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Living Super Annual Report 2024-25

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This Annual Report was prepared by Diversa Trustees Limited (ABN 49 006 421 638, AFSL 235153, RSE L0000635)(Diversa, Trustee, we, our, us), the Trustee of Living Super, 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 OneSuper. Insurance cover offered by the Fund is provided by MetLife Insurance Limited (ABN 75 004 274 882 AFSL 238096) (MetLife). ING, a business name of ING Bank (Australia) Limited (ABN 24 000 893 292, AFSL 229823), is the Sponsor of the Fund (for brand, marketing and distribution). An investment in Living Super is neither a deposit nor liability of ING Bank (Australia) Limited or any of its related corporations and none of them stands behind or guarantees the Fund.

The information in this Annual Report is general advice only and has been prepared without taking account of your objectives, financial situation or needs. Consider your personal circumstances, the appropriateness of the product and read the Product Disclosure Statement (PDS) before making any decision to acquire or continue to hold the product. The PDS, Financial Service Guide and other key disclosure documents together with the Target Market Determinations are available at ing.com.au. You may also decide to seek independent financial advice before making a decision about the product.

The Trustee is required to provide you with information that reasonably allows you to understand your benefit entitlements. This Annual Report 2024-2025 provides members with general information about the performance, management and financial condition of the Living Super product and the Fund. This information should be read in conjunction with your Annual Statement as at 30 June 2025. ING SUP00071 12/25



News in super.

The last 12 months have been marked by significant developments in Australia's superannuation landscape. Key changes include scheduled increases to transfer balance caps and the Superannuation Guarantee (SG), new initiatives to ensure timely payments and changes to the proposed tax on high-balance super accounts.

Major tax reform: the overhauled '\$3 Million Super Tax'

One of the most prominent developments has been the revision of the proposed tax on earnings for superannuation balances exceeding \$3 million.

In a shift announced in October 2025, the government unveiled a redesigned framework with several key changes:

- **Delayed start date:** the new tax is now scheduled to commence on 1 July 2026 – a year later than originally planned.
- **Focus on realised earnings:** the taxation of unrealised gains has been abandoned. The new model will apply only to realised earnings.
- **Indexed and tiered thresholds:** the revised proposal introduces indexing for the thresholds to account for inflation and adds a new tier, applying a higher tax rate to the proportion of earnings on balances over \$10 million.

New legislation for this revised proposal is yet to be introduced.

Contribution caps and SG rate increases

Several key thresholds and rates have been updated over the past year.

On 1 July 2024, contribution caps were increased:

- **Concessional (before-tax) contribution cap** increased from \$27,500 to \$30,000.
- **Non-concessional (after-tax) contribution cap** increased from \$110,000 to \$120,000 per financial year. This also lifted the maximum available under the 3-year bring-forward provisions to \$360,000.

These caps remain in place for the 2025-26 financial year.

From 1 July 2025:

- The Superannuation Guarantee (SG) rate completed another step in its legislated incremental rise. On 1 July 2025, the SG rate increased from 11.5% to 12%, where it is scheduled to remain.
- The general Transfer Balance Cap (TBC) was indexed on 1 July 2025, increasing from \$1.9 million to \$2 million. This new cap applies to individuals who start a retirement-phase income stream for the first time on or after this date

Structural reforms: Payday Super and SG on parental leave

Two key initiatives aimed at improving the fairness and efficiency of the system have progressed:

Superannuation on paid parental leave: A new initiative will see SG contributions paid on the government-funded paid parental leave scheme.

Since July 1, 2025, the primary impact of adding superannuation to paid parental leave has been establishing the entitlement for parents of newborns. While the first payments are scheduled for mid-2026, this change is anticipated to boost retirement savings and help close the gender super gap for around 180,000 families annually.

- **Payday Super:** the Federal Government has introduced the Treasury Laws Amendment (Payday Superannuation) Bill 2025, a significant reform to superannuation payments. Commencing 1 July 2026, the legislation will require employers to pay superannuation contributions at the same time as their employees' regular salary and wages, replacing the current quarterly system. This change is designed to combat the billions in unpaid superannuation each year, ensuring workers receive their entitlements in full and on time. It will boost retirement savings through more frequent compounding and better protect employees from losses when businesses become insolvent while also enhancing the Australian Taxation Office's compliance detection capabilities.

ASIC priorities

- Given the large number of Australians moving into retirement, the Australian Securities and Investments Commission (ASIC) will place a special emphasis on ensuring trustees are adequately supporting these members.
- **High-risk advice:** ASIC will review the practices of financial advisers and lead generators who promote 'high-risk' superannuation switching, which can expose retirees' savings to unnecessary risk.
- **Fraud and scams:** intensifying its focus on misconduct that exploits members' savings through scams, including those using stolen credentials ('credential stuffing' attacks).
- **Improving retirement outcomes:** continued focus on improving retirement outcomes by holding funds accountable for addressing underperformance. ASIC is also reviewing superannuation member services, assessing the effectiveness of contact centres, administration and claims handling.

Sharper focus on retirement outcomes

Regulators have sharpened their focus on the practical application of the Retirement Income Covenant.



Superannuation trustees are under increasing pressure to move beyond generic advice and provide tangible support to members approaching and entering retirement. This includes delivering tailored communications and guidance to help members manage their retirement income effectively – aligning with the government's broader 'Delivering Better Financial Outcomes' package, which aims to improve the accessibility and quality of financial advice.

Important information: the information provided above is general in nature and has been prepared without taking into account your own objectives, financial situation and needs. Before making decisions based on the information provided, you should consider how appropriate this information is for your individual circumstances, consider doing your own research and consider seeking independent professional advice.



