



Lifetime Income

28 September 2023

Product Disclosure Statement

Issued 28 September 2023 by UniSuper Limited
ABN 54 006 027 121 AFSL No. 492806



UniSuper Lifetime Income Supplementary Product Disclosure Statement

ISSUED 1 JUNE 2024

This Supplementary Product Disclosure Statement (SPDS) updates the Lifetime Income Product Disclosure Statement (PDS) dated 28 September 2023. It provides updated information resulting from a change to how income payments are calculated effective 1 June 2024.

This SPDS should be read in conjunction with the PDS dated 28 September 2023. Content in this SPDS replaces information on the relevant page of the PDS as indicated.

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Delete the content in the section with heading 'How your income is calculated' and replace with the following:

How your income is calculated

Your starting annual income is calculated using a formula that is based on a number of factors, including:

- your initial investment amount
- your age
- your sex at birth
- market rates at the date your Lifetime Income account commences, and
- whether you choose the Single Life or Joint Life option.

The payment rates we offer are reviewed and updated regularly to reflect market conditions. As a result, your starting annual income may vary from any estimate you received prior to the commencement of your Lifetime Income account.

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

We've won a string of awards and high ratings for our long-term investment performance, value and services from the country's top ratings and research agencies and well-known publications. Importantly, past performance isn't an indicator of future performance. 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. For more information about our awards and ratings go to unisuper.com.au/awards.



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About this Product Disclosure Statement

This Product Disclosure Statement (PDS) has been prepared and issued by UniSuper Limited. It's for current UniSuper members who are considering a Lifetime Income account and deciding how to receive their retirement income. It describes the important features of Lifetime Income, including the benefits and risks and how fees, costs and taxes may apply.

Information in this PDS may change from time to time. If the changes are not materially adverse, you will find the updates, along with this PDS, at unisuper.com.au/pds. You can also request a paper or electronic copy of updated information without charge by calling us on 1800 331 685.

UniSuper is not bound to accept an application. Applications from outside Australia may not be accepted.

UniSuper, ABN 91 385 943 850 is referred to as 'UniSuper' or 'the Fund'. UniSuper Limited, ABN 54 006 027 121, AFSL No. 492806, is referred to as 'USL' or the 'Trustee'. UniSuper Management Pty Ltd, ABN 91 006 961 799, AFSL No. 235907, is referred to as 'UniSuper Management' or 'USM'. USL has delegated administration of UniSuper to USM, which is wholly owned by USL in its capacity as UniSuper's trustee. UniSuper Advice is operated by USM, which is licensed to deal in financial products and provide financial advice. UniSuper advisers are employees of USM. They are remunerated by way of a base salary and potential bonuses.

This PDS assumes that the taxable component of any super benefits paid to you includes only a taxed element. It also assumes you're an Australian resident for income tax purposes.

The information in this PDS is of a general nature only and does not take into account your individual objectives, financial situation or needs. You should consider the appropriateness of the information having regard to your personal circumstances and consider consulting a qualified financial adviser before making an investment decision based on information contained in this PDS. To the extent that this PDS contains any information which is inconsistent with the UniSuper Trust Deed and Regulations (together, 'the Trust Deed') the Trust Deed will prevail.

USM, SuperRatings, Canstar and Rainmaker have consented to their logo and/or statements being included as they appear in this document.

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Form - *Lifetime Income application*

About Lifetime Income

Lifetime Income gives you the security of a regular income for the rest of your life.

Why invest in Lifetime Income?

Australians are living longer and healthier lives. So when you plan for your retirement, you'll need to guess how much longer you'll live and how you'll pay for it.

Based on the latest release of Life tables from the Australian Bureau of Statistics, a 65-year-old man can be expected to live another 20.3 years, and a 65-year-old woman another 23 years.* However, life expectancy is an average which means that half the population is expected to live longer than their life expectancy.

Since there is a good chance that you may live longer, investing in Lifetime Income (with a portion of your super savings) can complement other retirement income products you may have, such as a Flexi Pension, where the balance may run out while you are alive.

Lifetime Income can give you the security of a regular income for the rest of your life, and the life of your spouse (if applicable), no matter how long you live.

You have the option to purchase a Lifetime Income account either at retirement or later in your retirement years, depending on your needs and circumstances. To plan your retirement strategy, we recommend you speak to a qualified financial adviser.

How Lifetime Income works

- You will receive regular income payments for the rest of your life
- Income payments are indexed each year in line with increases to the Consumer Price Index (CPI) which is a measure of price inflation
- Income payments are not affected by investment market movements
- A residual lump sum will be paid if you and your nominated spouse (if applicable) die within the guarantee period (more on the guarantee period is covered later in this section).

You can choose fortnightly or monthly income payments for the rest of your life.

There are two Lifetime Income options available, Single Life or Joint Life. The key difference between the two options is what happens to your income payments in the event of your death.

Target Market Determination

You can read about whether Lifetime Income has been designed for someone like you in the Target Market Determination for the product. It's available at [unisuper.com.au/pds](https://www.unisuper.com.au/pds) or call us and we'll send you a copy at no charge.

JOINT LIFE	SINGLE LIFE
<ul style="list-style-type: none"> You must nominate your spouse to receive your income payments as a reversionary pension when you die. 	<ul style="list-style-type: none"> No reversionary pension is paid. This means your annual income at commencement will be higher than the annual income under the Joint Life option.
<ul style="list-style-type: none"> It's binding on the Trustee and you can't change or revoke this nomination after starting this Lifetime Income account—even if your situation changes. The reversionary pension for your nominated spouse will be 100% of the income payments you received. When you die, your nominated spouse—who must still be your spouse at the time of your death—will receive the reversionary pension for as long as they live. Reversionary pensions are also indexed in line with increases to CPI at 1 July each year. Choosing the Joint Life option means your annual income at commencement will be less than the annual income under the Single Life option. 	

Guarantee period

With Lifetime Income a residual lump sum amount will be paid if you and your spouse (if applicable) pass away within the guarantee period. The guarantee period is the lesser of 10 years or your life expectancy at commencement rounded up to the next whole number. The way it works depends on the type of Lifetime Income account you start.

