



Living Super Annual Members Meeting Minutes FY2025

Fund:	Living Super - Sub-Plan of OneSuper
Date of Meeting:	17 February 2026
Time:	11am
Responsible Persons Present	Andrew Peterson (Diversa Director and Chief Executive Officer), Vin Plant (Diversa Director), James Dixon (BDO).
Absent Persons:	N/A

Agenda Details

AGENDA

WELCOME & INTRODUCTION

Andrew Peterson opened the meeting by welcoming members, introduced the panellists, thanked the traditional owners of the land, and explained the process for members to raise questions during the meeting.

Members were advised that questions raised prior to the meeting will be answered at the end. Answers to questions raised prior to the meeting and during the meeting will be included in the meeting minutes which will be published on the fund website within 28 days of the meeting.

TRUSTEE UPDATE

Andrew Peterson provided an update on the economic, market, and regulatory environment for the 2025 financial year. He summarised global and domestic economic and market performance, highlighted key regulatory reforms affecting superannuation, and provided an overview of Living Super's investment performance. He also covered the changes implemented for the fund during the year ended 30 June 2025, along with its key focus areas heading into 2026. He concluded by thanking members, Directors, and staff for their continued commitment to delivering the best possible outcomes for members.

Q&A

Andrew Peterson provided answers to questions submitted prior to the meeting, and reminded members that the answers to questions raised prior to the meeting and during the meeting will be included in the meeting minutes which will be published on the fund website within 28 days of the meeting.

MEETING CLOSE

Andrew Peterson thanked members for attending the meeting, advised members that a recording of the meeting will be published on the fund website, and then concluded the meeting.

Questions and Answers

QUESTION	ANSWER
When Living Super Fund was moved into OneSuper we were informed that a dedicated App was in the process of being built, is a dedicated App for the fund still in the pipeline as other competing super funds have dedicated Apps yet Living Super can only be viewed on a browser?	We know how important mobile access is to members, so we're happy to let you know a dedicated Living Super app is currently being developed. Our goal is to deliver a simple, secure and intuitive app experience. We'll keep you updated as we get closer.
Why can't you provide online withdrawal form applications to shorten what is a torturous process? I refer you to Hostplus where they have an online withdrawal application that takes 10 minutes to complete and is actioned within 2 business days. You are a digital only bank so it is disappointing that you are lagging behind in providing modern services for your customers.	Good news - we're currently building a new Living Super online member portal that will allow digital withdrawal requests. Our aim is to make the process faster, easier and more convenient for members. We'll update you closer to when it's ready.
When will you allow members to invest in Bitcoin, even a small percentage of their portfolio balance? e.g. via a Bitcoin ETF.	We currently have no plans to introduce Bitcoin as an investment option due to its volatile and speculative nature. Instead, we prioritise long-term, stable growth for Living Super members within established risk parameters.
Please explain the reasons Term Deposits were removed from the Fund as an investment option on October 1, 2025?	We regularly review our Living Super investment options to ensure they continue to be appropriate, cost-effective and meet the evolving needs of members. After reviewing we decided to stop offering Term Deposits and enhance our Cash Option, which aims to provide better investment returns than Term Deposits.

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