Living Super investments.

Investment strategy

The Trustee has established an investment strategy for Living Super that outlines the specific risk and return objectives of each investment option.

The strategy takes all circumstances of Living Super into consideration, including investment risk, diversification, liquidity, the ability of the Trustee to discharge existing and future liabilities, whether reliable valuation information is available, the expected tax consequences and costs.

When employing the strategy, the Trustee may place limits on particular investment options to ensure appropriate levels of diversification and liquidity are maintained. The investment menu is designed to offer a range of investment options that are straightforward, cost-effective and flexible.

Living Super investment menu

With Living Super, you choose how your money is invested. There is one investment menu, split into 4 investment categories that you can mix and match.

There is also a Cash Hub (transactional account) that allows you to transfer your super between the various investment menu options.

The investment menu is designed to offer you a range of investment options that are straightforward, cost-effective and provide flexibility throughout your life.

The 4 investment categories are called:

- Term Deposits*
- Single Sector Managed Investments
- Multi Sector Managed Investments
- Listed Securities.

Transaction account	Investment categories		Insurance
Cash Hub	Term Deposits* <ul style="list-style-type: none"> ▪ 3 month term deposit ▪ 6 month term deposit ▪ 1 year term deposit ▪ 2 year term deposit 	Multi Sector Managed Investment Options <ul style="list-style-type: none"> ▪ Conservative option ▪ Moderate option ▪ Growth option ▪ High Growth option ▪ Diversified Share option 	Automatic cover
	Single Sector Managed Investment Options <ul style="list-style-type: none"> ▪ Cash option ▪ Australian Fixed Interest option ▪ Australian Listed Property option ▪ Australian Shares option ▪ International Fixed Interest (hedged) option ▪ International Shares option 	Listed Securities <ul style="list-style-type: none"> ▪ Shares included in the S&P/ASX 300 index and approved ASX-listed exchange traded products 	Tailored cover Death and/or TPD <ul style="list-style-type: none"> ▪ Life stage ▪ Fixed premium ▪ Level of cover
			Income protection <ul style="list-style-type: none"> ▪ Different waiting periods ▪ Different benefit periods

*Term Deposits were removed from Living Super's investment menu on 2 October 2025.



Take greater control of your superannuation

Living Super makes it easy to diversify and mix and match investments across any or all of these categories.

Term Deposits

The investment options in the Term Deposits category are designed for members who want to minimise risk. You can choose from a range of fixed-rate Term Deposits.*

Single Sector Managed Investments

The investment options in the Single Sector Managed Investments category enable you to choose from a variety of single-sector managed investments.

Multi Sector Managed Investments

The investment options in the Multi Sector Managed Investments category enable you to choose from a variety of diversified managed investments, each with their own risk rating.

Listed Securities

The Listed Securities investment category gives you the freedom and control to invest in shares included in the S&P/ASX 300 and a range of exchange traded products.

Things you should know

When choosing your investment options, you should consider the likely investment return, risk and how long you will be investing your super as well as your particular investment objectives, financial situation and needs.

Buy-sell spreads and other incidental transaction costs apply to all managed investment options. Buy-sell spreads and other transaction costs are retained within the managed investment and are not fees paid to ING or the Trustee.

The Trustee may replace one or more of the underlying investment managers, which may affect the fee structure for the investment options.

In addition, other factors may arise which may cause the fee structure for Living Super to change.

If this occurs, the Trustee may vary the fees for Living Super without your consent by giving at least 30 days notice where a material increase to a buy-sell spread or indirect cost ratio occurs.

You should regularly check the Living Super website for the latest fee and cost information.

Living Super is not available to US Persons.

Investment categories and investment options

Term Deposits*

3 month
6 month
1 year
2 year

Multi Sector Managed Investments

Conservative
Moderate
Growth
High Growth
Diversified Shares

Single Sector Managed Investments

Australian Shares
Australian Fixed Interest
Australian Listed Property
International Shares
International Fixed Interest (hedged)
Cash Option

Listed Securities

Exchange Traded Products
Shares included in the S&P/ASX 300

Cash Hub (transaction account)

The Cash Hub is your transaction account.

It is the account into which all contributions, rollovers and distributions are paid, and out of which all fees, pension payments (if applicable), withdrawals and insurance premiums are paid.

Shares must be purchased from the Cash Hub and all proceeds from securities must be paid into the Cash Hub.



Changes to Strategic Asset Allocations to multi-asset class investment options

Effective 1 December 2025, following a comprehensive review of our multi-asset class investment options, we have updated the Strategic Asset Allocations (SAAs) for the Conservative, Moderate, Growth and High Growth investment options. These changes are driven by our objective to increase active investment allocations within these investment options. Our asset consultant's analysis determined that adding Unlisted Assets to the SAAs is expected to deliver meaningful long-term benefits for members, as these assets have historically compared favourably to publicly traded markets in terms of risk and return and their inclusion is anticipated to enhance long-term member outcomes. Please refer to the table below, which outlines the changes before and after.

