



### SuperRatings Assessment

Winner of the 2024 Fund of the Year, 2024 Sustainable Fund of the Year, 2024 MyChoice Super of the Year and 2024 Choice Insurance Offering awards, UniSuper is an industry fund established for those working in the Australian higher education and research sector and their families, with membership now open to the general public. The Accumulation (2) account was established for Defined Benefit Scheme members wanting to invest in an accumulation scheme. The fund was further nominated as a finalist for the 2024 Advice Offering and 2024 Best Digital Offering awards.

UniSuper offers a range of 16 investment options to choose from, providing members with access to 7 Pre-Mixed and 9 Single Sector options. The Balanced (MySuper) option outperformed the relevant SuperRatings Index over all assessed time periods to 30 June 2023.

Fees are competitive and lower than the industry average across all account balances assessed. Members are able to switch investment options at no cost.

Members who choose to transfer to Accumulation 2 will have their inbuilt benefits ceased and be transitioned to unithised external insurance cover. A full suite of insurance cover is offered, with Death and Total & Permanent Disablement (TPD) insurance cover automatically provided to eligible members upon joining the fund. Income Protection (IP) with a benefit period of 2 years, 5 years or to age 65, covering up to 85% of salary, is available following a 30, 60- or 90-day waiting period.

UniSuper provides members with access to a range of online fact sheets, calculators, educational videos and on-demand webcasts and podcasts. The fund's Member Online further allows members to view and update account details, as well as perform transactions.

*A "best value for money" superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals.*

*You should contact your financial adviser or this fund before making an investment decision.*

#### Investment

Performance*	●●●●●	80
Variety of Options	●●●●●	51-74%
Process	●●●●●	

#### Fees and Charges

Small Account (50K)	●●●●●	110
Medium Account (250K)	●●●●●	75-100%
Large Account (500K)	●●●●●	

#### Insurance Covers and Costs

Death Insurance	●●●●●	110
Death & Disablement	●●●●●	75-100%
Income Protection	●●●●●	

#### Member Servicing

Member Education	●●●●●	110
Advice Services	●●●●●	75-100%
External Adviser Servicing	●●●●●	

#### Administration

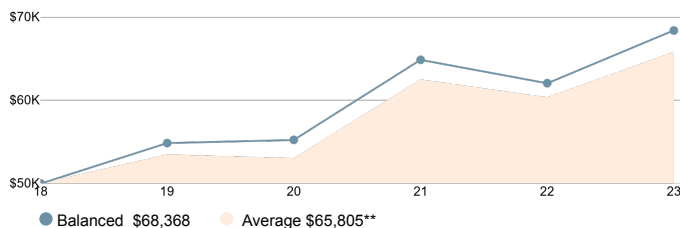
Structure & Service	●●●●●	110
Employer Servicing	●●●●●	75-100%

#### Governance

Trustee Structure & Risk	●●●●●	110
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\* Past performance is not a reliable indicator of future performance

### Net Benefit on \$50,000 over 5 years



\*\* The Industry Average measures \$50K invested in the primary rated investment option using actual net returns and fees as per the current PDS. Excludes the cost of insurance.

### Typical Fees on \$50K

Type (Based on primary rated option)	
Admin Fee (\$)*	\$96
Admin Fee (%pa)*	0.00%
Investment Fee (%pa)	0.42%
Indirect Cost Ratio (%pa)	0.00%
Transaction Cost (%pa)	0.09%
Switching Fee	\$0

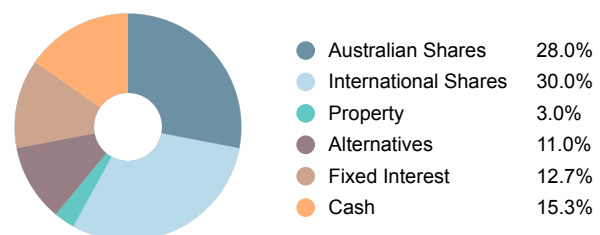
  

Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$351	\$1,371	\$2,646
Average Fees	\$575	\$2,522	\$4,899
Better than Average	✓	✓	✓

\*Includes costs paid from reserves. ~Modelled on a small (\$500K) employer size. Discounts for larger employers may be obtainable.

### Investment Allocation

Balanced



### Core Investment Options Available

Diversified Options	Growth Assets
Balanced	66%
Growth	81%
Conservative Balanced	46%
Conservative	26%