JOINT LIFE	SINGLE LIFE
<ul style="list-style-type: none"> If you're survived by your nominated spouse, then they'll receive a reversionary pension equal to 100% of your income payments for the rest of their life. 	<ul style="list-style-type: none"> No reversionary pension is paid.
<ul style="list-style-type: none"> If your nominated spouse dies within the guarantee period while receiving the reversionary pension, then a residual lump sum* amount will be paid to their legal personal representative. 	<ul style="list-style-type: none"> If you die within the guarantee period, a residual lump sum amount is paid to your legal personal representative.
<ul style="list-style-type: none"> If your nominated spouse predeceases you, or is no longer your spouse when you die, a residual lump sum is paid to your legal personal representative if you die within the guarantee period. 	<ul style="list-style-type: none"> If you die after the guarantee period, no residual lump sum is payable.
<ul style="list-style-type: none"> No residual lump sum is payable if you or your nominated spouse die after the guarantee period. 	

* The residual lump sum amount payable where the Lifetime Income account ceases within the guarantee period reflects the value of the remainder of income payments that would have been paid to the end of the guarantee period. It is calculated by the Trustee with reference to a table provided by the Fund actuary.

When can you start a Lifetime Income account?

To start a Lifetime Income account, you must be a UniSuper member and have:

- permanently retired after reaching your preservation age (read more on preservation age in the 'Accessing your super' section)
- ceased employment after reaching age 60, or
- reached age 65.

How much you need to start a Lifetime Income account

You need to start a Lifetime Income account with at least \$25,000.

Lifetime Income and the general transfer balance cap

There's a limit on how much super can be transferred to an income stream in 'retirement phase' (like Lifetime Income). This is known as the transfer balance cap.

Each member will have their own personal transfer balance cap between \$1.6 million and \$1.9 million:

- if you commenced a retirement phase income stream (with any super fund) for the first time on or after 1 July 2023, you'll have a transfer balance cap of \$1.9 million
- if you commenced a retirement phase income stream (with any super fund) and have a transfer balance account before 1 July 2023, you'll have a transfer balance cap calculated for you. This will be between \$1.6 million and \$1.9 million, depending on your circumstances.

As indexed lifetime pensions provide a fixed annual income and generally can't be converted into a lump sum, the transfer balance cap rules apply differently. Once you start a Lifetime Income account, its total value counts towards your transfer balance cap. A formula is used to work out the 'special value' to credit towards your transfer balance cap.

To calculate the special value of your Lifetime Income account, a multiple of 16 is applied to your annual income from the Lifetime Income account.

For example, an annual income from a Lifetime Income account of \$50,000 would have a special value of \$800,000 (16 x \$50,000)—meaning there's \$1.1 million (\$1.9 million minus \$800,000) of the cap remaining (this assumes no other super accounts have been transferred into retirement phase, and the personal transfer balance cap in this example is \$1.9 million).

To view your transfer balance cap, and your transfer balance account, please contact the ATO or visit www.ato.gov.au.

Can you put extra funds into your Lifetime Income account?

No. Once you've started your Lifetime Income account, you can't put additional amounts into it. If you intend to use money in other super funds or outside of super to purchase your Lifetime Income account, then you'll need to transfer those amounts to UniSuper before you start the Lifetime Income account. You should check whether exiting those super funds could impact any other entitlements (like loss of insurance cover).

If you'd like to combine your super, log in to your online account or complete a *Combine my super - full rollover* form and return it to us.

However, you can start another Lifetime Income account if you have a further \$25,000 or more to invest. Your income payments will be calculated according to the market rates that apply at the new start date.

Release of funds from a Lifetime Income account

Generally funds from Lifetime Income can only be released if they are:

- within six months of starting the Lifetime Income account (and it wasn't purchased with the proceeds of another complying income stream)
- to give effect to a Family Law payment split, or
- to give effect to an ATO release authority under income tax legislation.

We recommend you speak to a qualified financial adviser about your situation if you think you may need to access your savings from time-to-time. Email UniSuper Advice on advice@unisuper.com.au or call **1800 823 842**.

Government benefits

A Lifetime Income account affects the application of the assets and income tests for social security purposes. We recommend you speak to a qualified financial adviser for more information.

How to apply

Applying for a Lifetime Income account is easy.

1. Complete and return the *Lifetime Income application* at the back of this PDS.
2. Complete an ATO *Tax file number declaration* if you're:
 - under age 60, or
 - age 60 or over and your total annual income (from all capped defined benefit income streams such as Lifetime Income and Defined Benefit Indexed Pension) exceeds \$118,750 (as at FY 2023-24).

On the declaration, you'll need to tell us if you want to claim the tax-free threshold as we may be required to withhold some tax from your payments. Visit www.ato.gov.au and search 'Tax file number declaration'.

Once we receive your application

We'll set up your Lifetime Income account once we've processed your completed documents and, if required, have confirmed your employment details with your employer, and processed any transfers you've requested. If your application is incomplete or if you provide an answer that is deemed to be outside the target market for Lifetime Income, we may need to get in touch with you to discuss your application before it can be processed.

You'll receive a welcome letter which will include:

- the date your payments start (start date), and
- your gross annual income.

Changing your mind (cooling-off period)

You get 14 days from when you start your Lifetime Income account to cancel if you change your mind.

This cooling-off period starts from the earlier of:

- the date you receive your welcome letter, or
- the end of the fifth business day after your Lifetime Income account starts.

To withdraw your application, you must advise us in writing within the cooling-off period. You won't be charged for withdrawing your application within the cooling-off period. Your balance will be paid as a lump sum, minus any taxes or payments already made to you. Your balance may also be adjusted for any market movements in that time.

This means the amount you receive back may differ from the original amount used to start your Lifetime Income account.

Coming from the Defined Benefit Division (DBD)?

If you use all or part of your Defined Benefit (DB) component to start a Lifetime Income account, then your DBD account will be closed and your DB component and accumulation component (if any) will be transferred to an Accumulation 1 account. You will also forego eligibility for a DBD membership in the future.

