

# Sunsuper for Life

## Income Account

13 11 84 www.sunsuper.com.au



### SuperRatings Assessment

A "best value for money" 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	<b>110</b>
Variety of Options	Good	
Process	Excellent	

### Fees and Charges

Small Account (50K)	Excellent	<b>110</b>
Medium Account (250K)	Excellent	
Large Account (500K)	Excellent	

### Member Servicing

Member Education	Excellent	<b>110</b>
Advice Services	Excellent	

### Administration

Structure & Service	Excellent	<b>110</b>
Third Party Adviser Servicing	Excellent	

### Product Flexibility

Flexibility & Choice	Good	<b>80</b>
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### Governance

Trustee Structure & Risk	Excellent	<b>110</b>
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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 a finalist for the 2019 Pension of the Year Award and the winner of the 2019 Best New Innovation Award for Sunsuper BEAM. Sunsuper for Life is designed to provide a whole of life solution, with streamlined processes and communications helping members manage their superannuation from the beginning of their working life through their retirement.

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 has outperformed the SuperRatings Index over the short and long term.

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 for Life's Income Account provides members with a good level of flexibility, with the ability to choose from multiple payment frequencies, ranging from fortnightly to annually. Members with more than one investment option can nominate the proportion of payments to be drawn from each option or have their payments made proportionately across their account balance. Members can also choose the Today and Tomorrow Strategy at commencement, which allocates twice the nominated income payment amount in the Cash option and the remaining account balance in the Retirement option.

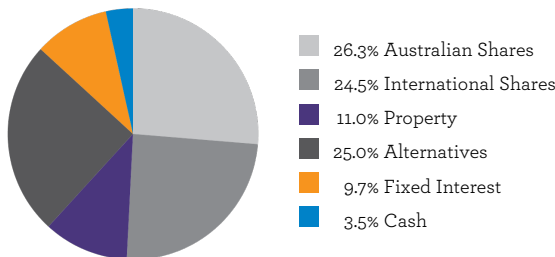
Additional benefits available include access to advice services, high quality educational material, interactive tools and calculators, as well as the ability to view account details and perform transactions online. The fund's Retirement Bonus further provides eligible new members with a payment of up to \$4,800.

### What They Say

- Sunsuper for Life provides a solution to serve you for the whole of your life.
- Today and tomorrow investment strategy and disciplined investment philosophy.
- Top-up facility and award winning Retirement Bonus.

### Investment Allocation

Sunsuper for Life - Balanced

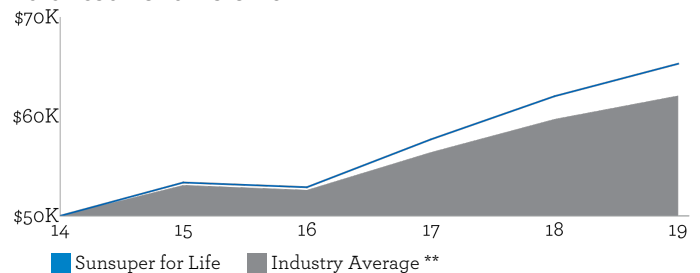


### Core Investment Options Available

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 (unhedged)		
Property	<b>Individual Shares</b>	
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

