

# Sunsuper for Life Business

## 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     | 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 |
|--------------------------|-----------|-----|

\* 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 Standard Cover available up to an Automatic Acceptance Limit (AAL) of \$1 million for Death & TPD cover and \$12,000 per month for Income Protection (IP). Members can also apply for additional Death cover up to \$5 million and TPD cover up to \$3 million. Voluntary IP cover is also available covering up to 85% of salary, over a benefit payment period of 2 years or 5 years with a choice of 30, 60, 90 day waiting periods.

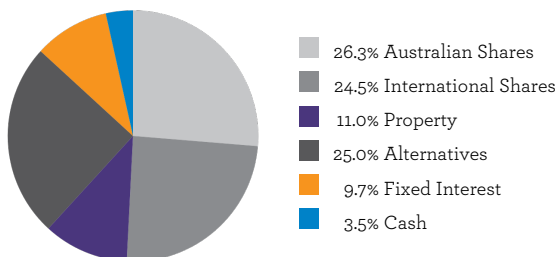
Additional benefits available include access to advice services, high quality educational material, interactive tools and calculators, as well as the ability to view account details and perform transactions online.

### What They Say

- Sunsuper for Life Business 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 Business - Balanced

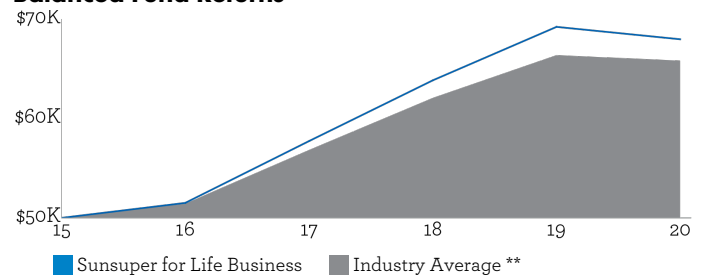


### Core Investment Options Available

| 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                                | 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   |

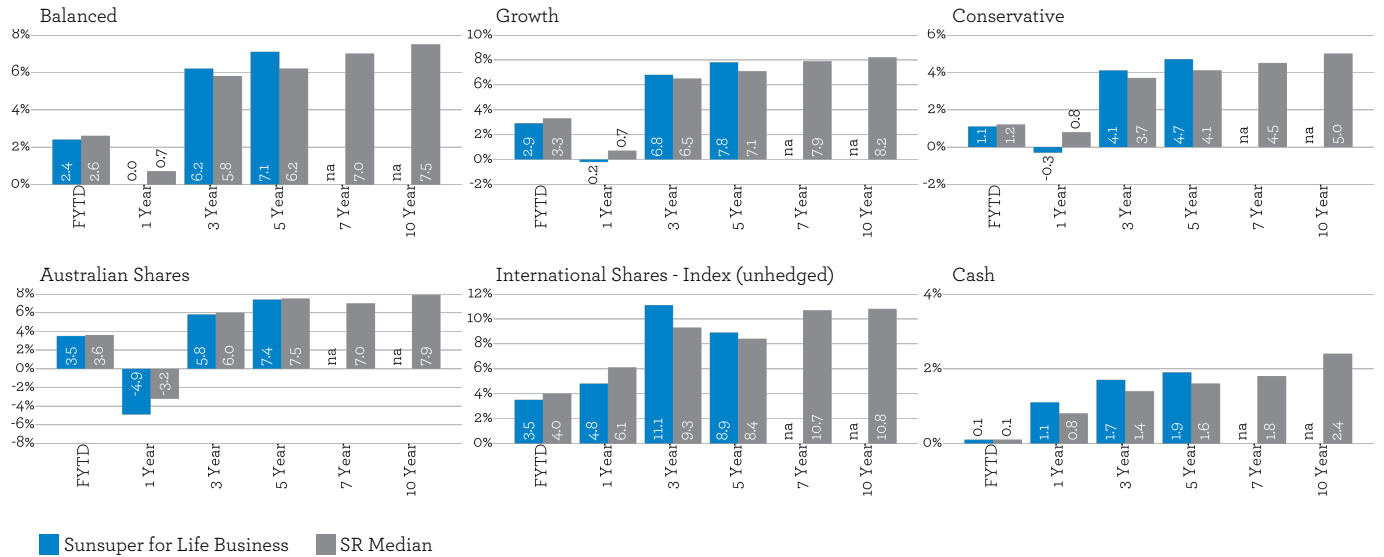
| Fee Comparison         | \$50K  | \$250K  | \$500K  |
|------------------------|--------|---------|---------|
| This Fund's Basic Fees | \$ 453 | \$ 1953 | \$ 3828 |
| Average Fees           | \$ 646 | \$ 2813 | \$ 5409 |
| Better than Average    | ✓      | ✓       | ✓       |