Conservative Option					
SAAs Pre 1 December 2025			SAAs Post 1 December 2025		
Asset class	Strategic asset allocation	Range	Asset class	Strategic asset allocation	Range
Growth Assets	30%		Growth Assets	30%	
Australian Equities	10%	5-25%	Australian Equities	10%	5-25%
International Equities	10%	5-25%	International Equities	10%	5-25%
International Equities (Hedged)	0%	0-25%	International Equities (Hedged)	0%	0-25%
Listed Real Assets	10%	0-20%	Real Assets	10%	0-20%
Defensive Assets	70%		Defensive Assets	70%	
Australian Fixed Interest	20%	10-40%	Australian Fixed Interest	20%	10-40%
Global Fixed Interest	36%	15-50%	Global Fixed Interest	36%	15-50%
Cash	14%	10-50%	Cash	14%	10-50%

Growth Option					
SAAs Pre 1 December 2025			SAAs Post 1 December 2025		
Asset class	Strategic asset allocation	Range	Asset class	Strategic asset allocation	Range
Growth Assets	75%		Growth Assets	75%	
Australian Equities	30%	15-50%	Australian Equities	30%	15-50%
International Equities	30%	15-50%	International Equities	30%	15-50%
International Equities (Hedged)	0%	0-50%	International Equities (Hedged)	0%	0-50%
Listed Real Assets	15%	0-25%	Real Assets	15%	0-25%
Defensive Assets	25%		Defensive Assets	25%	
Australian Fixed Interest	10%	5-20%	Australian Fixed Interest	10%	5-20%
Global Fixed Interest	15%	5-25%	Global Fixed Interest	12%	5-25%
Cash	0%	0-15%	Cash	3%	0-15%



High Growth Option

Pre 1 December 2025			Post 1 December 2025		
Asset class	Strategic asset allocation	Range	Asset class	Strategic asset allocation	Range
Growth Assets	95%		Growth Assets	95%	
Australian Equities	42%	20-60%	Australian Equities	42%	20-60%
International Equities	32%	20-60%	International Equities	32%	20-60%
International Equities (Hedged)	0%	0-60%	International Equities (Hedged)	0%	0-60%
Listed Real Assets	21%	0-30%	Real Assets	21%	0-30%
Defensive Assets	5%		Defensive Assets	5%	
Australian Fixed Interest	2%	0-20%	Australian Fixed Interest	1.5%	0-20%
Global Fixed Interest	3%	0-25%	Global Fixed Interest	2.5%	0-25%
Cash	0%	0-10%	Cash	1%	0-10%

Moderate Option

Pre 1 December 2025			Post 1 December 2025		
Asset class	Strategic asset allocation	Range	Asset class	Strategic asset allocation	Range
Growth Assets	50%		Growth Assets	50%	
Australian Equities	19%	10-35%	Australian Equities	19%	10-35%
International Equities	18%	10-35%	International Equities	18%	10-35%
International Equities (Hedged)	0%	0-35%	International Equities (Hedged)	0%	0-35%
Listed Real Assets	13%	0-20%	Real Assets	13%	0-20%
Defensive Assets	50%		Defensive Assets	50%	
Australian Fixed Interest	16%	10-30%	Australian Fixed Interest	16%	10-30%
Global Fixed Interest	30%	15-50%	Global Fixed Interest	30%	15-50%
Cash	4%	0-20%	Cash	4%	0-20%



Investment menu

The investment objectives, internal benchmarks and underlying investment managers for Living Super are as follows.*

Category	Investment options	Investment objectives	Benchmark	Investment strategies	Guidelines, strategic asset allocation and ranges	Who is the target market?	Risk label	Investment horizon															
Smart	Cash Hub	Aims to achieve a return of the benchmark before taxes and after investment fees and costs.	RBA cash rate	The strategy for the Cash Hub is to invest the assets on deposit with the Deposit Taker.	Cash 100%	This is a mandatory transaction account allowing members to: (a) hold funds temporarily for the purpose of redirecting the funds into their nominated investment options below; and (b) hold additional funds to meet any fees and insurance. It is mandatory for all members to hold a minimum balance of \$500, plus 1 cent for every dollar of your account balance between \$50,001 and \$1,000,000, plus any insurance premiums, pension payments, and/or fees due to be paid in the following two months.	Risk Band 1 - Very low risk	No minimum suggested investment timeframe.															
Select	Cash option	Aims to achieve a return of the benchmark after investment fees and costs, and taxes.	RBA cash rate	The strategy for the Cash option is to invest in cash and managed investments that invest in cash, short term interest bearing investments and Australian bank term deposits.	Cash 100%	Members who prefer very low risk and a high level of security on their account balance.	Risk Band 1 - Very low risk	No minimum suggested investment timeframe.															
Select	Term Deposits	Aims to provide stable returns with low risk of capital loss. Terms available are: <table><tr><th>Option</th><th>No. of days</th><th>Interest crediting</th></tr><tr><td>3 months</td><td>90</td><td>On maturity</td></tr><tr><td>6 months</td><td>180</td><td>On maturity</td></tr><tr><td>1 year</td><td>365</td><td>On maturity</td></tr><tr><td>2 years</td><td>730</td><td>Accrued annually and paid on maturity.</td></tr></table>	Option	No. of days	Interest crediting	3 months	90	On maturity	6 months	180	On maturity	1 year	365	On maturity	2 years	730	Accrued annually and paid on maturity.		The strategy is to wholly invest in wholesale term deposits issued by ING. Investments will be for the term as selected and transferred to the Cash Hub on maturity unless you elect to automatically reinvest in a new Term Deposit option of the same term.	Cash 100%	Conservative or cautious investors seeking security of capital and guaranteed returns for fixed investment timeframes.	Very low risk	90 days–2 years depending on the term selected.
Option	No. of days	Interest crediting																					
3 months	90	On maturity																					
6 months	180	On maturity																					
1 year	365	On maturity																					
2 years	730	Accrued annually and paid on maturity.																					

