Welcome to UniSuper

Congratulations on your new role. This means that you are eligible to join UniSuper’s Defined Benefit division or Accumulation 2 division. UniSuper is the industry super fund dedicated to your career sector – higher education and research.

Your new role entitles you to the many benefits that come with UniSuper membership, including generous employer contributions of up to 17%, which are significantly above legislative requirements. You can also choose to make additional contributions from your before or after-tax salary. Combined with your employer’s contributions, any extra contributions you make will help build your retirement savings.

Why UniSuper?

UniSuper’s strong investment performance and competitive fees together with excellent inbuilt benefits are just part of what puts us ahead of other superannuation providers.

Benefits of your UniSuper membership:
- competitive fees
- flexibility to tailor how your super is invested (for accumulation-style accounts and components)
- maximise your defined benefit by contributing 7% of your after-tax salary to your super
- ability to make salary sacrifice contributions from your before-tax salary
- generous inbuilt benefits, including temporary incapacity and disablement benefits
- optional insurance cover
- strong long-term investment returns
- free workplace education seminars
- financial planning services on a fee for service basis
- secure online access to your account
- access to UniSuper Spouse Accounts
- competitive pension products
- stay with UniSuper even if you leave the sector.

SUPER FOR DEFINED BENEFIT DIVISION/ACUMULATION 2 MEMBERS

This product disclosure statement (PDS) describes the important features of UniSuper Defined Benefit Division/Accumulation 2 membership, including the benefits and risks and how fees, costs and taxes apply. This information will help you make important choices about your super. You should read the PDS before making any decision regarding your interest in the fund.

In conjunction with the PDS, it’s important that you read the booklet *Investing for the future*. This booklet is available from [www.unisuper.com.au](http://www.unisuper.com.au) or by calling 1800 331 685.

Building your super for retirement

The generous employer contributions you receive as a DBD/Accumulation 2 member could make a significant difference to your retirement benefits. However, whether your retirement is months, years or decades away, there is still plenty you can do to further build your retirement savings. Here are some ideas to get you started.
Top tips to boost your super

- Consolidate your super accounts
- Set up a salary sacrifice arrangement
- Make after-tax voluntary contributions
- Check if you’re eligible for a co-contribution from the government
- Build your spouse’s super.

To find out more about these top tips or to get the paperwork you need to make them happen, visit www.unisuper.com.au/grow-your-super or call the UniSuper Helpline on 1800 331 685.

Award-winning fund

With a string of awards and high ratings from Australia’s top ratings and research agencies SuperRatings, Chant West and Selecting Super, we’re one of Australia’s most award-winning super funds.

SuperRatings awarded UniSuper a Platinum rating for its Accumulation products for 2013 (Accumulation 1, Accumulation 2 and Spouse Account).2

SuperRatings Infinity Recognised is awarded to super funds that clearly demonstrate excellent sustainable business practices and responsible investment principles.

Chant West has awarded us a 5 Apples rating for our Accumulation 1 and Accumulation 2 products for 2013.3

Your membership

Your Defined Benefit Division (DBD) membership takes effect from the date UniSuper accepts your Defined Benefit Division/Accumulation 2 application form or, if you don’t fill out an application form, your membership will take effect from the date UniSuper first accepts an employer contribution on your behalf.

You should be aware that as a DBD or Accumulation 2 member, in addition to your employer contributions, standard member contributions of 7% of your after-tax salary will go to your super unless you choose to reduce your standard member contributions under ‘contribution flexibility’. To find out more about contribution flexibility, refer to the UniSuper Contribution flexibility fact sheet relevant to your circumstances (i.e. 14% or 17% employer contributions).

It’s also important to be aware that you have up to 24 months from when your membership takes effect to decide whether to remain in the DBD or transfer your benefit to Accumulation 2. If you do not elect to transfer to Accumulation 2 within this period, you will remain a DBD member, and you will not have the option to transfer to Accumulation 2.

To help you decide, UniSuper offers the ‘Choosing your style of super’ tutorial. This tutorial uses simple language to highlight the differences between the DBD and Accumulation 2 division. You can access ‘Choosing your style of super’ via MemberOnline (unisuper.com.au/learning-centre/tutorials-and-videos).

CONTACTING UNISUPER

For further information, you can contact a UniSuper Member Services Consultant via:

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Fax (03) 9910 6141
Web www.unisuper.com.au
Email enquiry@unisuper.com.au
Address UniSuper
Level 35, 385 Bourke Street
Melbourne VIC 3000

1 You can see more on the ratings criteria at www.superratings.com.au. SuperRatings does not issue, sell, guarantee or underwrite this product.
1 For more on Chant West’s ratings methodology, see www.chantwest.com.au. ChantWest does not issue, sell, guarantee or underwrite this product.
2 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 product disclosure statement for the Defined Benefit Division and Accumulation 2 Division and whether to consult a licensed financial adviser.
Fund: UniSuper, ABN 91 385 943 850
Trustee: UniSuper Limited, ABN 54 006 027 121
Date: November 2013
Administrator: UniSuper Management Limited ABN 91 006 961 799 AFSL 235907