Living Super
Managed investment options performance

Effective Date: 31/10/2026

For the current interest rates applicable to the Living Super Cash Hub please visit ing.com.au

Super accounts

Investment option	3 months (%)	6 months (%)	1 year (%)	2 years (%)	3 years (%pa)	5 years (%pa)	7 years (%pa)	10 years (%pa)	Since inception (%pa)	Inception date
Australian Fixed Interest	0.02	1.81	0.22	2.70	3.76	0.53	0.16	1.28	2.08	16/08/2012
Australian Listed Property	-6.06	-0.87	-11.23	-2.80	10.89	2.82	2.86	5.38	7.45	16/08/2012
Australian Shares	0.47	3.84	3.28	7.56	12.28	7.85	7.97	9.07	9.29	29/08/2012
Cash Option	1.03	2.05	3.76	3.68	3.71	2.94	2.18	1.96	2.21	03/09/2012
Conservative	0.18	2.08	2.09	4.61	6.31	2.97	n/a	n/a	3.65	01/07/2020
Diversified Shares	0.37	5.53	3.90	9.91	n/a	n/a	n/a	n/a	12.49	20/12/2023
Growth	-0.09	3.81	3.61	7.54	11.04	5.93	6.37	7.23	7.85	30/08/2012
High Growth	-0.13	4.00	4.13	8.48	12.96	7.42	8.14	9.39	10.19	30/08/2012
International Fixed Interest (Hedged)	0.17	0.35	0.34	2.07	3.31	-1.02	-0.53	0.51	1.79	16/08/2012
International Shares	0.27	7.27	4.36	12.07	16.65	11.16	12.23	12.80	13.57	29/08/2012
Moderate	-0.04	2.60	2.46	5.84	8.40	4.30	n/a	n/a	5.66	01/07/2020

The information in the tables above represents the historical performance of the managed investment options available within Living Super. The Total Return percentages are calculated by measuring the percentage change in the sell price for each managed investment option over the relevant time period up to one year. Returns for periods greater than one year are annualised. The performance calculation is net of investment fees and taxes that are accrued in the calculation of the unit prices, but does not include any fees and taxes that are charged directly to the member's account. When choosing an investment within Living Super, it is important to consider the likely investment return, risk and duration/term of the investment in super. Past performance is not a reliable indicator of future performance.

This information is general in nature only, and does not take into account your objectives, financial situation or needs. You should consider your personal circumstances, the appropriateness of the product and read the Product Disclosure Statement, Product Guide and Financial Services Guide before making any decision to acquire or continue to hold the product. These documents together with the Target Market Determinations are available at ing.com.au/documents. You may also decide to seek independent financial advice before making a decision about the product.

Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635 is the Trustee of the Living Super division, a sub-plan of OneSuper ABN 43 905 581 638 (Fund) and the issuer of interests in the Fund. Living Super is a product issued out of the Fund. ING is a business name ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823, (ING) provides marketing (including branding) and distribution services to Diversa as the sponsor for the Living Super division and Mercer Investments (Australia) Limited, ABN 66 008 612 397, AFSL 244385 is the Investment Manager for the Living Super division. An investment in the Living Super division is neither a deposit nor liability of ING or any of its related entities and none of them stands behind or guarantees the Living Super division.

Living Super was the product originally issued out of the ING Superannuation Fund. The ING Superannuation Fund (including all existing interests in Living Super accounts) was transferred to OneSuper on 1 December 2023 via a Successor Fund Transfer (SFT). As part of this SFT, most managed investment options were carried across. Diversa was the Trustee and ING was the Investment Manager for the ING Superannuation Fund. Therefore, where applicable, the performance returns are calculated based on returns that include the period prior to the SFT.

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Pension accounts

Investment option	3 months (%)	6 months (%)	1 year (%)	2 years (%)	3 years (%pa)	5 years (%pa)	7 years (%pa)	10 years (%pa)	Since inception (%pa)	Inception date
Australian Fixed Interest	0.02	2.20	0.33	3.22	4.31	0.72	0.23	1.51	2.27	02/10/2012
Australian Listed Property	-6.77	-2.32	-13.43	-3.70	11.78	2.89	3.01	5.89	8.11	02/10/2012
Australian Shares	0.51	3.60	3.20	8.00	13.40	8.56	8.74	9.98	10.47	02/10/2012
Cash Option	1.20	2.38	4.36	4.26	4.30	3.41	2.53	2.27	2.53	09/10/2012
Conservative	0.18	2.32	2.28	5.17	7.18	3.38	n/a	n/a	4.14	01/07/2020
Diversified Shares	0.44	6.17	4.33	11.03	n/a	n/a	n/a	n/a	13.82	10/01/2024
Growth	-0.06	3.70	3.33	8.07	12.10	6.33	6.86	7.90	8.56	02/10/2012
High Growth	-0.15	4.22	4.45	9.39	14.35	8.07	8.91	10.29	11.03	02/10/2012
International Fixed Interest (Hedged)	0.20	0.29	0.26	2.38	3.77	-1.06	-0.56	0.63	2.04	02/10/2012
International Shares	0.31	7.18	4.09	12.74	17.80	11.78	12.94	13.76	14.44	02/10/2012
Moderate	0.03	2.85	3.17	6.73	9.75	4.94	n/a	n/a	6.52	01/07/2020

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Transition to Retirement accounts

Investment option	3 months (%)	6 months (%)	1 year (%)	2 years (%)	3 years (%pa)	5 years (%pa)	7 years (%pa)	10 years (%pa)	Since inception (%pa)	Inception date
Australian Fixed Interest	0.02	1.81	0.22	2.70	3.76	0.53	0.16	1.28	2.11	02/10/2012
Australian Listed Property	-6.06	-0.87	-11.23	-2.80	10.89	2.82	2.86	5.45	7.80	02/10/2012
Australian Shares	0.47	3.84	3.28	7.56	12.28	7.85	7.97	9.22	9.93	02/10/2012
Cash Option	1.03	2.05	3.76	3.68	3.71	2.94	2.18	1.97	2.32	09/10/2012
Conservative	0.18	2.08	2.09	4.61	6.31	2.97	n/a	n/a	3.65	01/07/2020
Diversified Shares	0.37	5.53	3.90	9.91	n/a	n/a	n/a	n/a	12.49	20/12/2023
Growth	-0.09	3.81	3.61	7.54	11.04	5.93	6.37	7.33	8.16	02/10/2012
High Growth	-0.13	4.00	4.13	8.48	12.96	7.42	8.14	9.53	10.49	02/10/2012
International Fixed Interest (Hedged)	0.17	0.35	0.34	2.07	3.31	-1.02	-0.53	0.50	1.95	02/10/2012
International Shares	0.27	7.27	4.36	12.07	16.65	11.16	12.23	12.95	13.84	02/10/2012
Moderate	-0.04	2.60	2.46	5.84	8.40	4.30	n/a	n/a	5.66	01/07/2020

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