



There's something
different about your
benefit statement ...

... it's had a makeover.

You told us you wanted a benefit statement that was clear and concise. We've listened and created an improved format that's quicker and easier to read.

Here's a guide to some of the improvements we've made to your benefit statement.

FRONT PAGE SUMMARY

UniSuper
Your benefit statement
 1 January 2014 to 30 June 2014

Prof Sam S Sample
 123 Sample Street
 SAMPLETOWN SAM 1234

Your closing balance at the end of the reporting period
\$112,669.73

YOUR DETAILS
 Your member number: 12345678
 Product type: Defined Benefit Division
 Tax file number: Supplied - valid
 Email: Supplied
 MemberOnline: Registered
MAKING CONTRIBUTIONS VIA BPAA®
 Your reference number: 12345678910
 Your biller code: 12345

Your details, including your member number

Your total investment returns

DEFINED BENEFIT COMPONENT	
Total opening balance (withdrawal benefit) as at 1 January 2014	\$107,576.23
Opening balance at 1 January 2014	\$38,008.11
Closing balance at 30 June 2014	\$40,894.67
ACCUMULATION COMPONENT	
Opening balance at 1 January 2014	\$69,568.12
Contributions	\$378.64
Rollovers and transfers	\$0.00
Investment returns	\$1,885.10
Withdrawals	\$0.00
Fees and other charges	-\$56.80
Fees and costs deducted from your account	\$0.00
Insurance premiums and charges for inbuilt	\$0.00
Closing balance at 30 June 2014	\$71,775.06
TOTAL CLOSING BALANCE AT 30 JUNE 2014	\$112,669.73
TOTAL DEATH BENEFIT AT 30 JUNE 2014	\$138,112.80

Wherever you see these numbers, you can find more information on the subject in 'Additional information' at the back.

How your current balance compares to ASFA¹ estimates of what's needed to retire comfortably

HOW'S YOUR SUPER LOOKING?
 With enough super at retirement, you're more likely to enjoy a comfortable standard of living.
 Singles who retire today may need to spend at least \$23,283 p.a. in retirement for a 'modest' lifestyle or \$42,254 p.a. for a 'comfortable' lifestyle.*

To find out more and see how you're tracking towards your retirement, visit www.unisuper.com.au/reachyourgoals

ASFA comfortable retirement **\$430,000**

Your balance **\$112,669.73**

- Good clothes
- Electronic equipment
- Health insurance
- Travel
- Household goods
- A reasonable car

* The Association of Superannuation Funds of Australia (ASFA). Lump sum retirement savings needed to support a comfortable retirement standard for a single person. A 'comfortable retirement lifestyle' enables an older, healthy retiree to be involved in a broad range of leisure and recreational activities and to have a good standard of living. The ASFA Retirement Standard, March 2014. <http://www.superannuation.asn.au/resources/retirement-standard>.

1800 231 685 Level 35, 385 Bourke Street, Melbourne, Vic 3000
 www.unisuper.com.au enquiry@unisuper.com.au @UniSuperNews
 Fund: UniSuper ABN 91 385 943 850 Trustee: UniSuper Limited ABN 54 006 027 121 Administrator: UniSuper Management Pty Ltd ABN 91 000 961 799 AFSL 232507

¹ Association of Superannuation Funds of Australia

Our contact details

NEW INVESTMENT PAGE

Amount(s) held in your investment option(s)

Your investment details

INVESTMENT OPTION	CURRENTLY INVESTED	CURRENT ALLOCATION	FUTURE ROLLOVER ALLOCATION	FUTURE CONTRIBUTION ALLOCATION	RATES OF INVESTMENT RETURNS ¹			
					6mth %	5yr % p.a. ²	10yr % p.a. ²	Since inception % p.a. ²
Balanced	\$71,775.06	100.00%	0.00%	100.00%	1.11	1.11	1.11	1.11

HOW THESE RETURNS APPLY TO YOU

The six-month returns in the table above are final crediting rates for the full reporting period. If you switched investment options during the reporting period, your balance would not have been invested in the investment options for the full six months and the returns given will not apply to your account. Your final returns depend on the crediting rates that were applied at the time of your switch as well as the timing of contributions and other transactions.

How your money is invested



FOOTNOTES

¹ The rates of investment returns are calculated net of investment management fees and costs, and Fund taxes, but before account-based fees.

The rates displayed are the final crediting rates applicable to the particular investment options.

For more information about the application of crediting rates refer to the «Investing for the Future» «How we invest your money» booklet which is available from the UniSuper website or by calling us on 1800 331 685.

Past performance is not an indicator of future performance.

² The rates of investment returns for the «five year period» date range, 10-year period date range and since date of inception to «end of reporting period» (if applicable) periods are based on the compound average effective rate of net earnings for the relevant investment option.

³ Date of inception.

