



Partner with US

**A TRUSTED SUPER PARTNER.
A GREAT VALUE SUPER FUND.**



We are an award-winning super fund

We're recognised as a fund that delivers the very best in long-term investment performance*, value and member services by the country's top ratings and research agencies.



* Chant West: Zenith CW Pty Ltd ABN 20 639 121 403 AFSL 226872/AFS Rep No. 1280401 Chant West Awards issued May 2023 are solely statements of opinion and not a recommendation in relation to making any investment decisions. Awards are current for 12 months and subject to change at any time. Awards for previous years are for historical purposes only. Full details on Chant West Awards at chantwest.com.au/fund-awards/about-the-awards/.

SuperRatings: The rating is 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 use proprietary criteria to determine awards and ratings and may receive a fee for the use of its ratings and awards. Visit superratings.com.au for ratings information. © 2023 SuperRatings. All rights reserved.

^ Past performance is not an indicator of future performance. Consider the Product Disclosure Statement (PDS) and Target Market Determination (TMD) on our website (unisuper.com.au) and your situation before making decisions. Issued by UniSuper Limited (ABN 54 006 027 121) as trustee of UniSuper (ABN 91 385 943 850).

* Ratings and awards are only one factor to be taken into account when deciding whether to choose a superannuation fund.

UniSuper is the super fund for Australia's thinkers, creators and investigators who want to shape a better tomorrow.

More than 640,000[~] Australians trust us with their retirement savings, enjoying our record of low fees¹, strong long-term returns², and commitment to investing their super responsibly.

UniSuper has a proud history of supporting and investing in Australia's higher education and research industry since 1982. We're more than a great value super fund, we're a trusted partner, open to all Australians that puts members first.

[~] As at 31 December 2023

¹ Visit unisuper.com.au/fees

² Past performance is not an indicator of future performance

We're with you all the way

From the moment you decide to partner with us, we'll be beside you to help make managing your super obligations easy. From day-to-day admin support, to a more strategic partnership, we're driven to deliver an excellent employer experience.

A true partnership that supports your needs

Our national team of employer partnership managers builds trusted relationships with key employer stakeholders. They're a dedicated resource for you, and will work closely with you to help benefit your employees by:

- Improving financial wellbeing and literacy via our educational programs.
- Supporting employees through strategic workforce initiatives like organisational restructures and workforce planning.
- Presenting at workplace inductions to help demonstrate the value of UniSuper.
- Providing regular communications about UniSuper and industry developments.

Our dedicated employer services consultants and managers provide support when it's needed most. They will:

- Help your payroll team with day-to-day contributions management.
- Build strong relationships to promote best practice to benefit our members.
- Coordinate any relevant training for payroll teams to make super admin easy.
- Help answer your team's questions.

We aim to make super admin as easy and efficient as possible through a streamlined service, including:

- A SuperStream-compliant clearing house option for secure contributions processing.
- A digital solution for new employees to easily nominate their chosen super fund¹, and to help you meet your obligations regarding stapling legislation[#].
- Access to EmployerOnline, our secure employer portal with important information and the latest news that affects your team.

We work closely with you to ensure that we are meeting your needs and providing you with the right support, at the right time.

"We approached UniSuper to partner with us as our preferred provider to align this with our broader benefits strategy. Craig, our contact from UniSuper, was very helpful from the get-go and guided us through the whole journey. He was very responsive and answered all our questions and the transition was seamless. He also provided advice and suggestions on engaging staff in this process which was extremely helpful."

MANISHA SANGEKAR | THE CAIRNMILLAR INSTITUTE

¹ ato.gov.au/business/super-for-employers/setting-up-super-for-your-business/offer-employees-a-choice-of-super-fund/

[#] ato.gov.au/business/super-for-employers/stapled-super-funds/

The door to a brighter future

Our record of low fees¹, strong long-term returns[~] and award-winning advice service can help your employees create a future worth retiring for.

Strong returns

We're an award-winning and industry leading fund with a record of delivering strong, long-term investment returns for our members.[~]

For example, for the 10 years to 31 December 2023, our default, Balanced option delivered 7.75% p.a.[~] According to superannuation research and ratings house SuperRatings, that puts us in the top quartile against other funds with similar options for the 10 years to 31 December 2023.

Premium products without the premium price tag

Our fees are some of the lowest in the industry, meaning our members can access our industry-leading investment performance[~] without sacrificing their retirement goals to pay for it.