When your DB component is converted into accumulation super, it will be invested according to your 'future contributions strategy'. If you haven't chosen a future contributions investment strategy, then the transferred DB component will be invested in the default Balanced (MySuper) investment option. The accumulation component will maintain its existing investment strategy, which you can change by logging into your account from our website.

If you're a DBD member and only use your accumulation component to start your Lifetime Income account, then you'll remain a DBD member and retain your DB entitlements.

Your income payments

We'll let you know at the beginning of each financial year how much income you'll get that year.

How your income is calculated

We calculate your initial annual income based on a formula that uses a number of factors, including:

- market rates
- your age when you start your Lifetime Income account
- whether you choose the Single Life or Joint Life option, and
- your initial investment amount.

When are income payments made?

You can receive your income payments fortnightly or monthly. Tell us your preferred frequency on your application. If you don't make a choice, then you'll receive your payments monthly.

Income payments will be made into your nominated bank account either by every second Friday for fortnightly payments or by the 28th of each month, for monthly.

It's important to note that once your Lifetime Income account has commenced, you won't be able to change the frequency of when your income payments are made.

How your income payments are indexed

Your annual income is indexed on 1 July each year in line with the CPI increase for the preceding 12 months ending 31 March. If you start a Lifetime Income account any day other than 1 July, the first indexation will be calculated in proportion to the number of days calculated from the start date to the end of the first financial year. We'll let you know how much your annual income will be indexed around the beginning of July each year, or you can call [1800 331 685](tel:1800331685).

Maintaining your income payments

Once you reach age 75, we may send you a continuation declaration form each year to ensure you're still eligible to receive future income payments. If you don't return the form by the specified date, your future payments could be suspended until we hear from you.

Risks of a Lifetime Income account

There are some risks to be aware of when considering Lifetime Income.

Legislative risk

There is a risk that legislation governing the way pensions and superannuation operate may change. For example, how and when you can take your benefit, the tax payable and treatment for means testing by Centrelink.

Cyber risk

There is a risk of financial or data loss, business disruption, or damage to the reputation of UniSuper as a result of a threat or failure to protect the information or personal data stored within its information technology systems and networks.

Operational risks

There is a risk that factors beyond the Trustee's reasonable control may prevent it from administering and managing the Fund, your account and the Fund's investments in the usual manner. For example, system failure, market closures, significant market movements, significant illiquidity, significant redemption or switching activity, fraud, errors and omissions made by our external investment managers and other service providers, industrial disputes, terrorist acts, wars, actual or potential epidemics and pandemics, earthquakes, fires and civil disturbances.

The Trustee has measures in place that are intended to manage the likelihood and consequences of these occurrences. However, the Trustee cannot guarantee that these kinds of occurrences will not interrupt normal operations. There is also a risk that UniSuper's Trust Deed or fees and costs may change.

Risks associated with managing funding of UniSuper's DBD

If you choose to start a Lifetime Income account, then your pension entitlements are pooled together with that of other Lifetime Income members, Defined Benefit Indexed Pension (DBIP) members, and DBD members.

The asset pool supporting these entitlements is invested by UniSuper in a diverse portfolio of shares, property, bonds and cash. The value of these investments will vary and may go up and down. The DBD is designed on the basis that, in the long term, the investment returns are expected to be sufficient for the DBD to provide UniSuper's defined benefits, although this is not guaranteed, and even though, over short periods, the funding position may vary with investment volatility. However, it is possible that contributions received, together with investment returns (which may be positive or negative), may prove inadequate to fund DBD benefits and Lifetime Income payments.

Factors that might contribute to inadequate investment returns include:

- investment-related risks such as the risk of negative returns from a specific investment (or security),
- risk of underperformance by an investment manager,
- market risks,
- risks associated with poor performance by investments in particular markets or countries,
- currency risk (the Trustee has discretion to determine the extent to which different currencies are hedged, if at all),
- credit risk,
- inflation risk,
- liquidity risk and
- risks associated with the use of derivatives.

It is also possible that, if the experience of the DBD in relation to factors including inflation and/or pensioner longevity is worse than expected, the DBD may be inadequate to fund benefits even if investment returns are as expected.



Climate risk

There is a risk that increasing global temperatures, or the global response to mitigate and/or minimise temperature rise, will cause specific investments, markets or countries to fail to perform in line with expectations.

Insolvency risk

UniSuper's indexed pensions (such as Lifetime Income) are paid from a defined benefit fund for legislative purposes. A defined benefit fund is subject to special funding and solvency rules under superannuation law.

If our Actuary discovers they're unable to certify solvency in respect of minimum Superannuation Guarantee (SG) benefits, then they're required to make a declaration of insolvency. If this occurs, the Trustee must then initiate a program designed to restore solvency within five years or wind up the defined benefit fund. If the Fund is to be wound up, then there's a risk that any amount payable to you or on your behalf would be less than the capital value of your pension.

If the defined benefit fund was declared to be insolvent then, in the case of your Lifetime Income account, income payments could be reduced, indexing removed and/or the guarantee period shortened.

Responsible investing

Visit unisuper.com.au/responsible for information about our approach to responsible investing. You can also request a copy of that information by calling **1800 331 685**.

Fees and other costs

This section shows fees and other costs that you may be charged.

There are no fees or charges that you need to pay us. The costs of managing Lifetime Income are allowed for in the calculation of your income payments.

Fees for UniSuper advice

Factual information and general advice is provided at no additional charge to UniSuper members. The cost of this service is covered by the administration fees and costs. You can find out more about this service at unisuper.com.au/advice.

UniSuper Advice is a financial planning service available to UniSuper members, former members and their family members through UniSuper Management Pty Ltd (USM) ABN 91 006 961 799 AFSL No. 235907, which is licensed to provide financial advice services and deal in financial products. UniSuper advisers are employees of USM. They are remunerated by way of a base salary and potential bonuses.

UniSuper Advice offers scaled personal advice on several topics, or comprehensive personal advice. Scaled personal advice covers topics like super contributions, investment options and insurance as they relate to your UniSuper account. Comprehensive advice includes retirement planning, insurance, non-super investments and wealth accumulation.

