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# 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<sup>1</sup>, value and member services by the country's top ratings and research agencies.



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

SuperRatings: The rating is issued by SuperRatings Pty Ltd ABN 95 100 192 283 (SuperRatings) a Corporate Authorised Representative (CAR No.1309956) of Lonsec Research Pty Ltd ABN 11 151 658 561, AFSL No. 421445. 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](https://superratings.com.au) for ratings information. © 2024 SuperRatings. All rights reserved.

Chant West: Zenith CW Pty Ltd ABN 20 639 121 403 AFSL 226872/AFS Rep No.1280401 Chant West Awards issued 22 May 2024, 17 May 2023, and 25 May 2022 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](https://chantwest.com.au/fund-awards/about-the-awards)

<sup>1</sup> 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](https://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).

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

More than 647,000<sup>1</sup> Australians trust us with their retirement savings, enjoying our competitive fees<sup>2</sup>, strong long-term returns<sup>3</sup>, 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.

<sup>1</sup> As at 30 June 2024

<sup>2</sup> Based on Chant West Super Fee survey dated June 2024 for \$50,000 accumulation account balance invested in the Balanced option. Refer to the PDS and TMD available on UniSuper's website and consider your relevant circumstances, because we haven't.

<sup>3</sup> 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 employer partnership team builds trusted relationships with key employer stakeholders. The team is on hand to provide support such as:

- Improving financial wellbeing and literacy via our educational programs.
- Supporting employees through strategic workforce initiatives, including organisational restructures and workforce planning.
- Building strong relationships to promote best practices to benefit your employees and our members.
- Delivering presentations at workplace inductions to help demonstrate the value of UniSuper.
- Providing regular communications about UniSuper and industry developments.
- Coordinating training for payroll teams to simplify super admin processes and assisting with day-to-day contributions management and other queries.

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 fund<sup>1</sup>, and to help you meet your obligations regarding stapling legislation<sup>2</sup>.
- 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**

<sup>1</sup> [ato.gov.au/business/super-for-employers/setting-up-super-for-your-business/offer-employees-a-choice-of-super-fund](https://ato.gov.au/business/super-for-employers/setting-up-super-for-your-business/offer-employees-a-choice-of-super-fund)

<sup>2</sup> [ato.gov.au/business/super-for-employers/stapled-super-funds](https://ato.gov.au/business/super-for-employers/stapled-super-funds)

# The door to a brighter future

Our competitive fees<sup>1</sup>, strong long-term returns<sup>2</sup> 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.<sup>2</sup>

For example, for the 10 years to 30 June 2024, our default Balanced option delivered 7.92% p.a.<sup>2</sup> 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 30 June 2024.

## Premium products without the premium price tag

We strive to keep our fees competitive. With lower fees for actively managed super, we aim to provide the best value, helping our members achieve greater retirement outcomes.

## Financial protection

We offer flexible and affordable insurance solutions that can help financially protect your employees—this can include automatic default cover for those who are eligible. We can also discuss tailoring insurance arrangements to fit your needs as an employer. For example transitioning your existing arrangements with another insurer or arranging to pay insurance premiums on behalf of your employees.

### SUPER INVESTMENT RETURNS RANKINGS SR50 BALANCED (60-76) INDEX<sup>3</sup>

30 June 2024

RETURN PERIOD	UNISUPER BALANCED OPTION RETURN %	SR MEDIAN RETURN %	UNISUPER'S OUTPERFORMANCE %
1 year	9.24	8.87	0.37
3 years	4.92	4.72	0.20
5 years	6.50	6.15	0.36
7 years	7.54	6.71	0.82
10 years	7.92	6.98	0.94
15 years	8.57	8.72	0.74