Members in our Balanced option pay around 30% less in total fees compared to the industry average.[°]

SUPER INVESTMENT RETURNS RANKINGS (SR50 BALANCED (60-76) INDEX

31 December 2023

RETURN PERIOD	UNISUPER BALANCED OPTION RETURN %	SR MEDIAN RETURN %	UNISUPER'S OUTPERFORMANCE %
1 year	10.33	9.64	0.69
3 years	5.50	5.86	-0.36
5 years	8.05	7.14	0.91
7 years	7.54	6.66	0.88
10 years	7.75	6.81	0.94
15 years	8.26	7.53	0.73

[~] Source: SuperRatings Pty Ltd Fund Crediting Rate Survey December 2023, SR50 Balanced (60-76) Index, published 19 January 2024, and without taking into account subsequent revisions.

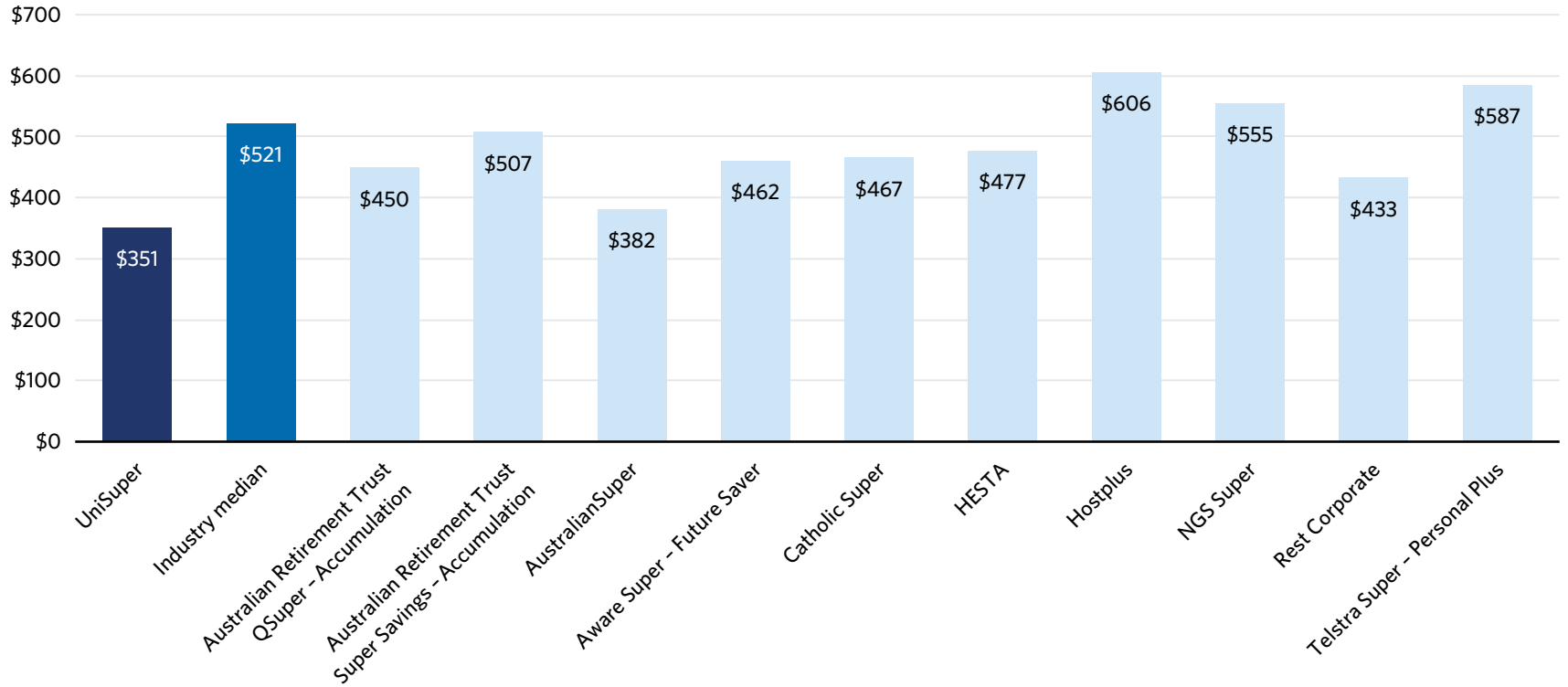
[°] Source: © Zenith CW Pty Ltd (Chant West) (ABN 20 639 121 403) 2023. This comparison has been prepared by UniSuper using Chant West's Member Outcomes Dashboard and is based on information provided by third parties that is believed accurate at the time of publication. Fees are as at February 2024, without taking account any subsequent revisions. Fees may change in the future which may affect the outcome of the comparison. The above fee comparison is for the UniSuper Balanced investment option only and other funds' options with similar risk profiles - Chant West's Growth category (61%-80% growth assets). Fees are compared for a member account balance of \$50,000. Administration and investment fees and costs data is adjusted by Chant West so like comparisons can be made. Adjustments result in fees being gross of income tax, administration fees and costs include all administration-related fees and costs including costs paid from reserves, investment fees and costs include fees charged (including performance fees) and any transaction costs, and accordingly data contained in the research may differ from data shown in other published materials.

