



# Why **UniSuper** pensions?

Helping you retire with  
greater peace of mind

# Flexibility or certainty: we have a pension to suit your needs

## 1 Flexi Pension

Gives you flexibility to tailor your pension payments, make lump sum withdrawals<sup>1</sup> and select from a suite of investment options. If you're eligible, you may also be able to access your super while you're still working by starting a Flexi Pension under transition to retirement rules.

## 2 Commercial Rate Indexed Pension

Pays a monthly income for life indexed yearly to the Consumer Price Index (CPI).

## 3 Defined Benefit Indexed Pension

Available to certain members of the Defined Benefit Division, this pension is calculated using a formula and pays a monthly income for life indexed yearly to CPI.<sup>2</sup>

Read more about the differences between these options in *Your guide to a better retirement*, available on our website. The guide also provides information about accessing government entitlements and how pensions are taxed.

<sup>1</sup> For Flexi Pensions taken under transition to retirement rules, this is only allowed in very limited circumstances.

<sup>2</sup> The Defined Benefit Indexed Pension is only available to Defined Benefit Division (DBD) members who joined the DBD before 1 July 1998 and have remained a member of the DBD continuously since then.

# Why plan **your retirement** with us?

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As a UniSuper member, you have access to more than great super—we're here to support you throughout your working life and beyond, with super and retirement options to suit your needs. By choosing a UniSuper pension, you'll continue to enjoy the benefits of being part of one of Australia's largest super funds.

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## COMPETITIVE FEES

We keep our fees competitive, so you can enjoy more of your hard-earned savings. To see how we measure up against other funds, use Chant West's Pension AppleCheck tool at [unisuper.com.au/compare](http://unisuper.com.au/compare).

## INVESTMENT PERFORMANCE

Our investment returns have been among the top performers over time. In December 2015, our Balanced investment option was ranked the top-performing balanced option over the three and five years to 31 December 2015.<sup>3</sup>

## INVESTMENT CHOICE

If you choose a Flexi Pension, we have a range of investment options so you can choose a mix that's right for you. These include sustainable and environmental options that invest in companies tackling sustainability and environmental problems and opportunities.

## FREE SEMINARS FOR RETIREMENT PLANNING AND NAVIGATING CENTRELINK

As a UniSuper member, you can attend our popular retirement planning, Centrelink and transition to retirement seminars either on or off campus. You can also register for and access our online webinar program wherever you are, or watch our range of online tutorials any time.

## HELP WHERE AND WHEN YOU NEED IT

We're here to help every step of the way. If you have a question about your account or want to know more about our products and services, we're just a phone call or online chat away. Or you can drop in to see an on-campus consultant near you.

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

Since we started in 1983, we've developed a reputation as one of Australia's leading super funds. Most recently, we were named 'Super Fund of the Year' and 'Best Fund: Investments, 2015' by ratings agency Chant West.<sup>4</sup>

Our Flexi Pension won Retirement Product of the Year – Deluxe Choice at the 2015 Rainmaker SelectingSuper Awards and has been recognised with SuperRatings' Platinum and 7-year Platinum Performance ratings.<sup>5</sup>



## EXCLUSIVE ACCESS TO QUALIFIED FINANCIAL ADVISERS

If you're after a comprehensive financial plan or just want to chat about one or two things, you can be confident our advisers will act in your best interests. Why? They don't get paid commissions and they won't recommend paid advice unless they're sure you'll get real value for what you pay.

<sup>3</sup> SuperRatings (2015), SuperRatings Pension Fund Crediting Rate Survey December 2015 published 19 January 2016. This data is based on the SuperRatings Fund Crediting Rate Survey for the relevant period and doesn't take into account any subsequent revisions or corrections that would be materially adverse to members. Past performance is not an indicator of future performance.

<sup>4</sup> Chant West Fund Awards Winners & Finalists: [www.chantwest.com.au/fund-awards/about-the-awards](http://www.chantwest.com.au/fund-awards/about-the-awards)

<sup>5</sup> SelectingSuper (2015), 'Rainmaker SelectingSuper announces Superannuation Fund of the Year' media release, [www.selectingsuper.com.au/media\\_centre/media\\_release\\_selectingsuper\\_2015\\_awards](http://www.selectingsuper.com.au/media_centre/media_release_selectingsuper_2015_awards). See [www.superratings.com.au](http://www.superratings.com.au) for full details of ratings criteria. SuperRatings does not issue, sell, guarantee or underwrite UniSuper products.



*“I wanted something that would more or less emulate my working life. I didn’t want to have to manage large sums of money; I wanted somebody else to do that and to deliver a nice amount of money into my bank account every fortnight—so it was just as if I was continuing to work but not actually having to work.”*

- UniSuper Flexi Pension member Carol Williams



*“UniSuper does seem to have a particular sensitivity to the notion of environmental sustainability. It’s a powerful incentive to stay with a fund that is progressive and is going to actually make a difference to the future of our kids and grandkids.”*

- UniSuper Flexi Pension member Adrian Evans

*"[Our adviser] Derek was able to do all sorts of things with my super. I knew about super but I didn't know how to do all of the things he had me doing. It was when someone was personalising those services for us that I realised how much it was that they could do for us."*

- UniSuper Flexi Pension member Loretta Inglis



## Five things you can do now

- 1 THINK ABOUT YOUR RETIREMENT GOALS**  
The lifestyle you want in retirement will help determine how much you'll need.
- 2 CHECK OUT OUR ONLINE CALCULATORS**  
See if you're on track to meet your goals —and what you can do if you're falling short.
- 3 ATTEND A RETIREMENT PLANNING SEMINAR**  
You've worked hard to build your super —learn how to make it work hard for you in retirement.
- 4 UNDERSTAND YOUR PENSION OPTIONS**  
Learn which of our pension options will best suit your needs when you retire.
- 5 SPEAK TO A UNISUPER ADVISER**  
Don't leave your retirement to chance—start planning for it now with help from a qualified adviser and move into the next phase of your life with confidence.

### ONE OF AUSTRALIA'S MOST AWARDED FUNDS



SuperRatings, a superannuation research company, has awarded UniSuper a 7-year Platinum Performance rating for its Flexi Pension product in 2016. Go to [www.superratings.com.au](http://www.superratings.com.au) for details of its rating criteria. SuperRatings does not issue, sell, guarantee or underwrite this product.



Chant West has awarded UniSuper a 5 Apples rating for its Flexi Pension product in 2016, and 'Investments Best Fund' in its 2015 awards. For further information about the methodology used by Chant West, see [www.chantwest.com.au](http://www.chantwest.com.au). Chant West has given its consent to the inclusion in this document of the references to Chant West and the inclusion of the logos and ratings or awards provided by Chant West in the form and context in which they are included.

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For further information about the services provided by UniSuper Advice please refer to the Financial Services Guide available from [unisuper.com.au/advice](http://unisuper.com.au/advice). UniSuper Advice is operated by UniSuper Management Pty Ltd, which is licensed to provide financial product advice to members and their spouses.

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