

How we apply investment returns to your account

FOR MEMBERS WITH A FLEXI OR TERM ALLOCATED PENSION ACCOUNT

This fact sheet helps Flexi Pension and Term Allocated Pension members understand the changes we're making to when investment returns are applied.

From Monday, 31 October 2022, investment returns will be applied to your account as a transaction following 30 June and 31 December or when you make an investment switch or withdrawal—rather than monthly.

While your investment returns will be applied less frequently, from 31 October we'll display the estimated investment returns for each of your investment options. This information will be updated daily to help you keep track of performance. Estimated investment returns will cover the period following the last time your investment returns were applied to your account as a transaction, or from the date your pension commenced.

Your online account

This screen mirrors what your online account will look like from 31 October 2022. Navigate through the numbers and their corresponding descriptions to learn about your new account features.

Investment returns card

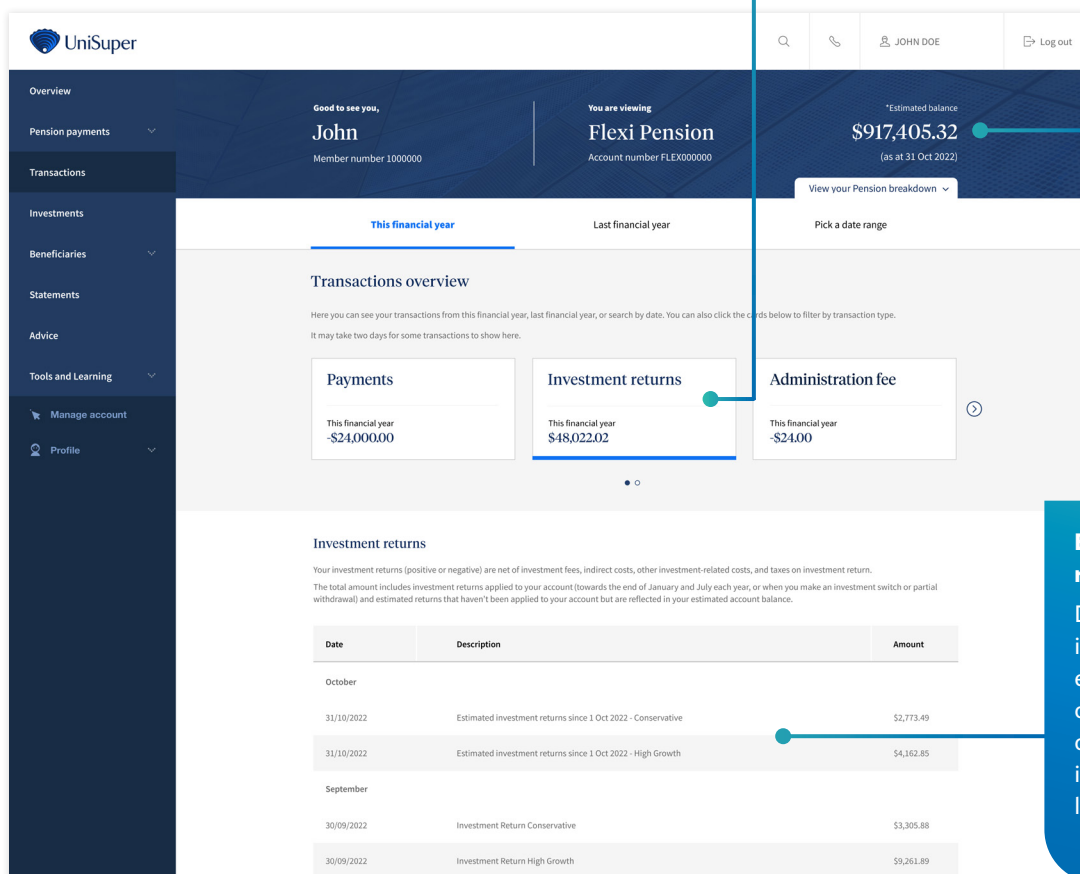
Displays your total investment returns for the current financial year. This includes investment returns applied to your account as a transaction, and estimated investment returns that haven't been applied yet but are included in your estimated account balance.

Estimated account balance

Your estimated account balance in the top-right corner of the screen is updated daily based on available crediting rates.

Estimated investment returns

Details the estimated investment returns for each of your investment options, either positive or negative, since investment returns were last applied to your account as a transaction.



The screenshot shows the UniSuper online account interface. At the top, it displays the user's name (John), member number (1000000), and account number (FLEX000000). The estimated account balance is shown as \$917,405.32 (as at 31 Oct 2022). Below this, there are three cards for Transactions overview: Payments (-\$24,000.00), Investment returns (\$48,022.02), and Administration fee (-\$24.00). The Investment returns card is highlighted with a blue line. Below the cards, there is a table for Investment returns with columns for Date, Description, and Amount.

Date	Description	Amount
October		
31/10/2022	Estimated investment returns since 1 Oct 2022 - Conservative	\$2,773.49
31/10/2022	Estimated investment returns since 1 Oct 2022 - High Growth	\$4,162.85
September		
30/09/2022	Investment Return Conservative	\$3,305.88
30/09/2022	Investment Return High Growth	\$9,261.89