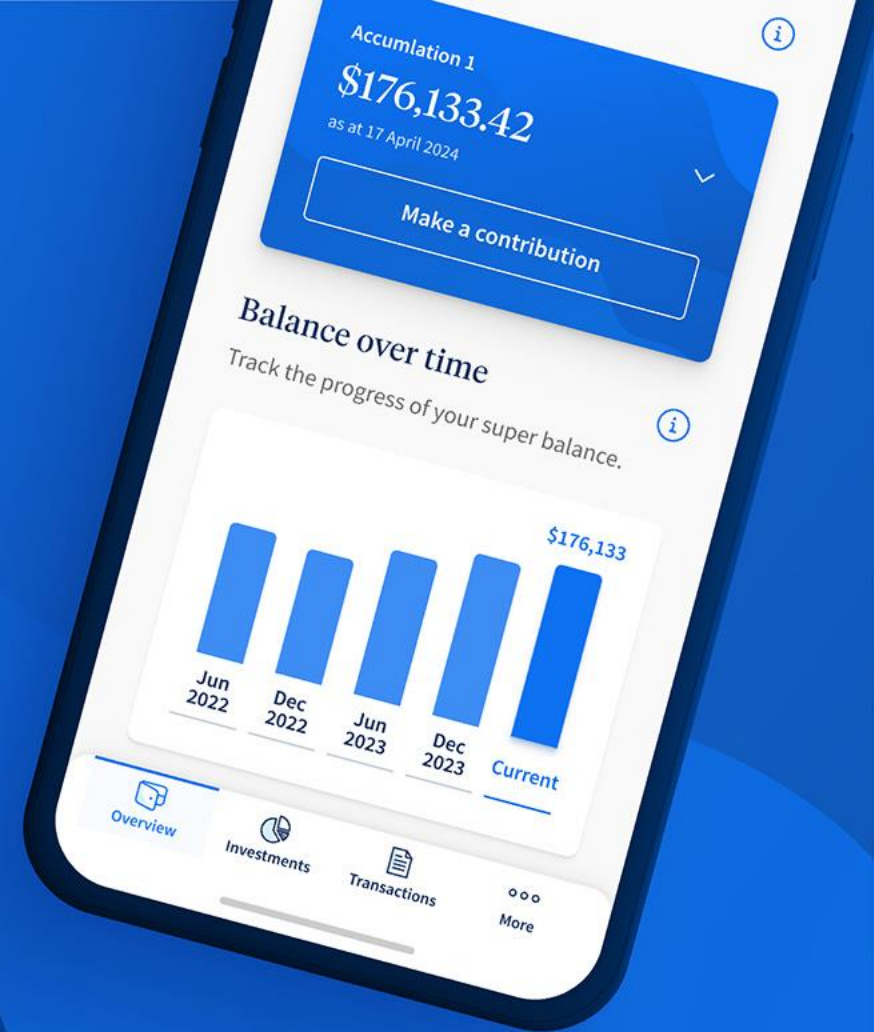
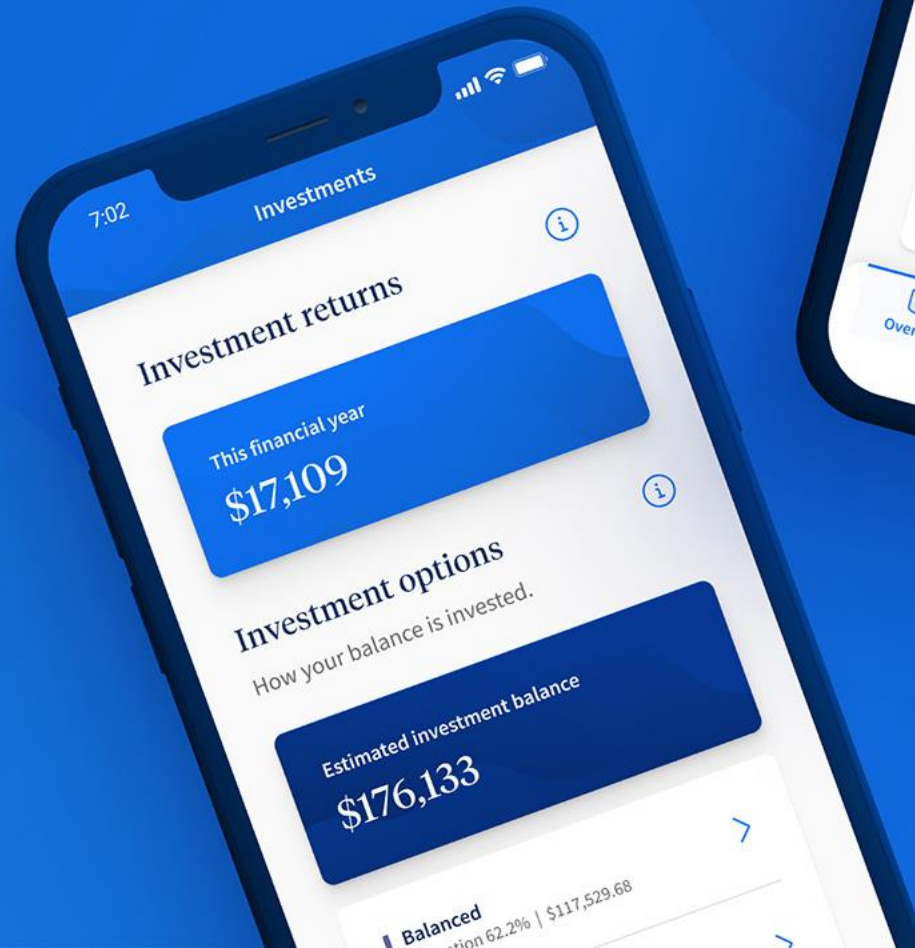