Members will receive an advice fee quote before UniSuper Advice proceeds with personal advice services. Members will be charged on a fee-for-service basis at either a fixed or hourly rate. The cost of the service provided varies depending on a number of factors, including the complexity or the advice sought.

You can learn more about the services UniSuper Advice provides by referring to the *Financial Services Guide-Personal Advice* and *Financial Services Guide-General Advice*, available at unisuper.com.au/financial-advice/types-of-advice or by calling us.

Advice fees cannot be deducted from your Lifetime Income account. However, where agreed with you, some or all of the cost of advice may be able to be deducted from your UniSuper accumulation account (if applicable) as an advice fee to the extent the advice provided relates to your account in UniSuper or super-related retirement planning.

How pensions are taxed

It's important to understand how tax can affect your income payments and death benefits.

Get advice

Tax on income payments can be complex so we recommend you speak to a taxation specialist.

Tax on income payments

The amount of tax you pay on your income payments can depend on your age and the components of your pension. However, the value of your Lifetime Income account will count towards your transfer balance cap. More information on the transfer balance cap is covered in the 'About Lifetime Income' section.

AGE 60 OR OVER

Generally, income from lifetime pensions (such as Lifetime Income), up to the defined benefit income cap of \$118,750 per annum (for the 2023-24 financial year) is not assessable income and is exempt from tax.

Fifty per cent of the total income exceeding \$118,750 per annum will be:

- included in your assessable income, and
- potentially subject to income tax.

For example, if your total annual income from all lifetime and defined benefit pension sources is \$138,750, half of the \$20,000 excess amount (i.e. \$10,000) will be included in your assessable income and we will be required to withhold some tax from your income payment.

We recommend you speak to a qualified financial adviser about your situation before setting up your Lifetime Income account if you expect your total annual payment to exceed \$118,750 per annum.

UNDER AGE 60

The way your income payment is taxed will depend on the two components making up your pension:

- the taxable component, and
- the tax-free component.

Each income payment is made proportionally from your tax-free and taxable components.

The taxable component of your income payments is included in your assessable income and taxed at your marginal rate. The tax-free component is not included in your assessable income.

15% tax offset

If you've reached your preservation age and are aged under 60, then a 15% offset is available to reduce the tax payable on the taxable component of your Lifetime Income account (for a definition of preservation age refer to the 'Accessing your super' section).

We'll deduct the required rate of tax from your regular income payment and send you a PAYG Payment Summary each year to lodge with your annual income tax return. If we don't have your TFN, then we may be required to deduct tax at a higher rate.

Tax on death benefits

JOINT LIFE

When you die, the income payments your surviving spouse will receive from the reversionary pension will be tax free up to \$118,750 per annum (assuming your spouse receives no other capped defined benefit income) unless both you and your surviving spouse are aged under 60 at the date of your death.

In this case, the income from the reversionary pension will be subject to tax at marginal rates, and your surviving spouse will be entitled to a 15% tax offset until they turn age 60.

Visit www.ato.gov.au for more information about the way this works in relation to the transfer balance cap.

SINGLE LIFE

If you die within the guarantee period, the residual amount will be paid to your legal personal representative as a lump sum benefit. The residual amount paid as a death benefit lump sum are generally received tax-free if paid to a beneficiary who is your dependant for tax purposes. This includes where the benefit is paid to your legal personal representative and a dependant has benefited or may be expected to benefit from the payment.

Tax is generally payable on the taxable component of the death benefit lump sum if it's paid to a beneficiary who isn't your dependant for tax purposes. This includes where the benefit is paid to your legal personal representative, and a non-dependant for tax purposes has benefited or may be expected to benefit from the payment. In these circumstances, up to 17% tax is withheld on any taxed element.

Definitions

LEGAL PERSONAL REPRESENTATIVE

Your legal personal representative is the executor of your Will, or the administrator of your estate if you die without a Will. If your benefit is paid to your legal personal representative, your death benefit will form part of your estate and will be distributed in accordance with your Will (if you have one), or in accordance with the laws that govern people who die without a Will.

SPOUSE

- a person to whom you are legally married,
- a person, whether of the same sex or opposite sex, with whom you are in a relationship that is registered under an Australian state or territory law, and
- a person, whether of the same sex or opposite sex, with whom you are not legally married but who lives with you on a genuine domestic basis as a couple.

Taxed source

The tax information in this PDS assumes that benefits are paid from a taxed source.

Accessing your super

Your super is there to support you in retirement. As a result, there are rules on when you can access it.

When you can access your super

Generally, your super must stay within the superannuation system until you permanently retire from the workforce on or after reaching your preservation age (see the table on the right).

Exactly when you can access your super depends on its 'preservation status' under the Government's preservation rules.

Under these rules, your super may be 'preserved', 'restricted non-preserved' or 'unrestricted non-preserved'.

PRESERVED BENEFITS

Most member and employer contributions made into super and all investment earnings are preserved, which means they can't be accessed until you've met a condition of release.

WHAT IS A CONDITION OF RELEASE?

Under the preservation rules, you must meet a 'condition of release' before you can make a withdrawal from the preserved benefits of your super.

These include:

- permanent retirement from the workforce on or after reaching your preservation age
- termination of employment after you reach age 60
- turning age 65
- permanent incapacity, or
- death.

Your preservation age varies depending on when you were born.

YOUR DATE OF BIRTH	PRESERVATION AGE
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
1 July 1964 or after	60

Accessing your preserved benefits before you retire

Under preservation rules, you may be able to access part or all of your preserved benefits early in certain limited circumstances, provided that you satisfy the following eligibility criteria:

- **Specified compassionate grounds:** you must apply directly to the ATO.
- **Severe financial hardship grounds:** you must apply to the Trustee and be receiving eligible Commonwealth Government income support benefits to qualify.
- **Terminal medical condition:** you must apply to the Trustee.



RESTRICTED NON-PRESERVED BENEFITS

Generally, you can access restricted non-preserved benefits when you terminate employment with an employer who had contributed to UniSuper on your behalf. You can also access restricted non-preserved benefits if you meet a condition of release, as set out in the 'Accessing your super' section.

