

# Sunsuper for Life

## Super-savings Account

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	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, as well as the 2020 MyChoice Super 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.

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.

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.

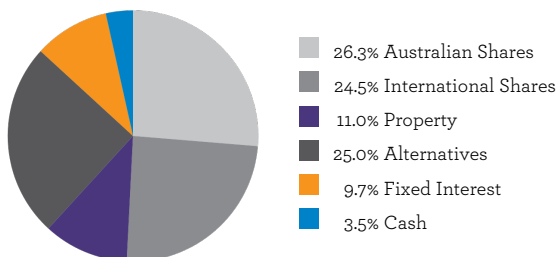
Additional benefits available include access to advice services, high quality educational material, interactive tools and calculators, as well as the ability to view account details and perform transactions online.

### What They Say

- Sunsuper for Life provides a solution to serve you for the whole of your life.
- Very flexible insurance arrangements offered.
- Online education resources and workplace seminars accessible to fund members.
- Affordable financial planning services available.

### Investment Allocation

Sunsuper for Life - Balanced

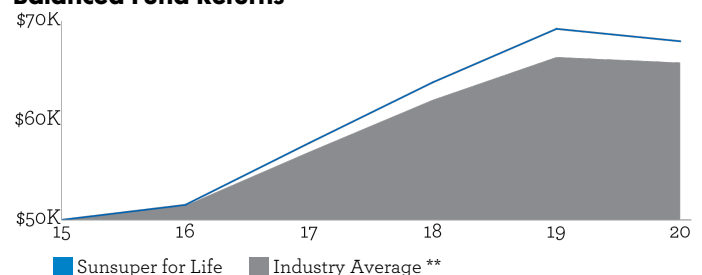


### Core Investment Options Available

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)		
Diversified Bonds	<b>Individual Shares</b>	
Cash	Not Available	

### 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

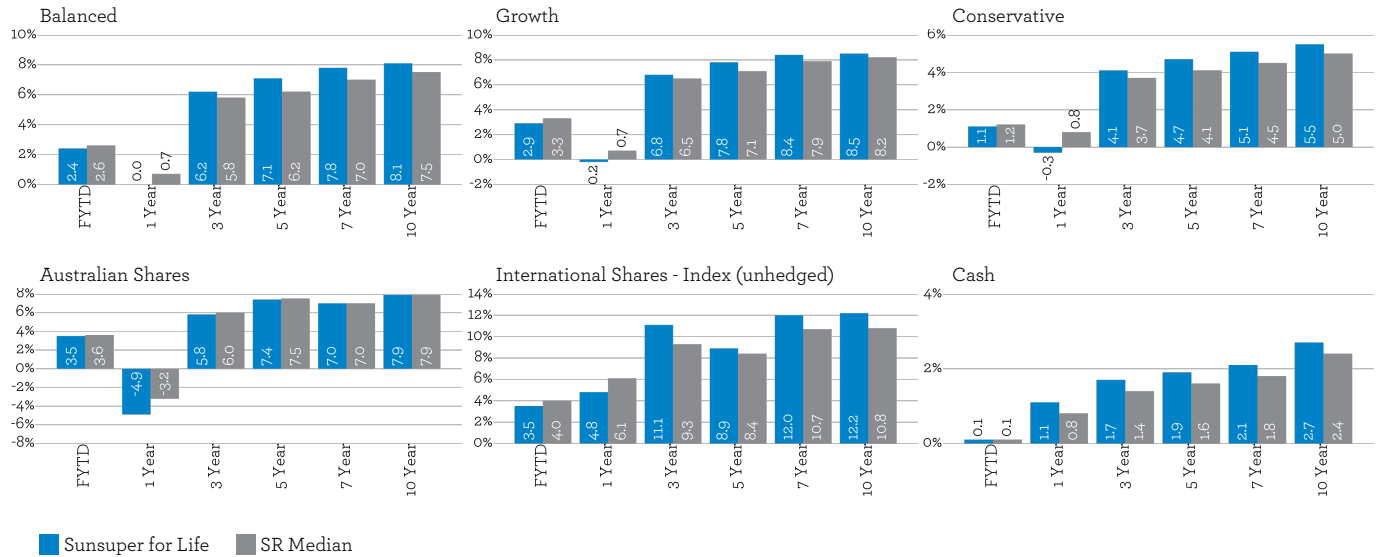
Fee Comparison	\$50K	\$250K	\$500K
This Fund's Basic Fees	\$ 453	\$ 1953	\$ 3828
Average Fees	\$ 646	\$ 2813	\$ 5409
Better than Average	✓	✓	✓

Modelled on a small (\$500K) employer size. Discounts for larger employers may be obtainable.

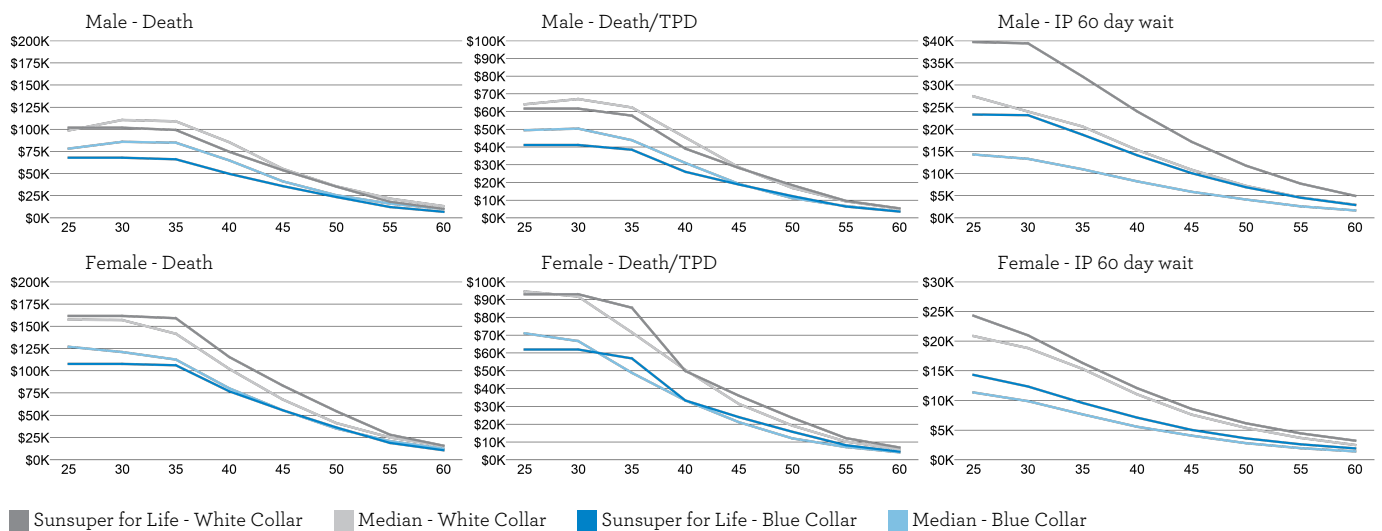
## Investment Performance Key Options

\*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
<b>SR50 Balanced (60-76) Index</b>	<b>2.6</b>	<b>0.7</b>	<b>5.8</b>	<b>6.2</b>	<b>7.0</b>	<b>7.5</b>
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 (unhedged)	3.5	4.8	11.1	8.9	12.0	12.2
Cash	0.1	1.1	1.7	1.9	2.1	2.7
<b>CPI</b>	<b>-</b>	<b>-0.3</b>	<b>1.1</b>	<b>1.3</b>	<b>1.5</b>	<b>1.8</b>



## 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 - Public Offer
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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