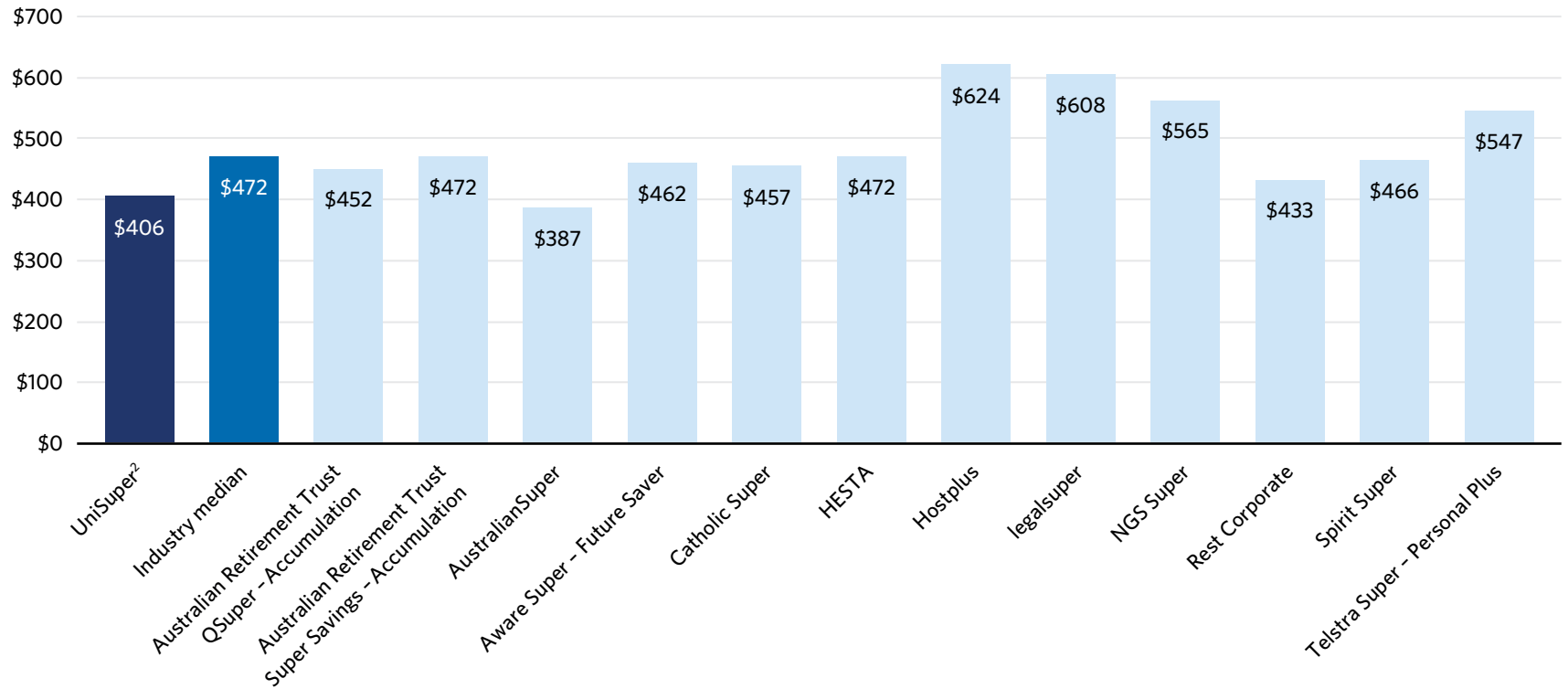
<sup>1</sup> Based on Chant West Super Fee survey dated June 2024 for \$50,000 accumulation account balance invested in the Balanced option. Refer to the PDS and TMD available on UniSuper's website and consider your relevant circumstances, because we haven't.

<sup>2</sup> 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.

<sup>3</sup> Source: SuperRatings Pty Ltd Fund Crediting Rate Survey June 2024, SR50 Balanced (60-76) Index, published 19 July 2024, and without taking into account subsequent revisions.

## How we compare

### TOTAL YEARLY FEES FOR A BALANCED INVESTMENT OPTION (\$50,000 ACCOUNT BALANCE)<sup>1</sup>



<sup>1</sup> 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 September 2024, data extracted 15 October 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.

<sup>2</sup> The UniSuper Balanced option fee has been calculated by UniSuper Management Pty Ltd, based on UniSuper's disclosed fees and costs for the 23/24 financial year.

“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 *Women and finance*, it's no surprise our [education program](#) is exceptionally popular.

### TOOLS AND LEARNING

We provide access to a variety of free [tools and learning](#) resources designed to help understand, plan, and manage super. Available resources include:

#### 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 what's happening in investment markets and the performance of some of our investment options.

#### Investment podcast

Our monthly [podcast](#) unpacks the world of super, finance, and life's money matters. Listeners can subscribe via Soundcloud, Spotify, Apple Podcasts or any good podcast app.

#### 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

We're here to support your employees and our members at every stage of their super journeys. With in-person support across Australia—including six CBD member centres Melbourne, Sydney, Brisbane, Perth, Adelaide, and Canberra, our award-winning<sup>1</sup> advice services are easily accessible. Our expert advisers and consultants are available to assist everyone at any stage of life.