UNRESTRICTED NON-PRESERVED BENEFITS

Unrestricted non-preserved benefits are usually made up of benefits you're already entitled to, but have voluntarily decided to keep within the super system (e.g. you have reached age 65 but are still working). Therefore, you can generally access unrestricted non-preserved benefits at any time, regardless of your age, employment situation or financial position.

Providing proof of identity

In line with Anti-Money Laundering and Counter-Terrorism Financing legislation, super funds are required to identify, monitor and have measures in place to reduce the risk that the super fund may be used as a vehicle to launder money or to finance terrorism.

As a result, you'll be required to provide proof of your identity before starting your Lifetime Income account. Read the *Your guide to proof of identity* fact sheet for more information about the documents we can accept and how to get them certified. More information on whether you'll need to complete the ATO's *Tax file number declaration* is available in the 'How to apply' section.

Other things you need to know

Temporary residents

If you are, or have ever been, a temporary resident, and are not:

- an Australian or New Zealand citizen
- a permanent resident of Australia, or
- the holder of a retirement visa (subclass 405 or 410),

you can generally only start an income stream under the following limited circumstances:

- a terminal medical condition
- permanent incapacity, or
- satisfying a condition of release before 1 April 2009.

If you're a temporary resident, whose visa has expired or been cancelled, you can claim your super benefit directly from UniSuper within six months of departing Australia, or from the ATO at any time.

The taxable component of benefits claimed by temporary residents upon departing Australia may be subject to withholding tax of 35% (or 65% for working holiday makers). The amount of tax withheld will depend on the class of visa you have and when the benefit is paid.

For more details, read the *Departing Australia superannuation payment (DASP)* fact sheet on our website or by calling us. The ATO website will also provide up-to-date tax information for temporary residents.

Family Law and Lifetime Income

Pension interests within super funds can form part of the property of a marriage or de facto (same-sex or opposite sex) relationship under the Family Law legislation and, in the event of marriage or relationship breakdown, can be split between the parties by agreement or court order.

For more information, refer to the *Super and family law* fact sheet at [unisuper.com.au/factsheets](https://www.unisuper.com.au/factsheets) or by calling us.

Confirming changes to your account

We may contact you from time to time to check the details we have about you are current.

If you'd like to confirm a change, call us and quote your member number. You can also email pensionsmailbox@unisuper.com.au or write to:

UniSuper
Level 1, 385 Bourke Street
Melbourne VIC 3000

How we protect your privacy

UniSuper is committed to protecting your personal information in accordance with privacy law obligations. The information that you provide to UniSuper is collected and used in accordance with our Privacy Statement and Privacy Policy which can be found online at [unisuper.com.au/privacy](https://www.unisuper.com.au/privacy). If you have any privacy related questions, please call **1800 331 685**.

Complaints handling

Providing great service and genuine care to our members underpins everything we do. If something has gone wrong or you're not happy with our service, tell us so we can do our best to fix it quickly.

Please call us on **1800 331 685** and we'll do our best to resolve your complaint as soon as possible. We're available from 8.30am to 6.00pm, Monday to Friday.

Alternatively, you can make your complaint by:

- Online form or chat service accessible at [unisuper.com.au/complaints](https://www.unisuper.com.au/complaints)
- Mail: Complaints Officer, UniSuper, Level 1, 385 Bourke St, Melbourne VIC 3000.

You'll need to provide details about your complaint, including:

- your member number and contact details
- the reason for your complaint
- the outcome you're seeking
- any supporting information.

How we handle your complaint

We'll provide confirmation when we receive the complaint and keep you updated with our investigation.

You can expect an outcome within:

- 30 days for financial advice complaints
- 45 days for super complaints
- 90 days for objections to death benefit distributions (starting after the 28-day deadline to submit your objection).

There may be times where we can't reasonably respond within these timeframes. We'll let you know in writing if this happens.

For more information about our complaints process, download our Complaints Policy from our website at [unisuper.com.au/complaints](https://www.unisuper.com.au/complaints).

If you're not satisfied with our response

You can make a complaint at any time with the Australian Financial Complaints Authority (AFCA).

This includes when:

- you're unhappy with our formal response
- you haven't received a response within the applicable timeframe
- you'd prefer to speak to someone else.

AFCA provides a fair and independent complaint resolution service at no cost.

You can lodge a complaint with AFCA by:

- Phone: 1800 931 678
- Email: info@afca.org.au
- Mail: Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne VIC 3001.

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Visit www.afca.org.au for more information about AFCA and their complaint resolution approach.

Visit [unisuper.com.au/complaints](https://www.unisuper.com.au/complaints) for more information.

UniSuper

Phone **1800 331 685**
 Web **[unisuper.com.au](https://www.unisuper.com.au)**
 Email **pensionsmailbox@unisuper.com.au**
 Address UniSuper
 Level 1, 385 Bourke Street
 Melbourne VIC 3000

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Your guide to proof of identity

We take looking after your retirement savings very seriously—which is why you need to prove your identity (ID) before making withdrawals or other important changes to your account.

Verify your identity online

Proving your identity online is quick and easy—you'll know as soon as your identity gets verified. Log in at unisuper.com.au/memberonline to get started. Only Australian residents with Australian documents currently living in Australia can verify their identity through their online account.

You'll need one or more of the following valid documents:

- Australian passport
- Australian visa
- Australian citizenship certificate
- Australian birth certificate
- Australian driver's licence
- Medicare card
- Centrelink card
- state and federal electoral roll details
- Notice of Assessment from the Australian Taxation Office (less than 12 months old) containing your name and residential address.

Make sure you've updated your current personal details with relevant government agencies before you begin the process of verifying your identity online. We use online government and public databases to securely verify your identity.

Or send us certified copies of your ID

You can also send us certified copies of your ID. The following guide explains the types of documents we can accept and how to ensure they're correctly certified.

ALLOW US TO VERIFY YOUR IDENTITY

In some cases and on some of our forms, we can verify your identity on your behalf if the document(s) you provide haven't been certified correctly or can't be read. All you need to do is give us consent and we'll try to verify your identity electronically using those documents. We'll let you know if the process wasn't successful.

