

Summary of UniSuper Significant Event Notices

As at 5 March 2025

ISSUED FROM	AFFECTED MEMBERS	SUMMARY OF CHANGE
5 March 2025	New and existing members with the following products: <ul style="list-style-type: none"> Accumulation 1 Accumulation 2 Personal Account the accumulation component of the Defined Benefit Division (DBD) Flexi Pension (Retirement Phase, Transition to Retirement and Beneficiary Income Stream) Term Allocated Pension 	<p>Balanced (MySuper) Performance Objective The return target stated within the Performance Objective of our Balanced (MySuper) investment option:</p> <ul style="list-style-type: none"> changed to CPI + 3.9% p.a. over 10 years (after investment fees and taxes but gross of account-based fees), effective 28 September 2024; and will be changing to CPI + 4.0% p.a. over 10 years (after investment fees and taxes but gross of account-based fees), effective 28 March 2025 <p>Effective on and after 28 March 2025 We're updating:</p> <ul style="list-style-type: none"> the Strategic Asset Allocation, Suggested Investment Timeframe and Investment Strategy for some of our investment options; and our investment approach for our Global Environmental Opportunities investment option.
9 September 2024	New and existing members with the following products: <ul style="list-style-type: none"> Accumulation 1 Accumulation 2 Personal Account the accumulation component of the Defined Benefit Division (DBD). 	<p>Effective on and after 17 March 2024 We've updated the Investment Strategy for our sustainable branded investment options.</p> <p>Effective on and after 1 July 2024 We've updated our disclosures (where applicable) to reflect rates, caps and thresholds confirmed by the Australian Taxation Office (ATO) for the 2024-25 financial year.</p> <p>Effective on and after 28 September 2024 We're updating the Strategic Asset Allocation, Summary Risk Level, Expected Frequency of Negative Annual Return, and Investment Strategy on our investment options. We're also updating our approach to screening for our sustainable and environmental branded options.</p> <p>Investment fees and costs We've updated our investment fees and costs based on the actual costs for the financial year that ended 30 June 2024.</p>
9 September 2024	New and existing members with the following products: <ul style="list-style-type: none"> Flexi Pension (Retirement Phase, Transition to Retirement and Beneficiary Income Stream) Term Allocated Pension 	<p>Effective on and after 17 March 2024 We've updated the Investment Strategy for our sustainable branded investment options.</p> <p>Effective on and after 28 September 2024 We're updating the Strategic Asset Allocation, Summary Risk Level, Expected Frequency of Negative Annual Return, and Investment Strategy on our investment options. We're also updating our approach to screening for our sustainable and environmental branded options.</p> <p>Investment fees and costs We've updated our investment fees and costs based on the actual costs for the financial year that ended 30 June 2024.</p>
9 April 2024	All members	<p>Effective 1 June 2024 Changes include an updated group insurance offering for members and selection of MetLife Insurance Limited (ABN 75 004 274 882, AFSL 238 096) as our new group insurer.</p>

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13 December 2023	Existing members with a super account.	<p>Investment fees and costs More information on investment fees and costs expectations for the 2023-24 financial year.</p>
13 December 2023	Existing Flexi Pension and Term Allocated Pension members.	<p>Investment fees and costs More information on investment fees and costs expectations for the 2023-24 financial year.</p>
18 November 2023	Existing Accumulation 1 members holding an account with no contributions received as of the issue date.	<p>Effective 18 November 2023, changes were made to affected member accounts to remove certain restrictions prior to receiving the first employer contribution, including:</p> <ul style="list-style-type: none"> • Access to an online account • Access to the Mobile App • Ability to make additional contributions • Ability to find and combine super (rollover) from another fund.
18 August 2023	New, prospective, and existing members with a super account.	<p>Investment option fees and costs We've updated our investment fees and costs based on the actual costs for the financial year that ended 30 June 2023.</p> <p>Effective 28 September 2023 These changes include:</p> <ul style="list-style-type: none"> • Renaming the Diversified Credit Income investment option to Australian Income. • Renaming the Australian Equity Income investment option to Australian Dividend Income. • Renaming the Commercial Rate Indexed Pension retirement product to Lifetime Income. • Updates to the Strategic Asset Allocation, Summary Risk Level, Expected Frequency of Negative Annual Return, and Investment Strategy on our investment options.
18 August 2023	New, prospective and existing Flexi Pension and Term Allocated pension members.	<p>Investment option fees and costs We've updated our investment fees and costs based on the actual costs for the financial year that ended 30 June 2023.</p> <p>Effective 31 October 2022 These changes include:</p> <ul style="list-style-type: none"> • An updated process for starting a Beneficiary Income Stream (BIS) Flexi Pension. <p>Effective 28 September 2023 These changes include:</p> <ul style="list-style-type: none"> • Renaming the Diversified Credit Income investment option to Australian Income. • Renaming the Australian Equity Income investment option to Australian Dividend Income. • Renaming the Commercial Rate Indexed Pension retirement product to Lifetime Income. • Updates to the Strategic Asset Allocation, Summary Risk Level, Expected Frequency of Negative Annual Return, and Investment Strategy on our investment options.

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18 August 2023	New, prospective and existing Commercial Rate Indexed Pension members.	<p>Effective 28 September 2023</p> <p>The Commercial Rate Indexed Pension retirement product will be renamed Lifetime Income.</p>
23 June 2023	<p>Members invested in the Diversified Credit Income investment option for the following products:</p> <ul style="list-style-type: none"> • Defined Benefit Division • Accumulation 1 • Accumulation 2 • Personal Account • Flexi Pension – Transition to Retirement (TTR) 	<p>Effective 28 June 2023, we will be making changes to the Diversified Credit Income investment option's:</p> <ul style="list-style-type: none"> • Investment Strategy • Strategic Asset Allocation (%) • Summary risk level • Expected frequency of negative annual return
23 June 2023	<p>Members invested in the Diversified Credit Income investment option for the following products:</p> <ul style="list-style-type: none"> • Flexi Pension – Retirement Phase • Flexi Pension – Beneficiary Income Stream (BIS) • Term Allocated Pension 	<p>Effective 28 June 2023, we will be making changes to the Diversified Credit Income investment option's:</p> <ul style="list-style-type: none"> • Investment Strategy • Strategic Asset Allocation (%) • Summary risk level • Expected frequency of negative annual return
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