Welcome to UniSuper

Congratulations on your new role. You are now eligible to join UniSuper’s Defined Benefit Division or Accumulation 2 Division. UniSuper is Australia’s only super fund dedicated to higher education and research professionals.

Your new role entitles you to the many benefits that come with being a UniSuper member, including employer contributions (up to 17%) significantly above legislative requirements. You can also choose to make additional contributions from your before or after-tax salary to help build your retirement savings.

Why UniSuper?

UniSuper’s strong investment performance and competitive fees, are just part of what puts us ahead of other superannuation fund providers.

**BENEFITS OF BEING A UNISUPER MEMBER:**
- **Product and investment options** to help you manage your super and achieve your retirement goals.
- **Choice and control over your investments** (Accum 2 only).
- **Strong long-term investment performance**.
- **Consistently competitive fees**. You won’t pay entry or exit fees, or for the first investment switch you make.
- **Stay with us when you leave your employer**, even if you leave the higher education and research sector.
- **MySuper approved**.
- **A range of competitive retirement options**, whatever your situation.
- **UniSuper Spouse Account** may help you and your partner achieve the retirement you desire.

READ OUR PDS FOR IMPORTANT INFORMATION ABOUT YOUR MEMBERSHIP

The Defined Benefit Division and Accumulation 2 product disclosure statement (PDS) contains important information about your membership, including product features of your membership, your benefits and risks, what fees and costs apply, and how taxes are applied.

The information in this PDS will help you make important decisions about your super. You should read the PDS before making any decisions about your membership.

In conjunction with the PDS we advise reading the How we invest your money and Insurance in your super booklets. Both booklets are available from unisuper.com.au or by calling 1800 331 685.

Your membership

If you’re joining UniSuper for the first time, you automatically become a Defined Benefit Division (DBD) member.

**24 MONTHS TO DECIDE**

Because the DBD may not suit everyone, we offer you the option to permanently transfer to the Accumulation 2 Division of the Fund (Accumulation 2). You have 24 months (from the date your application form is accepted by UniSuper, or first employer contribution is paid and accepted by UniSuper) to decide if you want to remain in the DBD or transfer to Accumulation 2. Once you have made your decision, you can’t change your mind.

unisuper.com.au
STANDARD MEMBER CONTRIBUTIONS
As a DBD or Accumulation 2 member you will be expected to make standard member contributions, equal to 7% of your after-tax salary, to your super account. These contributions are in addition to the contributions your employer makes on your behalf.

You can choose to reduce your standard member contributions as part of UniSuper’s contribution flexibility. For further information, refer to the Contribution flexibility fact sheet relevant to your employer contributions (14% or 17%) available via unisuper.com.au.

We’re here to help

We don’t expect you to know everything about super, so we have many helping hands on offer to guide you through some super’s complexities.

Come along to one of our many free on-campus seminars or join an online webinar to learn more about all super and pension-related topics. Further details are available via unisuper.com.au.

UniSuper Advice, our in-house financial advice service, can help you with complex financial decisions. Best of all if eligible, you can deduct all or part of your advice fees from your UniSuper account.

We also have a variety of online videos, tutorials and calculators so you can learn at your own pace.

Our friendly Member Service Consultants are more than happy to help you with any questions you may have. Call 1800 331 685 to talk with our team.

CONTACT US
For further information, you can contact a UniSuper Member Services Consultant via:
Phone 1800 331 685
Fax (03) 9910 6141
Web unisuper.com.au
Email enquiry@unisuper.com.au
Address UniSuper Level 35, 385 Bourke Street Melbourne VIC 3000

unisuper.com.au