Why provide your TFN?

Giving us your tax file number (TFN) means we can process rollover and transfer requests to another super fund without additional proof of identity. If your TFN can't be validated, or you want to transfer to a self-managed super fund or organise a benefit payment, you'll still need to give us certified copies of your ID.

Visit unisuper.com.au/memberonline to provide your TFN online.

STEP 1: COLLECT ACCEPTABLE DOCUMENTS

We'll accept either one document from List A or two documents from List B.

LIST A

A certified copy of a:

- current driver licence
- current passport (Australian passports that haven't expired more than two years ago are also acceptable).

State government-issued ID cards

We want it to be as convenient as possible for you to change or verify your details with us. You can provide a certified copy of the following valid state government-issued ID cards *instead of* your current driver licence or passport:

- Victorian proof of age card
- Queensland proof of age card
- South Australian proof of age card
- New South Wales photo card
- Western Australia photo card
- Tasmanian personal information card
- Australian Capital Territory (ACT) proof of identity card
- Northern Territory evidence of age card.

LIST B

A certified copy of a:

- birth certificate or birth extract
- Australian citizenship certificate
- a pension card issued by Centrelink that entitles the person to financial benefits.

And:

- Notice of Assessment from the Australian Taxation Office (less than 12 months old) containing your name and residential address
- letter from Centrelink regarding a government assistance payment
- rates notice from local council (less than 12 months old) containing your name and residential address
- electricity, gas or water bill dated within the past three months that contains your name and residential address.

STEP 2: CERTIFY YOUR DOCUMENTS

Take your original document(s) and a clear photocopy of both sides of the original document to an authorised person—we'll list who can authorise your documents below.

Your ID must be properly certified

The authorised person will need to:

1. sight the original document, and the copy, to ensure both documents are identical, and
2. write or stamp 'this is a true and correct copy of the original document I have sighted' or 'certified true copy', followed by their:
 - signature
 - printed name
 - qualification (e.g. Magistrate), and
 - date.

If you've changed your name or are signing on behalf of another member, we require that you prove the 'link' between you and the name change, or other person. Use a certified copy of one of the following documents as well as your other certified ID.

PURPOSE	SUITABLE LINKING DOCUMENT
Change of name	<ul style="list-style-type: none">▪ Marriage certificate▪ Deed poll or change of name certificate from the Registry of Births, Deaths and Marriages
Signing on behalf of another member	<ul style="list-style-type: none">▪ Power of Attorney▪ Guardianship papers

When having your documents certified, remember:

- all pages must be certified
- the copy of the document must be certified—not on a separate page attached to the document
- certified copies of your documents must have an original signature
- faxed or emailed copies won't be accepted
- documents not written in English must be accompanied by an English translation prepared by an accredited translator
- documents certified more than a year ago won't be accepted.

Who can certify your documents

Some of the people authorised to certify IDs include:

1. A person currently licensed or registered under a state or territory law to practise in one of the following occupations:
 - architect
 - nurse
 - chiropractor
 - occupational therapist
 - conveyancer
 - optometrist
 - dentist
 - patent or trade marks attorney
 - financial adviser or financial planner
 - pharmacist
 - legal practitioner
 - physiotherapist
 - medical practitioner
 - psychologist
 - midwife
 - veterinary surgeon.

2. One of the following persons:

- teacher employed full-time at a school or tertiary education institution
- agent of the Australian Postal Corporation who is in charge of, or a permanent employee with two or more years of continuous service with, an office supplying postal services to the public
- bank, building society, credit union or finance company officer with two or more years of continuous service
- clerk, master, registrar or deputy registrar of a court
- judge of a court or a magistrate
- justice of the peace
- member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants, the Institute of Public Accountants or the Association of Taxation and Management Accountants, or a Fellow of the National Tax Accountants' Association
- notary public, and
- police officer.

Members residing overseas

If you live overseas, the following people are authorised to certify identification documents:

- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)
- employee of the Commonwealth or the Australian Trade Commission who is authorised and exercising his or her function in a country or place outside Australia.
- a person authorised as a notary public in a foreign country.

Your documents must be certified by a person with an Australian connection. We won't accept certifications by someone licensed or registered to practise outside of Australia in an occupation listed above, or who holds a position in a foreign country—except for a foreign notary public.

When will my form be processed?

If you've provided a correctly completed form (and any certified ID or other paperwork required), we'll aim to process your request as soon as possible. Not providing correct information may delay us processing your request. Please allow 3-5 business days for your form to arrive. We'll contact you if we have any queries in relation to your request.

This information is of a general nature only and includes general advice. It has been prepared without taking into account your individual objectives, financial situation or needs. Before making any decision in relation to your UniSuper membership, you should consider your personal circumstances, the relevant product disclosure statement for your membership category and whether to consult a licensed financial adviser. This information is current as at July 2023 and is based on our understanding of legislation at that date. Information is subject to change. To the extent that this fact sheet contains information which is inconsistent with the UniSuper Trust Deed and Regulations (together the Trust Deed), the Trust Deed will prevail. Issued by: UniSuper Management Pty Ltd ABN 91 006 961 799, AFSL No. 235907 on behalf of UniSuper Limited the trustee of UniSuper, Level 1, 385 Bourke Street, Melbourne Vic 3000.

Fund: UniSuper, ABN 91 385 943 850 | Trustee: UniSuper Limited, ABN 54 006 027 121 AFSL 492806 | Date: July 2023 UNIS000F80 0723

Lifetime Income application



Complete this application to apply for a Lifetime Income account – Joint Life or Single Life.

To start a UniSuper Lifetime Income account, you must:

- be a current member
- have an initial investment of \$25,000, and
- provide your financial institution account details in SECTION 10 of this application for the payment of your income.

We also ask you to complete the Australian Taxation Office's (ATO) *Tax file number declaration* if you're:

- under age 60, or
- age 60 or over and receiving total annual income exceeding \$118,750 per annum from capped defined benefit income streams (such as Lifetime Income and Defined Benefit Indexed Pension).

If you wish to start more than one UniSuper Lifetime Income account, then you'll need to complete a separate application for each. You also need to provide an ATO *Tax file number declaration* for each application (if applicable, see above).