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

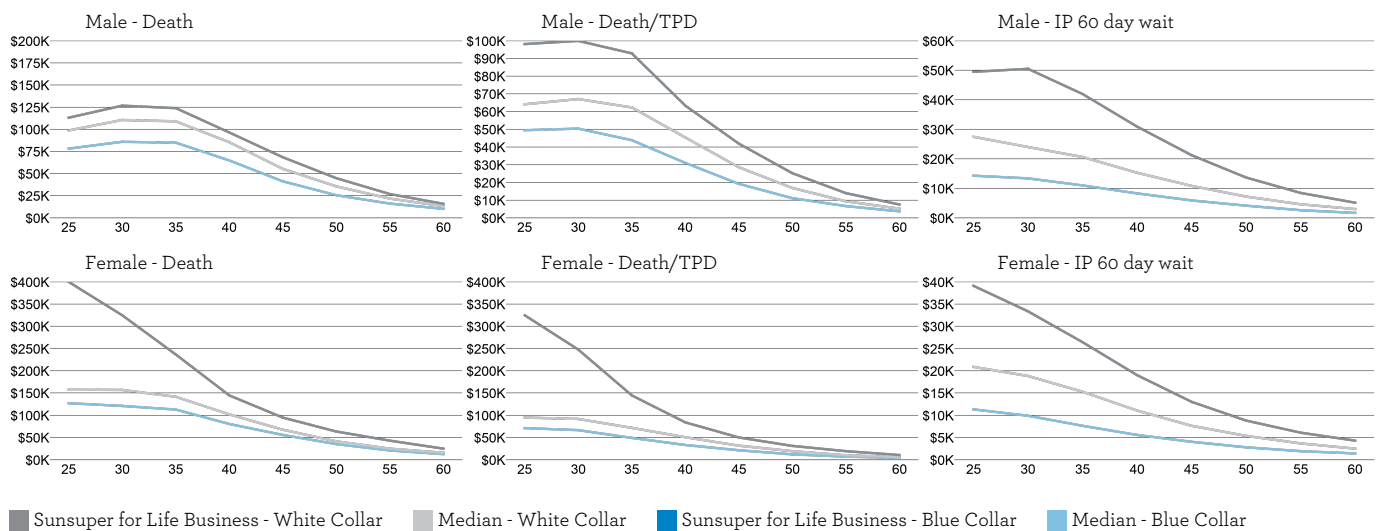
**Investment Performance Key Options**

\*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        | na         | na         |
| <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        | na         | na         |
| Conservative                            | 1.1        | -0.3        | 4.1        | 4.7        | na         | na         |
| Australian Shares                       | 3.5        | -4.9        | 5.8        | 7.4        | na         | na         |
| International Shares - Index (unhedged) | 3.5        | 4.8         | 11.1       | 8.9        | na         | na         |
| Cash                                    | 0.1        | 1.1         | 1.7        | 1.9        | na         | na         |
| <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     | No                |
| 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.

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**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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