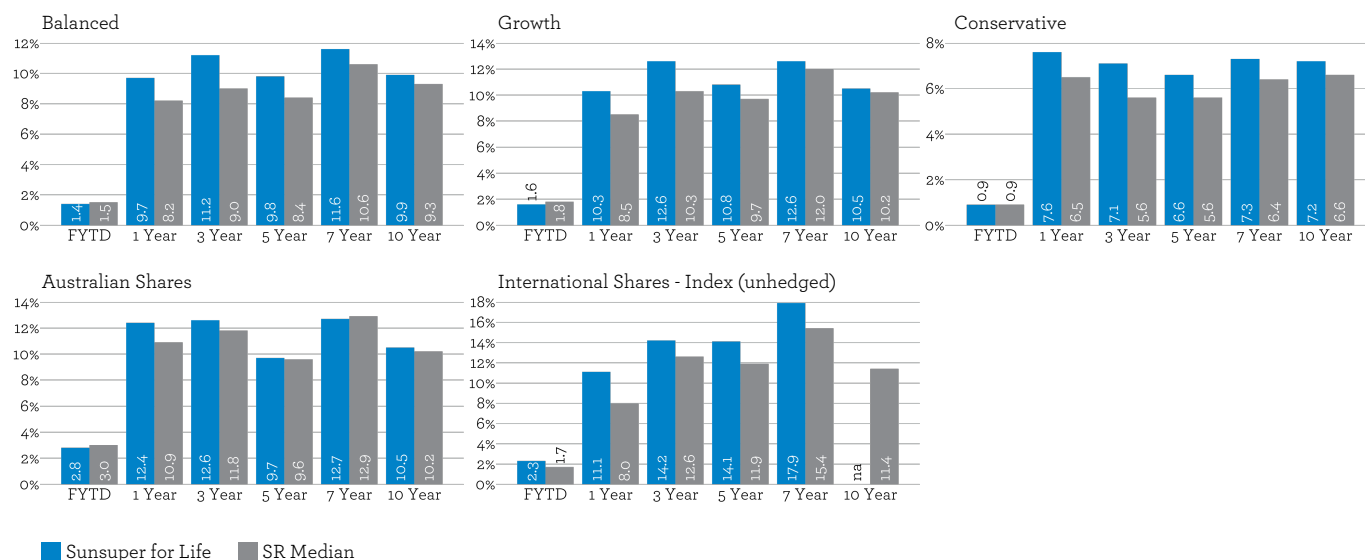
Type (Based on primary rated option)	
Admin Fee (\$)	\$78
Admin Fee (%pa)	0.10%
Investment Fee (%pa)	0.28%
Indirect Cost Ratio (%pa)	0.53%
Switching Fee	\$0
Exit Fee	\$0
Employer Size Discounts	No
Account Size Discounts	Yes

Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$ 533	\$ 2353	\$ 4628
Average Fees	\$ 746	\$ 3199	\$ 6085
Better than Average	✓	✓	✓

## Investment Performance Key Options

\*Performance as at 31 July 2019. 1, 3, 5, 7 and 10 Year figures are rolling annualised returns.

	FYTD	1 Year	3 Year	5 Year	7 Year	10 Year
Balanced	1.4	9.7	11.2	9.8	11.6	9.9
<b>SRP50 Balanced (60-76) Index</b>	<b>1.5</b>	<b>8.2</b>	<b>9.0</b>	<b>8.4</b>	<b>10.6</b>	<b>9.3</b>
Growth	1.6	10.3	12.6	10.8	12.6	10.5
Conservative	0.9	7.6	7.1	6.6	7.3	7.2
Australian Shares	2.8	12.4	12.6	9.7	12.7	10.5
International Shares - Index (unhedged)	2.3	11.1	14.2	14.1	17.9	na
<b>CPI</b>	<b>-</b>	<b>1.9</b>	<b>1.6</b>	<b>1.9</b>	<b>2.1</b>	<b>2.4</b>



### Pension Flexibility

- Fortnightly, monthly, quarterly, half yearly & annual payment frequencies available.
- Pension payment date set by the fund.
- Pension payments made via EFT.
- Ability to select a fixed percentage drawdown order for pension payments or pro-rata across investments.
- Pension payment details can be altered at anytime.
- Transition to retirement pension available.

### Minimum Pension Payment Limits '18 / 19

Age	Drawdown %
Under 65	4.00%
65-74	5.00%
75-79	6.00%
80-84	7.00%
85-89	9.00%
90-94	11.00%
95 or more	14.00%

### Fund Features

Financial Planning	Yes
Health Insurance	Yes
Credit Cards	Yes
Binding Nominations	Yes
Non Lapsing Binding Nominations	No
Valuation Process	Daily Unit Prices

### About This Fund

Fund Membership	1,454,770
Fund Size	\$67,836,835,813
Product Start Date	2001
Fund Type	Industry - Allocated Pension

### 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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#### Concern

Based on the analysis of available information there appear to be real problems in this area.

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