



Unit prices

When you invest in an investment option, you buy 'units' in that option. Each unit has a dollar value or 'unit price'. The number of units you buy is equal to the amount you invest (less contributions tax if applicable) divided by the unit price.

When an amount is withdrawn from an investment option, you sell 'units' in that investment option. The number of units you sell is equal to the amount to be withdrawn divided by the unit price.

To determine the unit price of an investment option, we calculate the total value of the option's assets minus its liabilities, divided by the number of units held by investors in that option. The unit prices include allowances for tax on investment earnings and investment fees (including performance fees where applicable).

Calculating your account balance

Your account balance is calculated by multiplying the number of units you have in each investment option by the unit price for each option. As the unit prices are calculated on a daily basis, the value of your account may change daily.

$$\text{Number of units} \times \text{current unit price} = \text{dollar value of your investment}$$

Example: On 29 June 2007 Sally has 1,000 units in Sunsuper Balanced and 500 units in Sunsuper Growth. Her account balance is calculated as follows:

Investment option	No. of units	Unit price for 29/06/07	Dollar Value
Balanced	1,000	1.72067	\$1,720.67
Growth	500	1.80805	\$904.03
Account balance			\$2,624.70

Three months later, on 28 September 2007 there have been no transactions on Sally's account. Sally has the same number of units but the unit prices have moved.

Investment option	No. of units	Unit price for 28/09/07	Dollar Value
Balanced	1,000	1.75516	\$1,755.16
Growth	500	1.84310	\$921.55
Account balance			\$2,676.71

What is an entry and exit price?

Investment options have an entry unit price and an exit unit price. When money is invested in an investment option, the entry unit price is used to buy units in the investment option. When money is withdrawn from an investment option (for example to pay for insurance premiums or administration fees), the exit unit price is used.

The difference between the entry and exit unit prices is called a buy/sell spread. The buy/sell spread is the cost charged by some investment managers for transaction costs in buying and selling the underlying assets of the investment option. For some of the investment options, this cost is passed on to you. We do not add a margin to buy/sell spreads charged by the investment managers.

You look after your life. We'll look after your super.

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This fact sheet contains general information only and does not take into account the objectives, financial situation or needs of any particular individual. You need to apply the concepts to your own situation and consider the appropriateness of any general advice before making an investment decision. A product disclosure statement is available by calling 13 11 84. Contributions to superannuation are subject to the preservation rules.

We are committed to respecting your privacy. Our privacy policy sets out how we do this. If you would like a copy of Sunsuper's privacy policy, please call us on 13 11 84 or go to our website at www.sunsuper.com.au. If you do not want to receive this publication in the future, please let us know.

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Transacting

The number of units you have will change when there are transactions on your account.

For example, every time you or your employer (on your behalf) makes a contribution to Sunsuper, you are allocated additional units:

$$\frac{\text{Amount invested / unit price}}{\text{= number of units allocated}}$$

If your employer makes a contribution of \$100.00 on your behalf and you have invested in Sunsuper Balanced, this is how you could be allocated units:

Contribution amount	\$100.00
Less Contributions Tax (15%)	\$15.00
Amount invested	\$85.00

Sunsuper Balanced unit price as at 28/09/07	1.75516
Number of units allocated (85.00/1.75516)	48.4286

The unit prices apply in respect of the date shown and are used to process contributions and switches received by 3pm Brisbane time on a business day. Contributions and switches received after 3pm will be processed using the unit price for the next business day. Benefit payments will be processed using the last available unit price for the day the processing of your request is finalised.

Contributions received through online banking systems on a business day will be processed using the unit price for that day.

When are unit prices calculated?

Unit prices are generally calculated for each business day for each investment option based on the latest available value of net assets in each option at the close of business for that day. The unit price for a specific business day is normally calculated on the next business day.

How can you review unit prices?

Historical unit prices are available at www.sunsuper.com.au. The unit price for a specific day will normally display online two business days later.

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Exceptions

We reserve the right to temporarily suspend the processing of member transactions and the calculation of unit prices if we have permission from a regulator, if we are required to by law, or on the occurrence of an extraordinary event. An extraordinary event is any significant adverse event that we deem will impact some or all members, and may include the suspension of normal trading on any exchange on which securities or derivatives held by an investment option are traded.

Where can I get more information?

For further information on unit pricing, please refer to the *Investment guide* or the *Sunsuper Solutions Member guide*.

Sunsuper can provide you with the help and advice you need, whether you have a simple question or would like to consider your total financial situation.

Our Member Advice Specialists can answer most of your questions about your super simply and quickly over the phone¹.

If it's something more complex, you can arrange a meeting with a financial planner². Our planners can give you advice on many aspects of your finances—not just super.

1 Limited financial advice over the phone is provided by representatives of Sunsuper Pty Ltd or Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818, AFSL 227867), a wholly owned subsidiary of Sunsuper.

2 More complex financial planning services are only provided by Sunsuper Financial Services.

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