Short and long-term returns of other UniSuper investment options

OTHER INVESTMENT OPTIONS	OTHER RATES OF INVESTMENT RETURNS ¹			
	6mth %	5yr % p.a. ²	10yr % p.a. ²	Since inception % p.a. ²
Cash	1.11	1.11	1.11	1.11
Australian Bond ^{01/07/2008}	1.11	1.11	1.11	1.11
Capital Stable ^{01/10/2002³}	1.11	1.11	1.11	1.11
Conservative Balanced	1.11	1.11	1.11	1.11
Socially Responsible Balanced ^{01/01/2008}	1.11	1.11	1.11	1.11
Growth	1.11	1.11	1.11	1.11
High Growth	1.11	1.11	1.11	1.11
Socially Responsible High Growth ^{01/10/2002}	1.11	1.11	1.11	1.11
Listed Property ^{01/07/2008}	1.11	1.11	1.11	1.11
Australian Shares ^{01/07/2008}	1.11	1.11	1.11	1.11
International Shares ^{01/07/2008}	1.11	1.11	1.11	1.11
Global Environmental Opportunities ^{21/05/2007}	1.11	1.11	1.11	1.11
Australian Equity Income ^{21/04/2007}	1.11	1.11	1.11	1.11
Global Companies in Asia ^{21/05/2007}	1.11	1.11	1.11	1.11

The above table contains rates of return for investment options you were not invested in during the reporting period. This is provided for your information only.

¹ | ² | ³ Refer to the footnotes on this page for more detail.

Strong long-term performance



We're proud to have achieved returns that regularly exceed industry averages.*

Check how your investment options are performing daily by visiting www.unisuper.com.au/investments

If you would like some help choosing from the range of investment options available, simply call 1300 331 685 to speak to an adviser.

* Past performance is not a reliable indicator of future performance. UniSuper Advice is operated by UniSuper Management Pty Ltd and provides financial advice services exclusively to UniSuper members and their spouses.

Short and long-term returns of your investment option(s)

Information about the asset allocation of your investment option(s)

NEW FEES AND COSTS TABLE

Administration fees paid

FEES/COSTS	AMOUNT
Indirect costs of your investment – accumulation component	\$150.00
Administration fees	\$150.00
Advice fees	\$150.00
Switching fee	\$0.00
TOTAL FEES YOU PAID	\$450.00

This approximate amount includes all the fees and costs which affected your investment during the reporting period. It excludes taxes, insurance premiums and includes the indirect costs of your investment accumulation component.

Advice fees paid (if applicable)

Switching fees paid (if applicable)

NEW NOTES SECTION

YOUR WITHDRAWAL BENEFIT
The information about the amount of your withdrawal benefit as at «date» is an estimate only and based on notional amounts that would have been attributable to you if you had withdrawn your benefit on this date. The amounts on which this information is based may change. Before withdrawing your benefit, you should seek information from us on the amount of your withdrawal benefit.
Your withdrawal benefit is the sum of your defined benefit component and accumulation component (if applicable) and represents the benefit that would have been payable if you ceased to be a UniSuper member on 30 June 2014.
Any applicable taxes, fees and costs will be deducted from your withdrawal benefit before it is paid.

YOUR INBUILT DEATH BENEFIT
From the date we're notified of your death to the date of payment, your «account balance» accumulation component is transferred to the

YOUR INBUILT DISABLEMENT AND TEMPORARY INCAPACITY BENEFITS
To be eligible to claim an inbuilt disablement or temporary incapacity benefit, you must satisfy the relevant definition in the UniSuper Trust Deed. A disablement benefit is payable as a monthly benefit until age 65 and a temporary incapacity benefit is payable for a maximum of two years.
You may not be eligible for these benefits if you have a pre-existing condition. For more information about how these benefits are calculated, refer to your product disclosure statement or call us.

INSURANCE COVER
Insurance cover is available to eligible members through our group insurance policies with TAL Life Limited, ARN 20 050 109 450.
If applicable, an insured benefit may be payable as a lump sum under your insurance cover if you become totally and permanently disabled or die. If you have «death cover», you may also be eligible

Additional information on topics within your statement

CONTACT US

HELPLINE

1800 331 685

→ 8.30am to 7.00pm
Monday to Thursday

→ 8.30am to 6.30pm
Friday (Melbourne time).

WEBSITE

www.unisuper.com.au

EMAIL

enquiry@unisuper.com.au

FAX

+61 3 9910 6141

ADDRESS

UniSuper
Level 35, 385 Bourke Street
Melbourne Vic 3000
Australia

Your benefit statement does not describe all the conditions affecting the amount and availability of your benefits and should be read with the product disclosure statement (PDS) relevant to your membership category. The benefit statement is not a promise or guarantee of any particular benefit. All benefits are determined in accordance with the UniSuper Trust Deed and Regulations, any applicable insurance policy, and government legislation. While every effort has been made to ensure the information in this benefit statement is correct, you should not make financial decisions or commitments based on the amounts shown. The Trustee reserves the right to correct any errors or omissions. Please contact us if you believe any of your details are incorrect. Any change to your UniSuper membership or employment conditions may affect the amounts payable and your eligibility for inbuilt and/or insurance benefits.

Your statement contains information of a general nature. 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 PDS for your membership category, and whether to consult a licensed financial adviser. To obtain a copy of the current PDS relevant to your membership category, visit our website or call us.

Printed on an environmentally responsible paper.

