

Sunsuper for Life

MySuper

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	Lifecycle	
Process	Excellent	

Fees and Charges

Small Account (5K)	Good	110
Medium Account (50K)	Excellent	
Large Account (100K)	Excellent	

Insurance Covers and Costs

Death Insurance	Average	80
Death & Disablement	Good	
Income Protection	Good	

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 and was also nominated as a finalist for the 2020 MySuper of the Year Award. 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.

Sunsuper's MySuper Lifecycle investment strategy reduces investment risk by transitioning the member to more conservative strategies as they get older, with investments gradually switched from the Balanced Pool to the Retirement and Cash Pools from age 55 to 65. The Balanced option outperformed the SuperRatings Index over each time period assessed to 30 June 2019. Choice members have access to a wide selection of investment options.

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.

A full suite of insurance cover is offered, with Death and Total & Permanent Disablement (TPD) insurance cover automatically provided to eligible members upon joining the fund. Members can apply for unlimited Death cover and up to \$3 million of TPD cover through Tailored Death and TPD cover. Opt In Income Protection (IP) provides eligible new members with a benefit payment period of 2 years following a 90 day waiting period, covering up to 85% of salary, while 5 year or to age 65 benefit periods with 30, 60 or 180 day waiting periods can also be accessed through the Tailored IP cover.

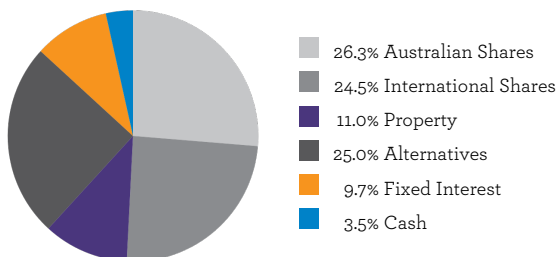
Additional benefits available include access to advice services, high quality educational material, interactive tools and calculators, as well as the ability to view account details and perform transactions online.

What They Say

- Sunsuper for Life provides a solution to serve you for the whole of your life.
- Online education resources and workplace seminars accessible to fund members.

Investment Allocation

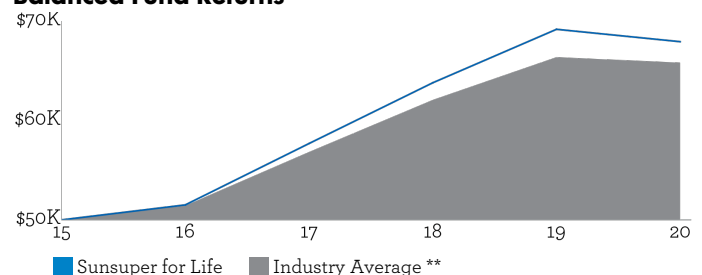
Sunsuper for Life - Lifecycle Investment Strategy (Balanced Pool)



Investment Menu Available

Diversified Options	Growth Assets %
Lifecycle Investment Strategy (Balanced Pool)	69%
Lifecycle Investment Strategy (Retirement Pool)	49%

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

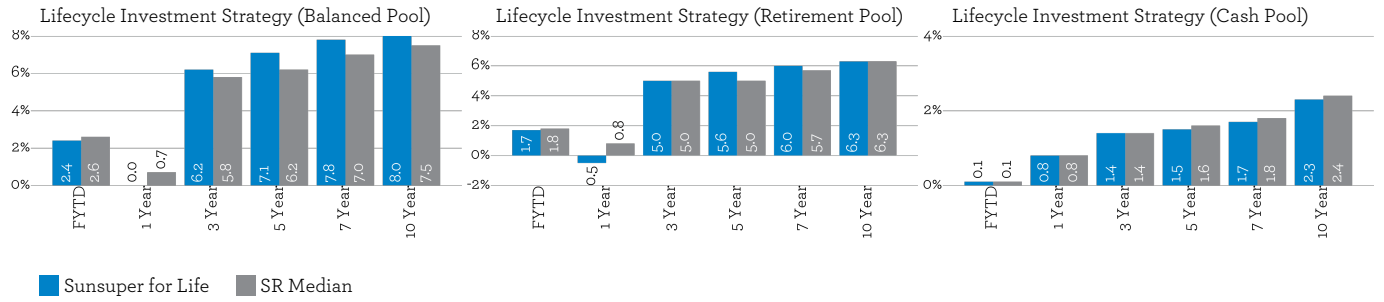
	\$5K	\$50K	\$100K
This Fund's Basic Fees	\$ 116	\$ 453	\$ 828
Average Fees	\$ 162	\$ 646	\$ 1189
Better than Average	✓	✓	✓

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

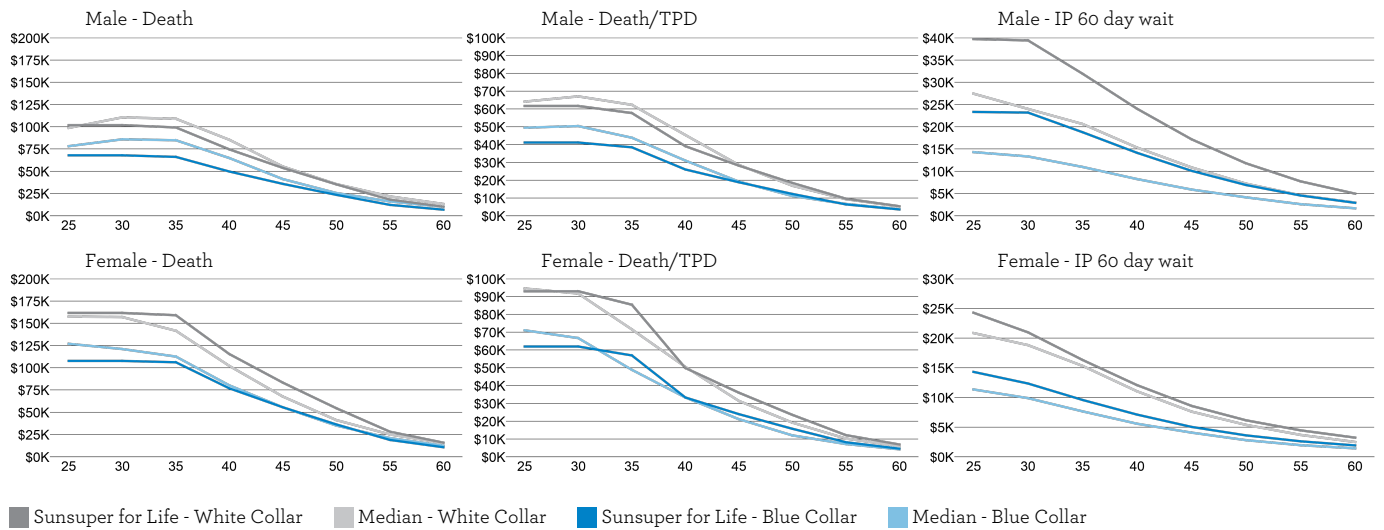
Investment Performance Key Options

*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
Lifecycle Investment Strategy (Balanced Pool)	2.4	0.0	6.2	7.1	7.8	8.0
SR50 Balanced (60-76) Index	2.6	0.7	5.8	6.2	7.0	7.5
Lifecycle Investment Strategy (Retirement Pool)	1.7	-0.5	5.0	5.6	6.0	6.3
Lifecycle Investment Strategy (Cash Pool)	0.1	0.8	1.4	1.5	1.7	2.3
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	Industry - MySuper
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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