

Sunsuper Corporate

13 11 84 www.sunsuper.com.au



SuperRatings Assessment

A "best value for money" superannuation fund. Well balanced across all key assessment criteria in a robust, secure and proven risk framework. The fund provides features that should assist most individuals to meet their retirement savings goals.

You should contact your financial adviser or this fund before making an investment decision.

Investment

Performance*	Excellent	110
Variety of Options	Good	
Process	Excellent	

Fees and Charges

Small Account (50K)	Excellent	110
Medium Account (250K)	Excellent	
Large Account (500K)	Excellent	

Insurance Covers and Costs

Death Insurance	Excellent	110
Death & Disablement	Excellent	
Income Protection	Excellent	

Member Servicing

Member Education	Excellent	110
Advice Services	Excellent	

Administration

Structure & Service	Excellent	110
Employer Servicing	Excellent	
Third Party Adviser Servicing	Excellent	

Governance

Trustee Structure & Risk	Excellent	110
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* Past performance is not a reliable indicator of future performance

What We Say

Sunsuper is a Queensland based industry fund providing superannuation services to employees across all industries. The fund was the winner of the 2020 Fund of the Year Award, as well as the 2020 MyChoice Super of the Year Award. The Sunsuper Corporate product can be tailored to suit the needs of specific employer groups and their members.

Members have access to an investment menu comprising 19 Diversified and Single Sector options, including both actively managed and index investment strategies. The Balanced option outperformed the SuperRatings Index over each time period assessed to 30 June 2019.

Fees are lower than the industry average across all assessed account balances, with the asset administration fee charge on account balances up to \$800,000 only. Members are able to switch investment options at no cost.

Sunsuper Corporate provides a full suite of insurance cover to members, which can be tailored to suit individual corporate plans. Members can apply for unlimited Death cover and up to \$3 million of Total & Permanent Disablement cover. Income Protection covers up to \$5,000 per month for a 2 year benefit period and up to \$30,000 per month for 5 year and to age 65 benefit periods, with a choice of 30, 60, 90 or 180 waiting periods available.

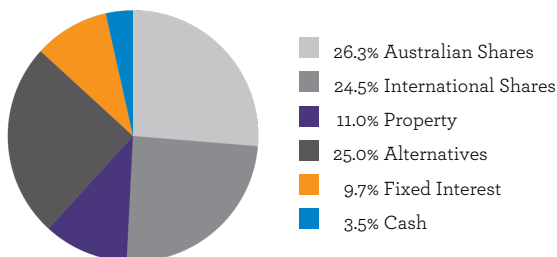
Sunsuper Employer Online portal provides flexible solutions for managing member accounts of tailored corporate plans. Workplace seminars and online education resources are also available to assist members to plan and achieve their retirement goals.

What They Say

- Solid history of strong investment performance.
- Online education resources and workplace seminars accessible to fund members
- Affordable financial planning services available.
- Group insurance premiums offered.

Investment Allocation

Sunsuper - Balanced

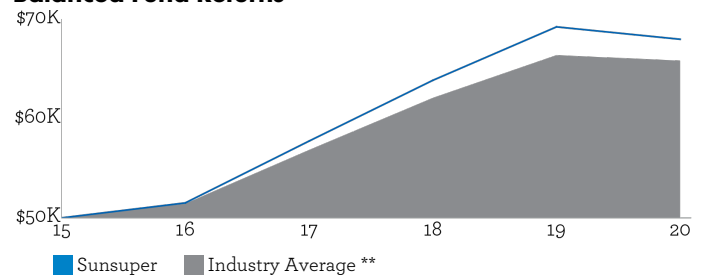


Core Investment Options Available

Diversified Options	Growth Assets %
Balanced	69%
Shares	100%
Growth	85%
Retirement	49%
Conservative	29%

Single Sector Options	Single Manager Options	Term Deposits
Australian Shares	Not Available	Not Available
International Shares - Index (hedged)		
Property	Individual Shares	
Diversified Bonds	Not Available	
Cash		

Balanced Fund Returns



** The Industry Average measures \$50K invested in the primary rated investment option using actual net returns and fees as per the current PDS. Excludes the cost of insurance.