* Living Super Term Deposits were removed from the investment menu on 2 October 2025



Category	Investment options	Investment objectives	Benchmark	Investment strategies	Guidelines, strategic asset allocation and ranges			Who is this suitable for?	Risk label	Investment horizon
Select	Conservative	Aims to provide a net return after tax and investment costs equal or better than inflation plus 0.75% p.a. when measured over any 4-year period.	N/A	The long-term asset allocation is 30% growth assets and 70% defensive assets. Asset allocation is balanced back to the long-term target.	Asset class	Strategic asset allocation	Range	Members who seek exposure to mainly defensive assets and can tolerate a moderate level of risk over the medium term. This option invests predominately in defensive assets across most asset classes.	Risk Band 4 – Medium risk	The recommended minimum investment timeframe for this investment is 4 years.
					Australian Shares	10%				
					Australian Shares		5-25%			
					International Shares	20%				
					International Shares		5-25%			
					International Shares (hedged)		0-25%			
					Real Assets		0-20%			
					Fixed Interest	56%				
					Australian Fixed Interest		10-40%			
					International Fixed Interest		15-50%			
					Cash	14%				
					Cash		0-30%			
Select	Moderate	Aims to provide a net return after tax and investment costs equal to or better than inflation plus 1.50% p.a. when measured over any 6-year period.	N/A	The long-term asset allocation is 50% growth assets and 50% defensive assets. Asset allocation is balanced back to the long-term target.	Asset class	Strategic asset allocation	Range	Members who seek exposure to a combination of growth and defensive assets and can tolerate a medium to high level of risk over the long term. This option invests predominantly in a mixture of growth and defensive assets across most asset classes.	Risk band 5 – Medium to High risk	The recommended minimum investment timeframe for this investment is 6 years.
					Australian Shares	19%				
					Australian Shares		10-35%			
					International Shares	18%				
					International Shares		10-35%			
					International Shares (hedged)		0-35%			
					Real Assets		0-20%			
					Fixed Interest	46%				
					Australian Fixed Interest		10-30%			
					International Fixed Interest		15-50%			
					Cash	4%				
					Cash		0-20%			

Table continues over next page



Category	Investment options	Investment objectives	Benchmark	Investment strategies	Guidelines, strategic asset allocation and ranges			Who is this suitable for?	Risk label	Investment horizon
Select	Growth	Aims to provide a net return after tax and investment costs equal to or better than inflation plus 2.25% p.a. when measured over any 8-year period.	N/A	The long-term asset allocation is 75% growth assets and 25% defensive assets. Asset allocation is balanced back to the long-term target.	Asset class	Strategic asset allocation	Range	Members who seek exposure to mainly growth assets and can tolerate a high level of risk over the long term. This option invests mainly in growth assets across most asset classes.	Risk Band 6 - High risk	The recommended minimum investment timeframe for this investment is 8 years.
					Australian Shares	30%				
					Australian Shares		15-50%			
					International Shares	45%				
					International Shares		15-50%			
					International Shares (hedged)		0-50%			
					Real Assets		0-25%			
					Fixed Interest	22%				
					Australian Fixed Interest		5-20%			
					International Fixed Interest		5-25%			
					Cash	3%				
					Cash		0-15%			
Select	High Growth	Aims to provide a net return after tax and investment costs equal to or better than inflation plus 3.25% p.a. when measured over any 10-year period.	N/A	The long-term asset allocation is 95% growth assets and 5% defensive assets. Asset allocation is balanced back to the long-term target.	Asset class	Strategic asset allocation	Range	Members who seek exposure to mainly growth assets and can tolerate a high level of risk over the long term. This option invests mainly in growth assets across most asset classes.	Risk Band 6 - High risk	The recommended minimum investment timeframe for this investment is 10 years.
					Australian Shares	42%				
					Australian Shares		20-60%			
					International Shares	53%				
					International Shares		20-60%			
					International Shares (hedged)		0-60%			
					Real Assets		0-30%			
					Fixed Interest	4%				
					Australian Fixed Interest		0-20%			
					International Fixed Interest		0-25%			
					Cash	1%				
					Cash		0-10%			



Category	Investment options	Investment objectives	Benchmark	Investment strategies	Guidelines, strategic asset allocation and ranges			Who is this suitable for?	Risk label	Investment horizon
Select	Diversified Shares	Aims to provide a net return equal to or better than inflation plus 4.0% p.a. when measured over any 10-year period after investment fees and costs, and taxes.	N/A	The option invests in securities listed or to be listed on ASX (directly or indirectly via managed investments), and on exchanges outside Australia (directly or indirectly via managed investments).	Asset class	Strategic asset allocation	Range	Members who seek exposure to Australian and international listed companies with a mix of index and active management.	Risk Band 6 - High risk	The recommended minimum investment timeframe for this investment is 10 years.
					Growth Assets	98%				
					Australian Equities	48%	40-60%			
					International Equities	50%	40-60%			
					Defensive Assets	2%				
					Cash	2%	0-10%			
Select	Australian Shares	The option aims to closely match the return of the underlying index (S&P/ASX 300 Accumulation Index) over rolling seven year periods after investment fees and costs, and taxes.	S&P/ASX 300 Accumulation Index	The option invests in securities listed or to be listed on ASX (directly or indirectly via managed investments).	Asset class	Strategic asset allocation	Range	Members who seek exposure to a broad range of companies listed on the Australian Stock Exchange across large and small capitalisation companies with a mix of index and active management.	Risk Band 6 - High risk	The recommended minimum investment timeframe for this investment is 7 years.
					Growth Assets	100%				
					Australian Shares		90-100%			
					Defensive Assets	0%				
Select	International Shares	The option aims to closely match the return of the underlying index (MSCI World (ex-Aus) (UH) Index) over rolling seven year periods after investment fees and costs, and taxes.	MSCI World (ex-Aus) (UH) Index	The option invests in securities listed or to be listed on exchanges outside Australia (directly or indirectly via managed investments).	Asset class	Strategic asset allocation	Range	Members who seek exposure to a broad range of companies listed on international stock exchanges across developed and emerging markets with a mix of index and active management.	Risk Band 6 - High risk	The recommended minimum investment timeframe for this investment is 7 years.
					Growth Assets	100%				
					International Shares		90-100%			
					Defensive Assets	0%				
Select	Australian Listed Property	Aims to closely match the return of the listed property securities market, as measured by the S&P/ASX 200 A-REIT Index before fees and taxes.	S&P/ASX 200 A-REIT Index	The option invests in property securities listed or to be listed on the ASX (directly or indirectly via managed investments).	Asset class	Strategic asset allocation	Range	Members who seek exposure to property related listed companies in Australia.	Risk Band 6 - High risk	The recommended minimum investment timeframe for this investment is 7 years.
					Growth Assets	100%				
					Australian Listed Property		90-100%			
					Defensive Assets	0%				
					Cash		0-10%			