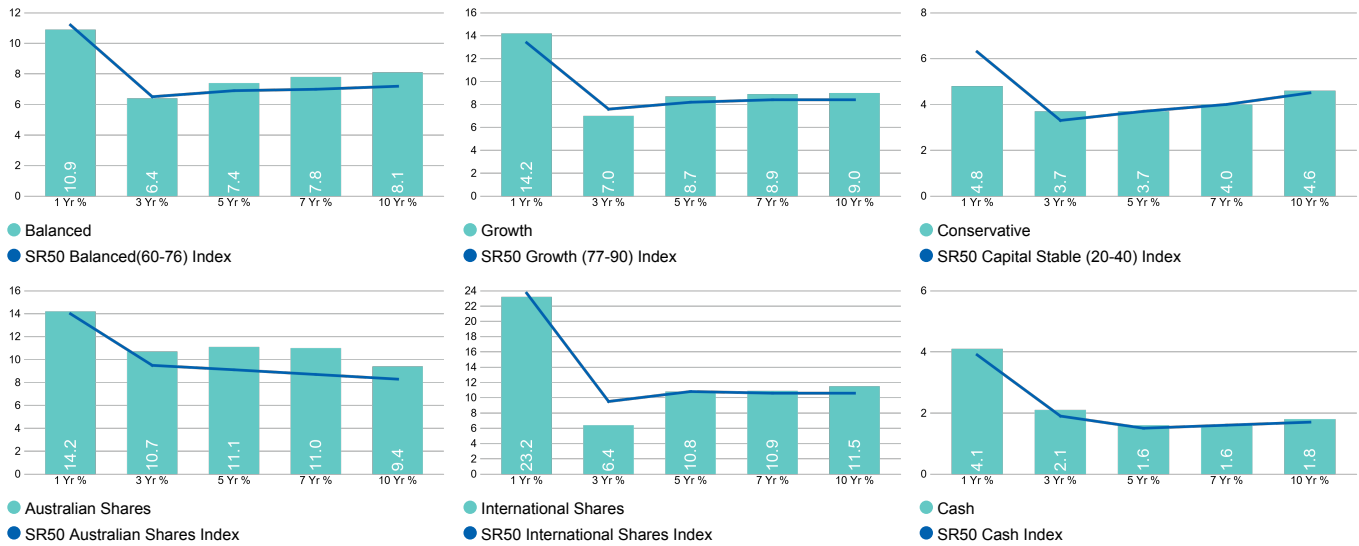
  

Single Sector Options
Australian Shares
International Shares
Australian Bond
Cash

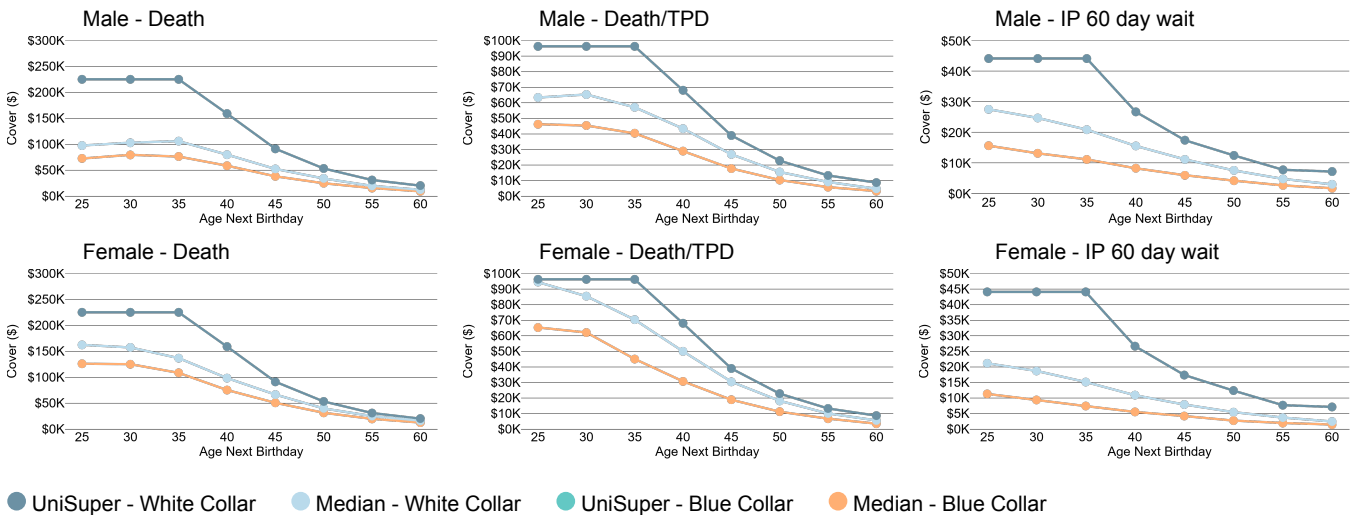
Individual Shares	Term Deposits
Not Available	Not Available

## Investment Performance - Key Options



Performance data is annualised for any period greater than one year.

## Insurance - Cover for \$1 per week - Based on age next birthday, indicative cover only.



### Insurance Features

Online Underwriting	Yes
Online Claims Management	Yes
Insurance Life Event Increases	Yes
Long Term Income Protection	Yes

### Fund Features

Financial Planning	Yes
Mobile App	Yes
Binding Nominations	Yes
Valuation Process	Daily Crediting Rates

### About This Fund

No. of Members	665,106
Fund Size	\$130,798,593,263
Public Offer	Yes
Fund Type	Industry - Public Offer

## SuperRatings Assessment Scores Explained

SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers. **SuperRatings:** 1300 826 395 **Research Analyst:** Stella Han

110

**Excellent: Score 75% - 100%**  
Well Above Benchmark

75-100%

80

**Good: Score 51% - 74%**  
Above Benchmark.

51-74%

60

**Average: Score 26% - 50%**  
Benchmark.

26-50%

40

**Below Average: Score below 25%**  
Below Benchmark.

< 25%

?

UNDER REVIEW

**Under Review**  
Due to recent significant changes, this area is currently under review.

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ALERT

### Alert

In the areas of governance, member servicing, administration, and investment process, the analysis is a qualitative one and the available information has been insufficient to provide a rating. Hence the ALERT symbol.

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