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Welcome



- This webcast will start soon and is scheduled to last approximately 1 hour.
- To get the best playback result, we recommend closing all other programs on your device, and make sure your sound is on.
- Please refresh your screen (F5) if the stream freezes, and access technical help via the drop down menu at the top of the screen.



We acknowledge the Traditional Owners of the country throughout Australia and pay our respects to their Elders – past and present.

'Bandak Boodjar' by Rhys Paddick





Super fundamentals

MELANIE CARVILL, SUPERANNUATION CONSULTANT

LAST UPDATED 1 JULY 2024



Please note that the information in this webcast is accurate as of the date shown at the beginning of the presentation. The rates, caps, and thresholds mentioned are subject to change. For the latest information, please visit the ATO website.

Agenda



- 01 Super in Australia
- 02 Types of super
- 03 Growing your super
- 04 Protecting your financial wellbeing
- 05 What happens to your super?

What is **super**?

- Super is a savings plan for your retirement.
- While your super is put aside for the future, it shouldn't be out of your mind until then.
- Decisions you make about your super throughout your working life will shape the kind of lifestyle you have in retirement.



Who is UniSuper?

Helping you enjoy exceptional outcomes in retirement underpins everything we do.

- Strong long-term investment performance*
- Low fees, great value

More than just great super, we offer:

- Insurance
- Expert financial advice

...and you can stay with us!



Types of super

There are 2 very different types of super – and UniSuper has both:

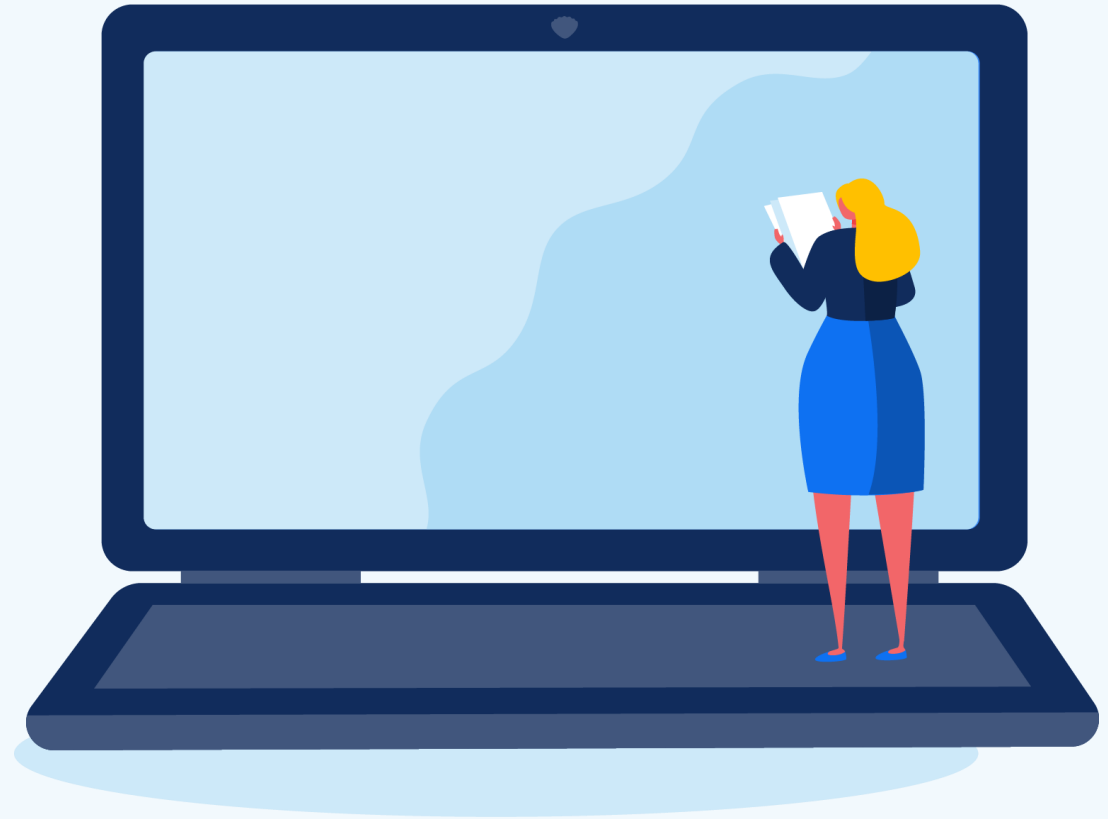
- Accumulation
- Defined Benefit (DB)