Typical Fees on \$50K

Type (Based on primary rated option)	
Admin Fee (\$)	\$78
Admin Fee (%pa)	0.10%
Investment Fee (%pa)	0.23%
Indirect Cost Ratio (%pa)	0.42%
Switching Fee	\$0
Employer Size Discounts	No
Account Size Discounts	Yes

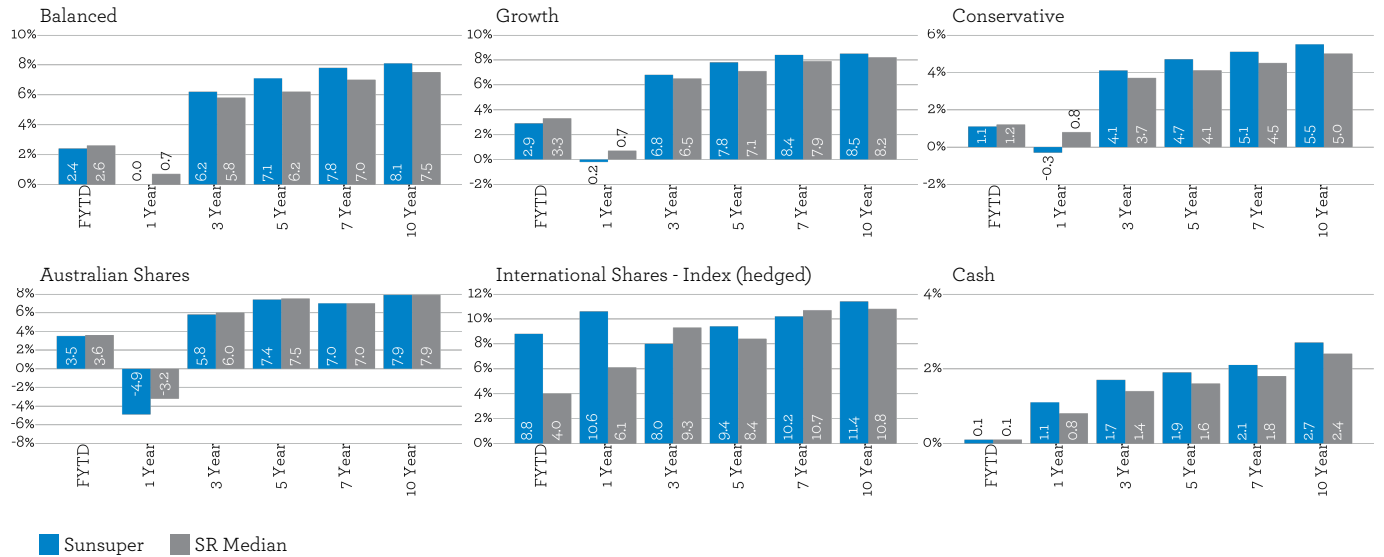
Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$ 453	\$ 1953	\$ 3828
Average Fees	\$ 646	\$ 2813	\$ 5409
Better than Average	✓	✓	✓

Modelled on a small (\$50K) employer size. Discounts for larger employers may be obtainable.