Category	Investment Options	Investment objectives	Benchmark	Investment strategies	Guidelines, strategic asset allocation and ranges			Who is this suitable for?	Risk label	Investment horizon	
Select	Australian Fixed Interest	The option aims to closely match the return of the underlying index (Bloomberg AusBond Treasury 0+Yr) over rolling seven year period after investment fees and costs, and taxes.	Bloomberg AusBond Treasury 0+Yr	The option invests in a wide range of Australian interest bearing securities such as Commonwealth, State and corporate bonds which are included in the benchmark.	Asset class		Strategic asset allocation	Members who seek exposure to primarily Australian fixed interest securities, generating income with some capital growth potential over the long term.	Risk Band 5 - Medium to High risk	The recommended minimum investment timeframe for this investment is 7 years.	
					Growth Assets		0%				
					Defensive Assets		100%				
					Australian Fixed Interest		100%				90-100%
					Cash		0%				0-10%
Select	International Fixed Interest (hedged)	The option aims to closely match the return of the underlying index (JP Morgan Global Sovereign Bond Index \$A (Hedged)) over rolling seven year periods after investment fees and costs, and taxes.	JP Morgan Global Sovereign Bond Index \$A (hedged)	The option predominantly invests in a wide range of international interest bearing securities such as Commonwealth, State and corporate bonds which are included in the benchmark. Currency exposures are hedged up to 100% of the value of the portfolio using derivatives.	Asset class		Strategic asset allocation	Members who seek exposure to primarily global fixed interest securities, generating income with some capital growth potential over the long term.	Risk Band 6 - High risk	The recommended minimum investment timeframe for this investment is 7 years.	
					Growth Assets		0%				
					Defensive Assets		100%				
					International Fixed Interest		100%				90-100%
					Cash		0%				0-10%
Select	Listed securities	To provide members with direct access to invest in the S&P/ASX 300 and selected ASX listed exchange traded products through Living Super's securities broker.	N/A	Access to constituents of the shares included in the S&P/ ASX 300 index and selected exchange traded products listed on the ASX is provided through Living Super's share broker.	Tier		Maximum % in one security	Maximum % of total account balance	Investors who are seeking to invest in one or more single ASX-listed securities and who accept the possibility of losses in capital.	For the full list of Shares and exchange traded products available through Living Super, go to ing.com.au, select the 'Superannuation' tab, click on 'Shares, ETFs and LICs' for further information. The tier allocation and risk band/ level will also be displayed. For the list of securities on the S&P/ASX 300, see asx.com.au. The risk label for the S&P/ASX 300 is Very High.	The recommended minimum investment timeframe for this investment is 7 years.
					S&P/ASX 300 Constituents		20%	100%*			
					Tier 1 Exchange Traded Product		50%	100%*			
					Tier 2 Exchange Traded Product		25%	100%*			
					Tier 3 Exchange Traded Product		10%	40%			
					*Subject to Cash Hub minimums						

* These investment objectives are not promises of returns on any investment and do not consider any changes to investment strategies post 30 June 2025.



Investment managers

Mercer Investments (Australia) Limited (ABN 66 008 612 397, AFSL 244385) (Mercer) is the investment manager of the managed investment options.

Mercer may appoint one or more sub-investment managers from time to time to manage the investments within the Fund

Deposit Takers

Both Westpac Banking Corporation (ABN 33 007 457 141, AFSL 233714), (Westpac) and ING Bank (Australia) Limited (ABN 24 000 893 292, AFSL 229823), (ING) support the Cash Hub.

Westpac support the Cash option. In this Annual Report, Westpac and ING are referred to as Deposit Takers.

The Deposit Takers have consented (and not withdrawn their consent) to the inclusion of statements referring to them in the form and context in which they appear. An investment in the fund is neither a deposit nor liability of ING or any of its related entities and none of them stands behind or guarantees Living Super. An investment in the fund is neither a deposit nor a liability of Westpac or any of its related entities and none of them stands behind or guarantees Living Super. At 30 June 2025, there were no cash holdings with Westpac.

Interest rates in Living Super

The interest rate on the Cash Hub, Term Deposits and Cash Options vary from time to time.

This rate is independent to the interest rates on ING's other banking products. This means that future interest rates may be different between those credited within Living Super and other ING banking products.

Please refer to the rates and fees section on the Living Super website for the latest rates.

Assets held with the investment managers by OneSuper as a whole

- The amount held with Mercer as at 30 June 2025 is \$4.223B
- The amount held with ING as at 30 June 2025 is \$690.094M.

