



Our review service

WE'RE ONE OF AUSTRALIA'S MOST AWARDED SUPER FUNDS

With a string of awards and high ratings from Australia's top ratings and research agencies, SuperRatings and Chant West, we're one of Australia's most award-winning super funds.



SuperRatings, a superannuation research company, has awarded UniSuper a Platinum Choice rating for its accumulation and pension products, something only the 'best value for money' funds receive. Our accumulation and pension products have also achieved a 10-year Platinum Performance rating. Go to www.superratings.com.au for details of its rating criteria. SuperRatings does not issue, sell, guarantee or underwrite this product. SuperRatings has consented to the inclusion in this document of the references to SuperRatings and the inclusion of its logos in the form and context in which they are included. Click here for important information about this rating.



In 2020, Chant West awarded UniSuper 'Best Fund, Advice Services'. UniSuper was also a finalist in six other categories including Fund of the Year, Pension Fund of the Year, Best Fund: Investments, Best Fund: Member Services, Best Fund: Insurance and Best Fund: Longevity Product. Our accumulation and pension products have received a 5 Apples rating. For further information about the methodology used by Chant West, see www.chantwest.com.au. Chant West has consented to the inclusion in this document of the references to its logos in the form and context in which they are included.

Advice to suit your life - now and down the track

As your life changes, so will your short, medium and long term goals. You'll be faced with many big decisions in life, and the need to adjust your financial strategy to reflect your decisions or unexpected surprises may arise.

Our qualified team of advisers can help you incorporate these life changes into your financial strategy. Even if you feel your circumstances have not changed, it's important that you:

- consider any opportunities that you or your family may benefit from
- examine your investment strategy to ensure it falls in line with your original or evolving goals and objectives
- ensure you are up-to-date with legislative changes that may affect your financial strategy. For example, rules surrounding super contributions or social security entitlements, such as Age Pension eligibility, change regularly.

Once you have taken that important step and received professional financial advice, it makes sense to review your financial plan on a regular basis.

COMMON EVENTS THAT MAY TRIGGER A FINANCIAL STRATEGY REVIEW:

- a life changing event: change in relationship, caring for loved ones, dealing with illness
- receiving an inheritance
- changing job and income or being made redundant
- changes in investment risk appetite.

Benefits of our review service

A formal review of your financial situation includes:

- An assessment of how you're progressing towards achieving your financial goals.
 - A review of your investment portfolio and changes made where necessary. We take into consideration any changes to your position and your attitude towards investment risks.
 - A tailored written advice document outlining all of our recommendations from your review. Here we will revise your financial plan if required in light of changes to your financial situation, including any economic and legislative changes.
 - Assistance with the implementation of the review recommendations.
- Access to our experienced team to the extent it relates to the advice strategy provided and implementation of that advice.
 - UniSuper Advice has an in depth knowledge of super, social security, estate planning, investment strategies, the higher education sector and the unique employment and remuneration patterns it presents.

During the 12 months following your review appointment, you will also have:



Advice to suit your life – now and down the track

Every life stage and event brings with it different financial decisions. Our financial advisers can help you navigate these with our review service.

Young to mid-life



During your young adult life, you might start thinking about your future plans. This could include:

- travelling
- getting married
- buying your first home
- having children.

You may be considering what kind of insurance you may need such as income protection and other forms of personal insurance, or managing debt and/or an investment savings plan.

Mid-life



Your finances might start becoming more complex with competing priorities:

- children's education
- family health care
- caring for your parents
- your future retirement.

Actions such as creating a savings plan, investing for retirement and managing your cash flow to meet your financial commitment might become important.

aged
18-35

aged
35-50

"You may want to focus on preserving your capital, managing your income and understanding your retirement expenses."

Pre-retirement



Your priorities may depend on how prepared you are for:

- changes in employment, such as changing jobs or reducing hours
- children moving out of home or getting a job
- paying off your mortgage
- building your retirement funds (e.g. contributing into super)
- understanding when can you afford to retire
- review of investment allocation in the lead up to retirement.

Points to consider include protecting your assets, eliminating debt, helping your family, understanding your financial readiness for retirement and estate planning.

Retirement



Your priorities may change and you might want to spend extra time with your family or indulge in travel and hobbies.

You may be interested in:

- your source of income once your regular salary stops
- providing for children/grandchildren
- relocating/downsizing/selling your home
- volunteering or charitable causes
- Centrelink estimates such as eligibility for Age Pension or concessions.

You may want to focus on preserving your capital, managing your income and understanding your retirement expenses. Estate planning and aged care may also be a consideration.

aged
50-65

aged
65+



Engaging in the review service

When your adviser presents their initial advice, they will explain to you the benefits of our review service and when you should review your financial situation. They will answer any questions you have and give you all the information, including potential costs, for you to make your decision whether to engage in our review service in the future.

If you would like us to keep in touch, we will contact you each year to offer you a review appointment. You can take up the offer at anytime that suits you.

If you would like to arrange a review, please call **1800 823 842**, or email us at advice@unisuper.com.au.

For further information about the services provided by UniSuper Advice, please refer to our Financial Services Guides available from unisuper.com.au/financial-advice/types-of-advice.

UniSuper services

At UniSuper, we work as a team to ensure you receive the services you need. If you have a general question about your accounts or need help completing forms, you can also contact us by:

- phone on **1800 823 842**
- in person:
 - Visit any of our state offices and one of our UniSuper consultants will be able to assist you - no appointment is required.
 - On-campus - Arrange for a one on one appointment with an on-campus consultant by calling **1800 331 685**, or via our website unisuper.com.au/campusbookings.

Please note that consultants can only provide you with general advice on your accounts and are unable to provide you with any personal advice.

You can also keep an eye on our seminars and tools on our website.

Review service fees

The minimum fee for a review starts from (inclusive of GST):

| | |
|---------------|---------|
| Single | \$1,500 |
| Couple | \$1,870 |

The fees will be discussed and agreed with you at the review meeting once we confirm your advice needs.

Within the review service period, there may be an additional hourly fee applicable if further personal advice is sought due to changes in your circumstances or legislative changes, which were not discussed in your previous advice. The fee will also be discussed and agreed with you.

CONTACT UNISUPER ADVICE

Monday to Friday 8.30am to 6.00pm

(Melbourne time)

1800 823 842 (for the cost of a local call)

+61 8831 7916 (if you're calling from
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SUPER CONSULTANT BOOKING

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