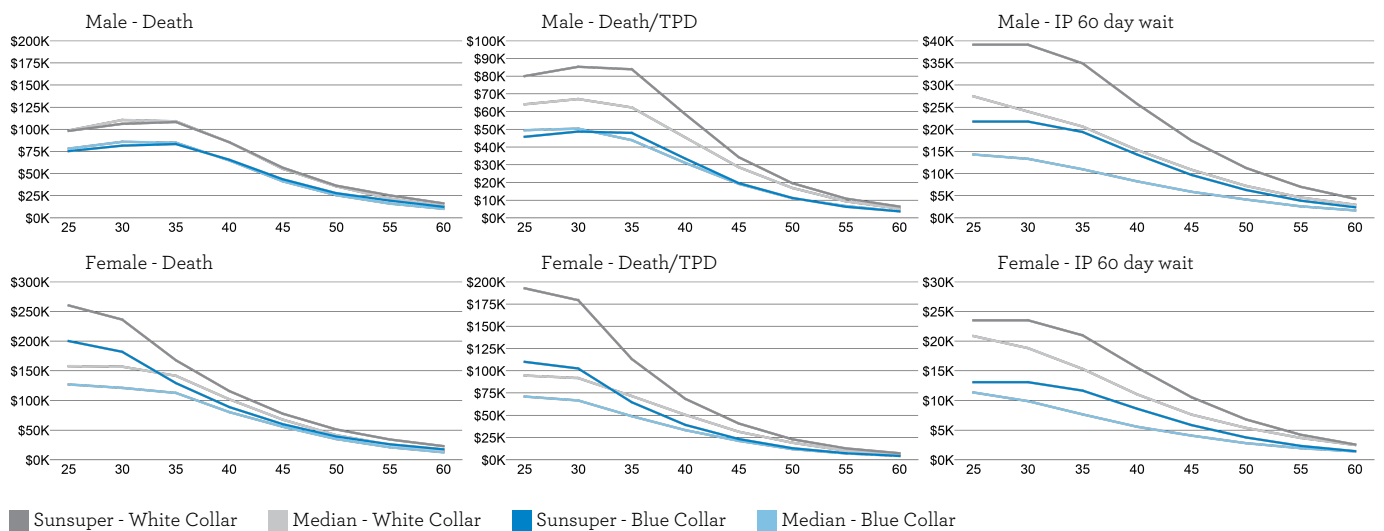
Investment Performance Key Options

*Performance as at 31 August 2020. 1, 3, 5, 7 and 10 Year figures are rolling annualised returns.

	FYTD	1 Year	3 Year	5 Year	7 Year	10 Year
Balanced	2.4	0.0	6.2	7.1	7.8	8.1
SR50 Balanced (60-76) Index	2.6	0.7	5.8	6.2	7.0	7.5
Growth	2.9	-0.2	6.8	7.8	8.4	8.5
Conservative	1.1	-0.3	4.1	4.7	5.1	5.5
Australian Shares	3.5	-4.9	5.8	7.4	7.0	7.9
International Shares - Index (hedged)	8.8	10.6	8.0	9.4	10.2	11.4
Cash	0.1	1.1	1.7	1.9	2.1	2.7
CPI	-	-0.3	1.1	1.3	1.5	1.8



Insurance - Cover for \$1 per week Based on age next birthday, indicative cover only.



Fund Features

Financial Planning	Yes
Health Insurance	No
Home Loans	No
Credit Cards	No
Binding Nominations	Yes
Non Lapsing Binding Nominations	No
Insurance Life Event Increases	Yes
Long Term Income Protection	Yes
Valuation Process	Daily Unit Prices

About This Fund

Division Assessed	Employer
No. of Members	1,387,038
Fund Size	\$68,667,308,348
Public Offer	Yes
Fund Type	Corporate
Target Market	All Industries

SuperRatings Assessment

SuperRatings' overall rating of a product is provided by our Platinum, Gold, Silver and Other ratings. The product's assessment across individual components such as investments, insurance and fees is split across quartiles represented by road signs. For instance, "110" denotes the best 25% of performers.

SuperRatings 1300 826 395

Excellent: Score 75% - 100%

Well Above Benchmark

110

Good: Score 51% - 74%

Above Benchmark

80

Average: Score 26% - 50%

Benchmark

60

Below Average: Score below 25%

Below Benchmark

40

Alert

For governance, advice & education, administration & investment process, analysis is qualitative and the available information has been insufficient to provide a rating, hence the ALERT symbol.

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Under Review

Due to recent significant changes, this area is currently under review.

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