Single assets valued above 5% of the total assets of OneSuper as a whole as at the end of the 2025 financial year

Asset name (financial assets and cash)	Amount	Percentage of total funds under management
Mercer Passive International Shares Fund	\$1,146,034,732	15.27%
Mercer Passive Australian Shares Fund	\$1,142,540,251	14.54%
Cash Hub	\$419,848,360	5.60%

Derivative securities

The Trustee does not invest directly in any futures, options or other derivative instruments. However, external managers may use derivatives in managed investment schemes in which the Trustee invests.

The Trustee accepts the use of derivatives within the investment options available through the Fund for the following purposes:

- to protect the assets of the Fund against, or minimise liability from, a fluctuation in market values
- to reduce the transaction cost of achieving the desired asset allocation or investment profile for the Fund
- to obtain prices that may not be available to the Fund in other markets
- to reduce volatility and the impact on portfolio valuations of market movements
- to achieve adjustment of asset exposures within parameters fixed in the investment strategy.

Treatment of net earnings

Net earnings are allocated to member accounts in accordance with changes in the value of their investments (e.g. unit or share prices) or by the crediting of returns to member accounts (e.g. interest).

The Trustee uses the following 4 methods and timings to value investment options within the menu:

1. Managed investment unit pricing is updated daily.
2. The Cash Hub is valued based on relevant interest rates accrued daily and credited monthly.
3. The 3 month, 6 month and 1 year Term Deposits are valued based on relevant interest rates with interest paid on maturity. The 2 year Term Deposit interest is accrued on anniversary and paid on maturity. An interest rate reduction applies if a Term Deposit is closed before the maturity date.
4. Prices for ASX-listed securities are updated via the share broker at the most recent market price



Investment options performance

The tables below detail the historical performance of the investment options for the super, transition to retirement and pension accounts effective 30 June 2025. Just remember, past performance is not a reliable indicator of future performance.*

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	2.15	3.20	5.52	3.93	2.92	-0.40	1.31	1.73	2.23	16/08/2012
Australian Listed Property	12.15	5.24	12.26	16.12	13.14	10.50	6.57	7.25	8.89	16/08/2012
Australian Shares	8.40	5.97	12.96	12.28	12.79	11.15	8.61	8.68	9.61	29/08/2012
Cash Option	0.87	1.79	3.74	3.71	3.26	1.99	1.74	1.76	2.06	3/09/2012
Conservative	2.76	3.42	7.52	6.12	5.68	n/a	n/a	n/a	3.66	1/07/2020
Diversified Shares	6.98	4.64	15.04	n/a	n/a	n/a	n/a	n/a	16.36	20/12/2023
Growth	4.86	4.05	11.68	10.49	10.22	7.93	6.66	6.76	7.99	30/08/2012
High Growth	5.79	4.60	13.31	12.28	12.81	10.77	8.59	8.73	10.47	30/08/2012
International Fixed Interest (Hedged)	1.23	2.14	4.34	2.17	0.46	-1.68	0.28	1.08	1.83	16/08/2012
International Shares	5.41	3.13	16.65	17.47	18.61	14.44	12.56	11.50	13.95	29/08/2012
Moderate	3.82	3.99	9.48	8.20	7.96	n/a	n/a	n/a	5.92	1/07/2020

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	2.15	3.20	5.52	3.93	2.92	-0.40	1.31	1.83	2.26	2/10/2012
Australian listed property	12.15	5.24	12.26	16.12	13.14	10.50	6.57	7.44	9.28	2/10/2012
Australian shares	8.40	5.97	12.96	12.28	12.79	11.15	8.61	8.80	10.32	2/10/2012
Cash option	0.87	1.79	3.74	3.71	3.26	1.99	1.74	1.83	2.18	9/10/2012
Conservative	2.76	3.42	7.52	6.12	5.68	n/a	n/a	n/a	3.66	1/07/2020
Diversified shares	6.98	4.64	15.04	n/a	n/a	n/a	n/a	n/a	16.36	20/12/2023
Growth	4.86	4.05	11.68	10.49	10.22	7.93	6.66	6.89	8.33	2/10/2012
High growth	5.79	4.60	13.31	12.28	12.81	10.77	8.59	8.88	10.80	2/10/2012
International fixed interest (hedged)	1.23	2.14	4.34	2.17	0.46	1.68	0.28	1.20	2.02	2/10/2012
International shares	5.41	3.13	16.65	17.47	18.61	14.44	12.56	11.64	14.26	2/10/2012
Moderate	3.82	3.99	9.48	8.20	7.96	n/a	n/a	n/a	5.92	1/07/2020



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	2.53	3.76	6.48	4.81	3.57	-0.37	1.55	2.03	2.42	2/10/2012
Australian listed property	13.49	5.79	13.61	18.40	14.75	11.92	7.32	8.10	9.82	2/10/2012
Australian shares	9.05	6.50	14.18	13.70	14.13	12.31	9.56	9.53	10.90	2/10/2012
Cash option	1.00	2.06	4.31	4.30	3.77	2.31	2.02	2.04	2.35	9/10/2012
Conservative	3.09	3.76	8.63	7.07	6.57	n/a	n/a	n/a	4.17	1/07/2020
Diversified shares	7.66	4.99	16.79	n/a	n/a	n/a	n/a	n/a	18.20	10/01/2024
Growth	5.48	4.51	13.05	11.68	11.26	8.67	7.29	7.42	8.75	2/10/2012
High growth	6.47	5.15	15.01	13.54	13.97	11.89	9.40	9.54	11.33	2/10/2012
International fixed interest (hedged)	1.45	2.54	5.11	2.91	0.83	1.81	0.41	1.31	2.10	2/10/2012
International shares	5.84	3.32	18.19	18.82	19.93	15.44	13.43	12.40	14.89	2/10/2012
Moderate	4.25	4.16	10.78	9.31	9.06	n/a	n/a	n/a	6.76	1/07/2020

* 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 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 or term of the investment in super. Past performance is not a reliable indicator of future performance.