If you're a temporary resident, then you can only start a Lifetime Income account in limited circumstances. For more information see section 'Other things you need to know' of the PDS.

UNDERSTANDING THE RISKS

Income payments from a Lifetime Income account are subject to the risk that the assets of the DBD could be insufficient to meet all obligations to DBD members and members receiving a Lifetime Income. 'Risks of a Lifetime Income account' are explained in that section of the PDS.

IMPORTANT NOTE ABOUT INSURANCE

If you transfer your entire super account balance to start a Lifetime Income account, your existing insurance cover will cease.

If you would like to keep your insurance cover, you must leave your super account open with enough money to continue paying your premiums.

PROVIDING PROOF OF IDENTITY

In accordance with the *Anti-Money Laundering and Counter Terrorism Financing Act 2006*, you must provide certified proof of identity when submitting a Lifetime Income application. Your application cannot be processed until acceptable documents have been provided to UniSuper.

Refer to *Your guide to proof of identity* for details of what you need to provide.

Target Market Determination

You can read about whether Lifetime Income has been designed for someone like you in the Target Market Determination for the product. It's available at unisuper.com.au/pds or call us and we'll send you a copy at no charge.

SECTION 1 MEMBER DETAILS

▶ Please complete in BLACK or BLUE BALL POINT PEN using CAPITAL letters. Cross (X) where required.

UniSuper member number

Refer to your most recent UniSuper correspondence or call **1800 331 685**.

Title

 Mr Mrs Ms Dr Professor Other

Surname

Given name(s)

Date of birth (DD/MM/YYYY)

Sex at birth*

Male

Female

Daytime contact number

Email address

* We calculate your starting annual income based on your sex at birth, which may not match your gender identity.



SECTION 1 CONTINUED

Residential address (not PO Box)*

Suburb/Town

State

Postcode

Country (if not Australia)

Is your postal address different from your residential address?

 No. Go to SECTION 2. Yes. Please provide your postal address below.

Postal address (PO Box if applicable)

Suburb/Town

State

Postcode

Country (if not Australia)

* Please ensure this is shown on one of your identification documents.

SECTION 2 YOUR SUITABILITY FOR LIFETIME INCOME

UniSuper must take reasonable steps to ensure that Lifetime Income is being distributed in a way that is consistent with the Target Market Determination (TMD) for Lifetime Income, which is available at [unisuper.com.au/pds](https://www.unisuper.com.au/pds).

The purpose of these questions is to determine whether you are likely to be in the target market for Lifetime Income. Before submitting this application, you should consider the PDS and TMD, and your objectives, financial situation and needs before deciding whether Lifetime Income is right for you. Should you require further information, please contact UniSuper Advice on **1800 823 842**.

Lifetime Income is a longevity product and is unlikely to be suitable for members who have a terminal illness or a limited lifespan. Can you confirm that you do not have a terminal illness or underlying health condition that is expected to materially reduce your life expectancy?

 Yes No

Lifetime Income is designed to be held for life and is not suitable for members who want access to lump sums after regular income payments commence. Can you confirm that you do not require ready access to the funds invested?

 Yes No

Lifetime Income provides the certainty of regular income payments, indexed each year in line with the consumer price index, and is not suitable for members who may want to vary how much they're paid or how their money is invested. Can you confirm that you do not require the flexibility to vary your income payments (higher or lower) or to direct how your funds are invested?

 Yes No

Lifetime Income is not designed to be your only source of income in retirement. Can you confirm that you have access to additional capital and/or other sources of income in retirement?

 Yes No

Lifetime Income does not grow in value, and you cannot leave a bequest in the event of your death. Can you confirm that you are comfortable that the funds invested will not grow and cannot be left as a bequest?

 Yes No

If you answered no or failed to answer any of the above questions, we will contact you to discuss your application before it can be processed.

SECTION 3 YOUR ELIGIBILITY

▶ Select any that apply.

I've reached my preservation age, have ceased gainful employment and never again intend to become gainfully employed for 10 or more hours per week. The relevant employer was

and I stopped working there on .
DD MM YYYY

I'm aged between 60 to 64 and have ceased an arrangement of employment on or after reaching age 60. The relevant employer was

and I stopped working there on .
DD MM YYYY

I'm aged 65 or older.

SECTION 4 TYPE OF LIFETIME INCOME ACCOUNT

▶ For more information 'About Lifetime Income' refer to that section of the PDS.

Which type of Lifetime Income account do you wish to apply for? (Select one box only)

Joint Life. Go to SECTION 5.

Single Life. Go to SECTION 6.

SECTION 5 REVERSIONARY BENEFICIARY DETAILS

▶ A Joint Life Lifetime Income account provides a reversionary pension for your nominated spouse in the event of your death.

Please provide details of your spouse.

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Dr	<input type="checkbox"/> Professor	<input type="checkbox"/> Other	<input type="text"/>
Surname	<input type="text"/>						
Given name(s)	<input type="text"/>						
Date of birth (DD/MM/YYYY)	<input type="text"/>	<input type="text"/>	<input type="text"/>	Sex at birth			<input type="checkbox"/> Male <input type="checkbox"/> Female
Residential address (not PO Box)	<input type="text"/>						
Suburb/Town	<input type="text"/>						
State	<input type="text"/>					Postcode	<input type="text"/>
Country (if not Australia)	<input type="text"/>						

SECTION 6 STARTING YOUR LIFETIME INCOME ACCOUNT

➤ A minimum initial investment of \$25,000 is required.

If you're a DBD member and elect to start a Lifetime Income account with any portion of your defined benefit component, then you'll cease to be a DBD member and any remaining amount of this component will be converted into an accumulation benefit (along with any accumulation component you may have). Or, you can choose to receive all or part of the remaining portion as a lump sum by completing a separate *Super Withdrawal* form.

How much of your UniSuper benefit do you want to use to start your Lifetime Income account? (Select either box A or box B)

BOX A

My entire UniSuper benefit

Your entire benefit will be used to start your UniSuper Lifetime Income account. For DBD members this includes both your accumulation component and defined benefit component. For Accumulation 1, 2 and Personal Account members, your entire account balance will be used.

