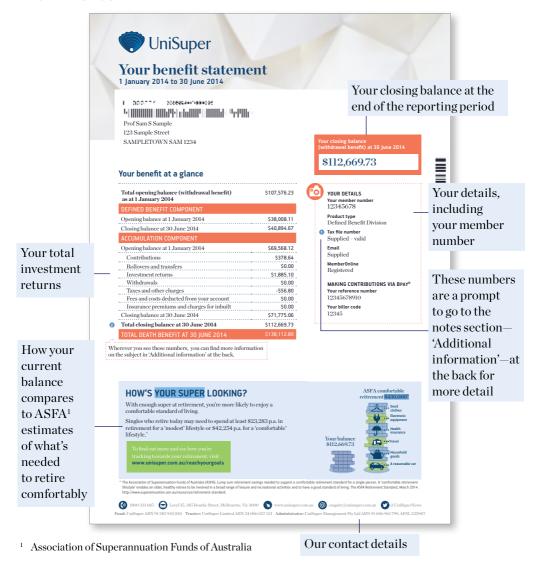


# ... it's had a makeover.

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



# **NEW INVESTMENT PAGE**

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

RATES OF INVESTMENT RETURNS<sup>‡</sup> FUTURE CONTRIBUTION ALLOCATION ALLOCATION Balanced 100 00% 0.00% 100.00% 1.11

HOW THESE RETURNS APPLY TO YOU

Your investment details

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.

30%

How your money is invested Roperty .... 9% International shares 20% Can't and fixed interest 30%

Australian shares

1800 331 685.

Past performance is not an indicator of future performance

Short and long-term returns of other UniSuper investment

options



Strong long-term performance

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

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

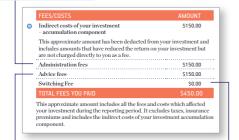
If you would like some help choosing from the range of investment options available, simply call 1300 331 685 to speak to an

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



Advice fees paid (if applicable)

Switching fees paid (if applicable)

### **NEW NOTES SECTION**

@ YOUR WITHDRAWAL RENEFIT The information about the amount of your withdrawal benefit as at <date> is an estimate would have been attributable to you if you

would nave been autrinulance to your your 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.

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

9 YOUR INBUILT DEATH BENEFIT the date of payment, your <account balance accumulation component is transferred to the

#### O YOUR INRUILT DISARI EMENT AND TEMPORARY INCAPACITY BENEFITS

To be eligible to claim an inbuilt disablem 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 temporar incapacity benefit is payable for a maximum

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 member through our group insurance policies with TAL Life Limited, ABN 70 050 109 450. If applicable, an insured benefit may be payabl 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).

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UNIS00130 0814

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.