[~] Past performance is not an indicator of future performance. You should consider your personal circumstances before making financial decisions because we haven't, as well as the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD), which are available on our website.

¹ Visit [unisuper.com.au/fees](https://www.unisuper.com.au/fees)

How we compare

TOTAL YEARLY FEES FOR A BALANCED INVESTMENT OPTION (\$50,000 ACCOUNT BALANCE)



[†] Past performance is not an indicator of future performance.

[#] Source: © Zenith CW Pty Ltd (Chant West) (ABN 20 639 121 403) 2023. This comparison has been prepared by UniSuper using Chant West's Member Outcomes Dashboard and is based on information provided by third parties that is believed accurate at the time of publication. Fees are as at February 2024, without taking account any subsequent revisions. Fees may change in the future which may affect the outcome of the comparison. The above fee comparison is for the UniSuper Balanced investment option only and other funds' options with similar risk profiles – Chant West's Growth category (61%-80% growth assets). Fees are compared for a member account balance of \$50,000. Administration and investment fees and costs data is adjusted by Chant West so like comparisons can be made. Adjustments result in fees being gross of income tax, administration fees and costs include all administration-related fees and costs including costs paid from reserves, investment fees and costs include fees charged (including performance fees) and any transaction costs, and accordingly data contained in the research may differ from data shown in other published materials.

“We want to empower your employees to make well-informed decisions early to help create futures worth retiring for.”

Education and advice

We want to empower your employees to make well-informed decisions early to help create futures worth retiring for.

LEARNING HUB

As part of our education offering our Learning Hub provides a range of educational tools for everyone. We aim to empower members to grow their super and manage their finances with confidence. We offer various resources, such as videos, podcasts, webcasts and interactive tools, so everyone can learn in a way that suits them best.

WEBCASTS

Located on our [Learning Hub](#), our regular webcasts are a chance to learn from and interact with our award-winning financial advice team, available live and on-demand.

With topics ranging from *Super fundamentals* to *A female focus on finance*, it's no surprise our webcast program is exceptionally popular.

TOOLS AND LEARNING

Our [Learning Hub](#) offers a range of resources to help better understand super and plan for the future. We offer:

Investment market update

Our Chief Investment Officer, John Pearce, provides regular insights on the events that shape global and domestic markets. John's videos and articles are among our most popular content, a way to keep members up to date with all things super.

Investment podcast

Our podcast unpacks the world of super, finance, and life's money matters.

Calculators

A variety of calculators are available to help users plan and understand parts of their super, including contributions, retirement income and insurance.



Financial advice and guidance

With more than 20 locations nationwide—including six CBD member centres (Melbourne, Sydney, Brisbane, Perth, Adelaide, Canberra)—our award-winning[#] advice service is always close by. Our expert advisers and consultants are here for face-to-face, video or phone meetings.

DIFFERENT LEVELS OF SERVICE TO SUIT OUR MEMBERS' NEEDS

Information and guidance

Super consultant appointments are available to all employees, regardless of whether they elect to be UniSuper members. Our super consultants take the mystery out of super by offering information and general advice at no additional cost. Topics include contributions, investment options, insurance and more. Meeting with a consultant helps our members feel more comfortable about their super and empowers them to make confident choices.

Something more tailored

Our private client advisers offer personal financial advice on everything from investment and insurance strategies to creating a full financial plan. The cost of the first meeting is included in an employee's membership so there's no obligation and no additional out-of-pocket costs to get started.

