouses.

Our experienced team of financial advisers can help you navigate the financial side of many life events. Here are just some of the areas they can help:

- setting your financial goals
- devising strategies to reach your goals
- choosing investments that suit your needs
- making informed financial decisions.

Your options

We know everyone’s needs are different, and that’s why we offer a range of services.

1. General advice

If you’re looking for general information about how super works, the types of contributions you can make to your super or the investment options we offer, then our general services may provide the information you need. These services are provided through seminars, online fact sheets and by contacting our Financial Advice Centre.

2. Limited advice

If you need personal advice on a single issue that takes into account your unique circumstances, then our phone-based advice service could be a suitable option for you. We can help with super splitting, super investment strategies, contribution strategies, or deciding whether accumulation super or a defined benefit is right for you. We can discuss your needs over the phone at a time that’s convenient.

3. Comprehensive advice

When you need personal advice on more than one issue and are seeking a tailored financial plan to help you reach your goals, comprehensive advice may be in order. We will meet with you in person to determine your needs and prepare a detailed, written personal financial plan.

Fees

General advice: provided at no additional charge to UniSuper members.

Personal advice: after assessing your needs during your first appointment, we’ll provide you with a quote detailing our advice fees before you decide to proceed with our services.

Taking the next step

Give us a call on 1300 331 685 between 9.00am and 5.00pm (AEST), Monday to Friday and we’ll provide you with a complimentary initial assessment to find the best solution for you.

UniSuper Advice is provided through UniSuper Management Pty Ltd (ABN 91 006 961 799, AFSL No. 235907). For more information about UniSuper Advice refer to our Financial Services Guide available at www.unisuper.com.au or contact our Financial Advice Centre on 1300 331 685.
The voice of our members and employers: UniSuper’s Consultative Committee

One of the unique things about UniSuper is the strong representation of members and employers within our governance structure through the Consultative Committee.

Comprised of up to four appointees from each of UniSuper’s 37 shareholder universities, the Consultative Committee has approximately 140 members, equally represented by university employers and staff (both academic and general).

The most important aspect of the Consultative Committee’s role is to vote on changes to the Trust Deed. The Consultative Committee must approve any proposed changes to the Trust Deed (except where changes are required by legislation). Changes might relate to how the Fund is administered, membership eligibility, the types of benefits offered by the Fund, and when they become payable. It’s also responsible for electing some of the directors to the board of the Trustee.

The Consultative Committee plays an important role by contributing to certain decisions about the operation of the Fund, and in doing so, helping UniSuper to fulfil its corporate governance obligations.

Contact us

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