Based on the type of super you have there are different pathways to your pension options.



How does an **accumulation** **account** work?

- You can choose where you want to invest
- You bear full investment risk
- Earnings may fluctuate (either positively or negatively) according to your investment choice



How does a **DBD account** work?

**BENEFIT
SALARY**

X

**BENEFIT
SERVICE**

X

**LUMP SUM
FACTOR**

X

**AVERAGE
SERVICE
FRACTION**

X

**AVERAGE
CONTRIBUTION
FACTOR**

Let's see the DBD in action

CASE STUDY: SAM

Sam; joined the **Defined Benefit Division at age 25**, she's currently **aged 45**; average salary **\$120,000**; works **full-time** and made **full default member contributions**

$$\text{\$120,000} \times 20 \times 19.0\% \times 1 \times 1 = \text{\$456,000}$$



Other things to know

ABOUT THE DBD

- For DBD members, your super is made up of contributions from your employer – as well as money from your take-home pay.
- The money coming out of your pay is called a default member contribution and could come from your before-tax or after-tax salary.
- DBD members have access to inbuilt benefits (like insurance cover) that can be payable if you die, are diagnosed with a terminal medical condition, or are unable to work due to disablement or temporary incapacity.
- Changing your style of super – did you know you have two years from the date you originally joined the DBD to choose whether to stay in the DBD or transfer to the Accumulation 2 product?

Growing your super

- There are two ways of getting money into super – before-tax and after-tax contributions.
- Tax and super can be tricky, so seek professional advice from a qualified financial adviser if you're unsure.



Investment options

- UniSuper has a wide range of investment options.
- You can choose pre-mixed investments, or you can build your own portfolio with sector options.



Protecting your **financial wellbeing**

- Insurance cover to protect what you value:
 - Death/Terminal Illness
 - Total & Permanent Disability (TPD)
 - Income Protection/Temporary Incapacity
- With insurance through your super, you can protect your income.