### DIFFERENT LEVELS OF SERVICE TO SUIT OUR MEMBERS' NEEDS

We offer three levels of [advice services](#)<sup>2</sup> that can cover everything from the basics of super to creating a comprehensive financial plan:

#### General Advice

Our super consultants can assist your employees with general enquiries about super and retirement income streams. The sessions run for [30 minutes](#) and can be held virtually, over the phone, or in person. This service is available to all your employees at no extra cost, regardless of whether they've elected to be a UniSuper member.

#### Select Advice

Our financial advisers can support your eligible employees in three key areas of their super, including contributions, investment strategies, and insurance attached to their UniSuper account. This service is available to our members at no extra cost.

#### Comprehensive advice

Our financial advisers can help your eligible employees build a personalised strategy for their future, tailored to their individual needs. This may involve growing their super balance, managing finances, or planning for retirement.

The first meeting with a UniSuper adviser is obligation-free. After assessing their needs in an initial discussion, our advisers will provide them with a quote detailing any potential fees before they decide to proceed with the advice.

Our comprehensive advisers work on a professional fee-for-service basis, which means they don't receive any incentives or commissions, so you can be sure your employees' best interests are always their top priority.

<sup>1</sup> 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 – Investments Finalist 2015-2024; 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).

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<sup>2</sup> UniSuper Advice is operated by UniSuper Management Pty Ltd ABN 91 006 961 799 (USM), which is licensed to provide financial product advice. USM is also the administrator of the fund UniSuper ABN 91 385 943 850 (UniSuper). UniSuper Limited ABN 54 006 027 121 is the trustee of UniSuper.



# Introducing 360Health

Through our partnership with MetLife Insurance Limited, UniSuper members and their families<sup>1</sup> can access all the benefits of 360Health at no additional cost. 360Health is designed to support you and your employees, helping everyone feel their best while staying focused on what matters most.

## An intro to 360Health

### WHAT IS IT?

**360Health** is a virtual care platform offering direct access to expert health and medical specialists, available online or over the phone. All services are 100% confidential, providing a safe and convenient way to get expert health support.

The best part? It's available to all UniSuper members and their families, even if they don't hold insurance with UniSuper.

### 360HEALTH SERVICES

Members can consult with internationally recognised health and medical specialists, all from the comfort of their homes. Available services include:

- **Mental health:** access to Australian-based mental health experts for confidential mental health reviews.
- **Nutrition:** guidance from qualified dietitians to help members make healthier food choices.
- **Fitness and recovery:** support from exercise physiologists to improve fitness levels or recover from injuries.
- **Expert medical opinion:** access to global specialists who can provide clinical opinions and treatment recommendations.
- **Ask a clinician:** get answers from general practitioners, paediatricians, and mental health clinicians within 24 hours.



<sup>1</sup> Spouse, children, parents and parents-in-law

# Giving your employees choice

Your employees care about where they invest for their future. UniSuper offers three sustainable and environmental branded investment options<sup>1</sup> with \$17 billion in funds under management as at 30 June 2024.<sup>2</sup>

## 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, including our 50 largest Australian investments. 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.<sup>1</sup> 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 50 largest 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.

<sup>1</sup> Note, sustainable and environmental investing means different things to different people. Different products have different investment criteria. Read our [website](#) and [How we invest your money](#) document to find out what sustainable and environmental investing means to us and what our investment options invest in.

<sup>2</sup> 17 billion under management across the two pre-mixed sustainable and one environmental branded options as at 30 June 2024. 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.



## The pathway to net zero

We are committed to achieving net-zero emissions across our Fund by 2050 in line with the Paris Agreement. We also have a goal to contribute to a 43% reduction in Australia's emissions by 2030.

We continue to seek meaningful opportunities to invest in companies involved in the industries, minerals and products necessary for a low carbon economy.

Read about our approach in our annual [Climate risk and our investments report](#), where we explain how we manage climate risks and opportunities across our investments.

You can find more information about our approach to responsible investing on our [website](#).



# 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 employees build a future worth retiring for.

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

Email: [newemployer@unisuper.com.au](mailto:newemployer@unisuper.com.au)

**CONTACT US**

1800 630 692

**WEBSITE**

[unisuper.com.au/employers](http://unisuper.com.au/employers)

**EMAIL**

[newemployer@unisuper.com.au](mailto:newemployer@unisuper.com.au)

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The information in this document is of a general nature and is not meant to serve as financial advice. This document doesn't consider your personal circumstances. Before making decisions, you should consider whether the information is appropriate for your circumstances otherwise seek financial advice.

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