OR

BOX B

A portion of my UniSuper benefit

You may nominate the percentage of your benefit you wish to use OR the lump sum amount of the benefit you wish to use. If you'd like your Lifetime Income account to pay a specific amount of income per annum, please contact us to discuss your options.

For DBD members

Defined benefit component

% OR \$

AND/OR

Accumulation component (if applicable)

% OR \$

For Accumulation 1, 2 and Personal Account members

% OR \$

SECTION 7 TRANSFERS

Do you want to transfer super from other funds into your UniSuper account **before** starting your Lifetime Income account?

No. Go to SECTION 8.

Yes. Enter your other super account details below. You must also complete a *Combine my super - full rollover* form for each transfer (or log in to your online account to request the transfer/s) in order for money from other funds to be transferred to your UniSuper account before starting a Lifetime Income account.

Any transfers from other funds will go into your super account before being transferred to your new Lifetime Income account. This means the transferred amount(s) will be invested in the same way as any rollovers or transfers to your super account, and your investment returns on these amounts could be positive or negative.

Your Lifetime Income account won't start until we receive all transfers.

Please provide details of each transfer below.

Transfer 1

Name of fund

Amount

\$

Transfer 2

Name of fund

Amount

\$

Transfer 3

Name of fund

Amount

\$

Transfer 4

Name of fund

Amount

\$

If you want to transfer more accounts, attach the details to this application or log into your online account to complete the transfer requests.

SECTION 8 LUMP SUM VOLUNTARY MEMBER CONTRIBUTION

Do you want to make a lump sum voluntary member contribution into your super account **before** starting your Lifetime Income account?

No. Go to SECTION 9.

Yes. How much would you like to contribute?

\$

You can contribute using BPAY® (visit unisuper.com.au for more information) or by cheque. To contribute by cheque, you must complete the Lump sum voluntary member contribution by cheque form available from our website or by calling **1800 331 685**.

SECTION 9 PAYMENT FREQUENCY

I'd like to receive payments (Select one box only):

Fortnightly Monthly

If you don't nominate a frequency, you'll receive your payments monthly. Once your Lifetime Income account has commenced, you won't be able to change the frequency of your income payments.

SECTION 10 FINANCIAL INSTITUTION DETAILS

▶ Please provide financial institution account details for the payment of your income.

Financial institution name

Name in which account is held

BSB number (must have six digits)

Account number

UniSuper accepts no responsibility for income payments made to this account if the account details are incorrect.

SECTION 11 ADDITIONAL DOCUMENTATION

- ▶ We recommend you complete the ATO *Tax file number declaration* if you're either:
- under age 60, or
 - aged 60 or over and receiving total annual income exceeding \$118,750 per annum from capped defined benefit income streams (such as Lifetime Income and Defined Benefit Indexed Pension).

You'll need to tell us if you want to claim the tax-free threshold as we may be required to withhold some tax from your income payments.

Visit www.ato.gov.au and search 'Tax file number declaration'.

Under the *Superannuation Industry (Supervision) Act 1993*, UniSuper is authorised to collect, use and disclose your tax file number.

We may disclose your tax file number to another superannuation provider, when your benefits are being transferred, unless you provide a written request that your tax file number not be disclosed to any other superannuation provider.

Declining to provide your tax file number to us is not an offence. However giving your tax file number will have the following advantages:

- we will be able to accept all permitted types of contributions to your account/s (if those accounts can receive contributions);
- other than the tax that may ordinarily apply, you will not pay more tax than you need to - this affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits; and
- it will make it much easier to find different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

SECTION 12 MEMBER DECLARATION AND SIGNATURE

➤ Please read this declaration before you sign and date your form.

- I agree to UniSuper using my email address for communication purposes, including for disclosure, information, updates, marketing and Member Online access (being a facility through which I can obtain confirmation of transactions and other information involving the fund).
- I consent to UniSuper using the email address provided in SECTION 1 of this form and I acknowledge I can change this election at any time by contacting UniSuper on **1800 331 685**.
- I declare the information I have given on this application is true and correct and that I am eligible to commence a Lifetime Income account.
- I have read and understood the terms and conditions of UniSuper's Lifetime Income as outlined in this PDS.
- I acknowledge that I can read about the type of individual for whom Lifetime Income has been designed in the Target Market Determination for the product available at unisuper.com.au/pds.
- I acknowledge that income payments are subject to the Trust Deed and Regulations, and relevant government legislation.
- I understand that in the event of any inconsistency between the PDS and the terms of the Trust Deed, the terms of the Trust Deed will prevail.
- I understand that fees, costs and taxes may apply.
- I acknowledge that I have read and understood the privacy information in the PDS and consent to my personal information being used in accordance with UniSuper's Privacy Policy available at unisuper.com.au/privacy.
- I consent to my personal details being used to electronically verify my identity.
- I consent to my details being verified through the Australian Government's Document Verification Service and subject to an information match request in relation to relevant official record holder information and a corresponding match result and associated data will be processed through third party systems.
- I understand that, from time to time, UniSuper may contact me to request additional information and to verify my instructions on this form.

Signature

Date

<input type="text"/>	<input type="text"/>	<input type="text"/>
DD	MM	YYYY

Return your form

You can return your form and any supporting documents electronically using the Upload a document tool at unisuper.com.au/contact-us.

Or by post to Level 1, 385 Bourke Street
Melbourne VIC 3000

Certified copies of your proof of identity documents must contain an original signature. Faxed or emailed copies will not be accepted.

To verify your identity online, log in to your account at unisuper.com.au and go to 'Verify your identity' under the 'Manage account' tab.

Need help?

- Call **1800 331 685**, or
- Visit unisuper.com.au/contact-us for more options - including chat.

PRIVACY STATEMENT

UniSuper is committed to protecting your personal information in accordance with privacy law obligations. The information that you provide to UniSuper on this form is collected and used in accordance with our Privacy Statement and Privacy Policy which can be found online at unisuper.com.au/privacy. If you have any privacy related questions, please call **1800 331 685**.

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