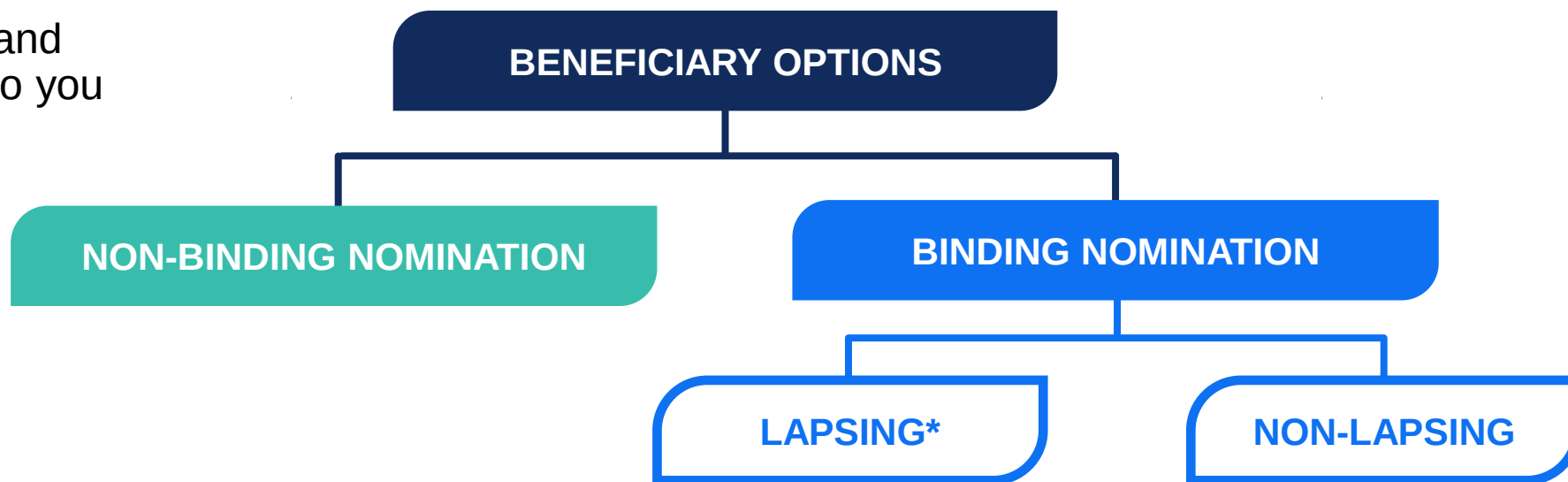
What happens to **your super**?

- Most people don't realise that super doesn't automatically form part of their estate.
- Your super can't be included in your will unless you've specified certain instructions with your super fund first.



Who gets **your super** if it outlives you?

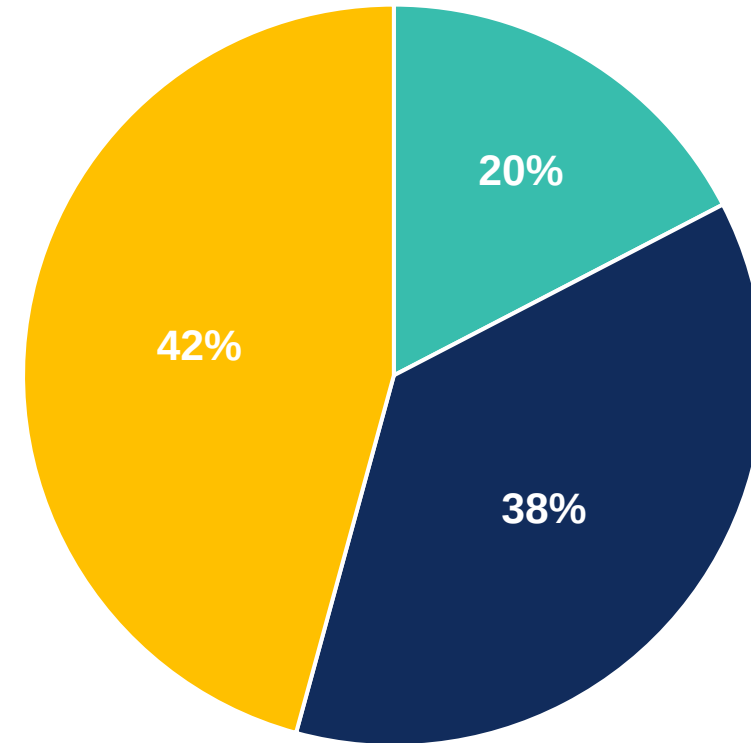
Save your loved one's time and stress by letting us know who you want to leave your super to.



*Expires after three years



Beneficiaries



■ Binding Nominations ■ Non-binding nominations ■ No nomination

DATA EFFECTIVE 31 MAY 2025

Next steps



- 01 Register or access your online account
- 02 Review your investment options
- 03 Review your insurance cover
- 04 Nominate your beneficiaries
- 05 Find and combine your super

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This presentation provides general information which may not be suited to your situation. You should consider your personal circumstances before making financial decisions, because we haven't, as well as the relevant PDS, TMD and financial services guide on UniSuper's website.

Prepared by UniSuper Management Pty Ltd ABN 91 006 961 799 on behalf of UniSuper Limited ABN 54 006 027 121 the trustee of the fund UniSuper ABN 91 385 943 850

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