Summary of the Trustee's key management personnel.

The list of key management personnel for Diversa Trustees Limited at the date of this annual report is detailed below, along with their qualifications and a summary of their experience as a trustee or board member, including the periods during which each served as a trustee or board member.

Non-Executive Directors

Vincent Plant (4 May 2017 – present)

Non-Executive Director, Chair

Vincent Plant was appointed to the Board in May 2017.

Vincent was appointed Chair of the Board on 28 June 2023. Vincent is Chair of the Investment Committee and a member of the Remuneration and Nominations Committee and Audit & Compliance Committee.

Vincent served as a Non-Executive Director on the PayPal Australia Board from 2009 to 2016 and was Chairman of PayPal's Audit & Risk Committee between 2010 and 2016. A former investment and consumer banker, he was a Partner at HSW Capital from 2009 to 2010 and held various senior positions at Standard Chartered Bank from 1991 to 2008.

Vincent is a fellow of FINSIA and a member of the Institute of Company Directors. He holds a Bachelor of Business Administration from George Washington University and a Master of Business Administration from Columbia University.

Fiona McNabb (28 June 2019 – present)

Non-Executive Director

Fiona McNabb was appointed to the Board in June 2019.

Fiona is Chair of the Audit & Compliance Committee and a member of the Investment Committee.

Fiona is an experienced Non-Executive Director with over 25 years of corporate experience in actuarial consulting, financial markets, derivatives pricing and trading, treasury, investments, risk management, compliance and governance.

Fiona has experience as a director in a wide range of industries, including agriculture, forestry, health, education, sport, superannuation and investments.

Fiona holds a Bachelor of Science (Mathematics), is a Fellow of the Australian Institute of Company Directors, a Senior Fellow of the Financial Services Institute of Australasia, a graduate of the Australian Institute of Superannuation Trustees and is RG146 compliant for superannuation.

Susan Thomas (15 August 2022 – present)

Non-Executive Director

Susan Thomas was appointed to the Board in August 2022.

Susan is Chair and Non-Executive Director of Raritan Rivers Holdings Limited and a Non-Executive Director of Diversa Holdco Pty Limited. She Chairs the Remuneration and Nominations Committee and is a member of the Risk & Members Best Interest Committee.

Susan is an experienced company director and currently serves on a number of listed boards including Maggie Beer Holdings Limited and Fitzroy River Holdings Limited. With a career spanning law, corporate finance, IT and financial services, Susan brings strong commercial, technology, compliance and regulatory skills to her board positions.

Susan holds a Bachelor of commerce and a Bachelor of Laws and is a fellow of the Australian Institute of Company Directors (AICD).

Mark Walter (26 June 2023 – present)

Non-Executive Director

Mark Walter was appointed to the Board in June 2023.

Mark is Chair of the Risk & Members Best Interest Committee, and a member of the Audit and Compliance Committee and the Remuneration and Nominations Committee.

Mark is an experienced commercial lawyer and executive with more than 30 years of experience in the legal profession as a lawyer, director and executive.

Mark has extensive experience in consumer and regulatory law, financial services and commercial litigation in all jurisdictions. Mark was a Partner of Australia's leading Plaintiff law firm for over 20 years before founding his own commercial law firm in 2021, currently holding the position of Managing Director of Walter Grant Legal.

Mark holds a Bachelor of Commerce and a Bachelor of Laws from the University of Melbourne, and is a graduate of the Australian Institute of Company Directors (AICD).

Ronald Beard (18 February 2021 – 27 July 2024)

Former Non-Executive Director

Ronald was appointed to the Board in February 2021 and resigned in July 2024.

Ronald has in excess of 30 years' experience in financial services and has held consulting, executive and senior management positions with leading wealth management institutions in Australia. His experience includes operations management, project management and governance of super funds, investment platforms and employee benefit programs.

Ronald holds a Bachelor of Business (Insurance), Diploma of Financial Services (Financial Planning). He is a Trustee Fellow of The Association of Superannuation Funds of Australia (TFASFA) and Member of the Australian Institute of Company Directors (MAICD).



Management

Andrew Peterson (28 June 2019 – present) **Executive Director, CEO**

Andrew was appointed to the Board as an Executive Director in June 2019.

Andrew is a Director of Diversa Holdco Pty Limited, and a member of the Investment Committee and Risk & Member Best Interests Committee.

Andrew has more than 25 years of experience in the financial service industry, holding roles in executive leadership, law, sales, research, compliance and product development roles across the retail and wholesale sectors at organisations such as Required Financial Services, Aviva Investors/Antares Equities, Timbercorp and IOOF.

Andrew holds a Bachelor of Economics and a Bachelor of Law from Monash University.

Rachel Griffith (28 June 2019 – present) **Company Secretary and General Manager – Investment Oversight**

Rachel has over 20 years of experience in the financial services industry across investment banking, funds management and financial advice.

Rachel also has expertise in investment research and compliance. She has held senior leadership positions and has previously held the company secretary role within a listed company.

Rachel is a member of the Investment Committee and the Company Secretary.

Rachel holds a Bachelor of Economics, a Master of Economics and a Graduate Diploma of Applied Corporate Governance.