If they decide to proceed with financial advice after the first meeting, any fee will be quoted and agreed to before advice is provided.

Our financial advisers don't pay or receive commissions, so you can be sure they'll always put your employees' interests first.

^{*} The Zenith CW Pty Ltd ABN 20 639 121 403 AFSL 226872/AFS Rep No.1280401 Chant West rating (assigned February 2024) is limited to General Advice only and has been prepared without considering your objectives or financial situation, including target markets where applicable. The rating is not a recommendation to purchase, sell or hold any product and is subject to change at any time without notice. You should seek independent advice and consider the PDS or offer document before making any investment decisions. Ratings have been assigned based on third party data. Liability is not accepted, whether direct or indirect, from use of the rating. Past performance is not an indication of future performance. Refer to chantwest.com.au for full ratings information and our FSG. Chant West Awards issued May 2023 are solely statements of opinion and not a recommendation in relation to making any investment decisions. Awards are current for 12 months and subject to change at any time. Awards for previous years are for historical purposes only. Full details on Chant West Awards at chantwest.com.au/fund-awards/about-the-awards/.

[#] Winner, Chant West Super Fund of the Year 2023, Chant West Super Fund of the Year 2022, Chant West Best Fund - Advice Services 2022. Chant West Best Fund - Investment Finalist 2013 -2022; Chant West 5 Apples Highest Quality Fund - Super 2024 (UniSuper Accumulation 1, Accumulation 2 and Personal Account). Chant West 5 Apples Highest Quality Fund - Pension 2024 (Flexi Pension).

Giving your employees choice

Your employees care about where they invest for their future. UniSuper offers three sustainable and environmental branded investment options with \$15 billion at 31 December 2023.[^]

Our commitment to ESG

PART OF OUR EVERYDAY

We believe that companies with good corporate behaviour make better investments. That's why we consider material environmental, social and governance (ESG) factors across our major investment holdings. This may include biodiversity, climate change, human rights, occupational safety and the overall governance of companies.

CHOICE FOR OUR MEMBERS

In addition to our standard investment options, we offer members the choice of three sustainable and environmental branded options.[°] These allow members to limit their exposure to certain industries and/or to invest in companies that seek to address global environmental challenges.

FOCUSSED ON THE LONG TERM

We are long-term investors, and with over 70% of funds managed in-house, we're able to engage with our major Australian investments and we vote at company meetings. We also work closely with other like-minded investors and groups to engage with companies and policy makers.

UniSuper is committed to achieving net zero carbon emissions across our investment portfolio by 2050. Climate risk is an explicit risk we consider across our investments. We also invest in companies that are supporting the transition to net zero carbon emissions and those taking steps to thrive in a low carbon world.

[^] \$15 billion under management across the two pre-mixed sustainable and one environmental branded options as at 31 December 2023. Read our website to find out what sustainable and environmental investing means to us and what our investment options can invest in. Different products have different approaches.

[°] Note, sustainable and environmental investing means different things to different people. Different products have different investment criteria. Read our website to find out what sustainable and environmental investing means to us and what our investment options invest in.



“Where achievement of net zero is practically and financially possible before 2050, every effort needs to be made to do so.”

The pathway to net zero

We endorse the Paris Agreement, an international treaty that aims to limit global warming to less than 2°C above pre-industrial levels. As part of this support, we’re committed to the goal of achieving net zero carbon emissions in our investment portfolio by 2050.

We will seek meaningful opportunities to invest in the energy transition and will continue to evolve our approach in line with global best practice.

Read about our progress in our annual *Climate risk and our investments* report, where we explain how we manage climate risks and opportunities across our investments.

A fund that works for you

When it comes to choosing the right super fund for your business, it's all about service, alignment, and performance.



You need a trusted and true business partner who understands the world you live and work in—a high-performing fund that works hard to keep fees low. Above all you need a fund that puts you and your team first every day with accessible service and support when you need it.

Talk to us today to find out how UniSuper can help you and your staff build a future worth retiring for.

Call our Employer Services team on **1800 630 692**.

Email: newemployer@unisuper.com.au

CONTACT US

1800 630 692

WEBSITE

unisuper.com.au

EMAIL

newemployer@unisuper.com.au

UNISUPER ADVICE

1800 823 842

+61 3 8831 7916

ADDRESS

UniSuper

Level 1, 385 Bourke Street

Melbourne Vic 3000

Australia