Joshua Haymes (1 September 2018 – present) **Responsible Manager - General Manager, Strategy and Clients**

Josh has had almost 20 years of experience in the superannuation industry and has been with the Trustee since 2007.

Josh has held leadership roles since 2018, leading a team of account executives focused on driving better outcomes for members of high growth platforms.

Josh is highly experienced in superannuation wrap platforms, product management, client service management, fund administration and investment governance.

Josh holds a Bachelor of Commerce/Arts, Marketing, Psychology from Deakin University.

Inga Czudek (15 February 2022 - present) **Head of Financial Oversight and Data**

Inga has an extensive experience in the Superannuation Industry with a wealth of strategic and operational knowledge. As a finance professional her expertise are wide ranging in fund accounting, unit pricing, tax and investment governance.

Inga has been with the Trustee since 2013 and has been closely involved with the onboarding of superannuation funds. She works closely with administration service providers with a focus on delivering better member outcomes. Inga holds a Bachelor of Commerce in Accounting from University of South Australia.

Lisa Rayner (18 May 2025 – present) **General Manager, Risk & Compliance**

Lisa is a legal, risk and compliance specialist with over 26 years' experience in the financial services industry across superannuation, advice, platforms, managed funds, investments, and banking.

Lisa leads the Risk & Compliance team and has deep knowledge of the legal, regulatory and policy frameworks applying to superannuation. She brings both a regulatory focus and commercial perspective from her experience at ASIC and as an in-house adviser.

Lisa holds a Bachelor of Law and Bachelor of Jurisprudence from Monash University.

Gerald Moran (05 February 2024 – 18 May 2025) **Former General Manager, Risk & Compliance**

Gerald has over 20 years of experience in financial services. Gerald has held various senior positions in risk management in Australia and the UK and joined the Trustee in February 2024.

Gerald holds a Bachelor of Science degree from Monash University, and a Graduate Diploma in Banking and Finance from Monash University.

Johanna Hartnett (4 February 2022 – 17 January 2025) **Former General Manager, Office of the Superannuation Trustee**

With a career over 20 years dedicated to financial services, Johanna has worked across the wealth management, banking and payments industries. A specialist in governance, risk and compliance, Johanna spent several years working for the prudential regulator and has proven experience in innovating and implementing strong risk and control frameworks across organisations.

Results-driven and collaborative, Johanna has proven experience working with Boards and Senior Management to ensure the delivery of key strategic and business outcomes.

Johanna holds bachelor's degrees from Melbourne University in Commerce and Arts, a Diploma of Financial Services and a Diploma of Management.



Board meeting attendance

Director name	Board meeting attendance for financial year ending 30 June							Date appointed	Date retired
	2019	2020	2021	2022	2023	2024	2025		
Meetings Held	17	24	12	6	9	10	7		
Murray Jones	16	19	8					1 Sep 2014	18 Feb 2021
Vincent Plant	17	24	12	6	9	10	7	4 May 2017	-
Garry Wayling	15							4 May 2017	28 Jun 2019
Robyn Fitzroy	16	22	7					21 Dec 2017	18 Feb 2021
Andrew Peterson		24	12	6	9	10	7	28 Jun 2019	-
Fiona McNabb		23	12	6	7	9	7	28 Jun 2019	-
Mike Terlet			4	6	7			18 Feb 2021	30 Jun 2023
Ron Beard			4	6	8	8		18 Feb 2021	27 Jul 2024
Sue Thomas					6	9	6	15 Aug 2022	-
Mark Walter					2	10	7	26 Jun 2023	-



Finally.

Online annual report

The Trustee makes this 30 June 2025 annual report available online at ing.com.au

If you would like a printed copy or have any questions, please visit ing.com.au/contactus for the best ways and times to connect.

Indemnity insurance

The Trustee has taken out indemnity insurance.

Temporary residents

The Australian Government requires temporary residents' unclaimed super to be paid to the Australian Taxation Office (ATO) after at least 6 months have passed since the later of:

- the date a temporary resident's visa ceased to be in effect
- the date a temporary resident permanently left Australia.

Once your benefit has been transferred to the ATO, you need to claim it directly from the ATO.

We will not notify you or provide you with an exit statement if your benefit has been transferred to the ATO.

The Trustee relies on the relief provided by Australian Securities and Investments Commission (ASIC) that it is not obliged to meet certain disclosure requirements relating to non-residents whose benefits have been transferred as a result of payment of unclaimed superannuation to the ATO.

If your benefit has not yet been transferred to the ATO, you may be able to claim it as a Departing Australia Superannuation Payment (DASP).

Full information about DASP procedures and current taxation rates can be found at ato.gov.au

Privacy policy

A copy of the Living Super Privacy Policy is available at ing.com.au/help-and-support/documents

It contains details about how we treat your personal information, including how you may access and update your information and how we deal with your concerns.

Further information

If you have any questions or need more information about Living Super, please reach out to us using any of the contact options detailed in the Contact Us section on the following page.

Surcharge payments

ATO surcharge payments (if any) are deducted from member accounts.

Operational Risk Financial Requirement

The Australian Prudential Regulation Authority (APRA) requires super funds to hold capital reserves to cover the risk of loss to members from an operational risk.

This is known as the Operational Risk Financial Requirement (ORFR).

The aim of this reserve is to ensure trustees have access to resources to compensate members for any operational incident that may adversely impact their benefits.

From 1 January 2021, the ORFR fee charged to members was set to 0.00% p.a.

The Fund's ORFR reserve is currently invested in a separate investment option with State Street which mirrors the Fund's Growth Option. We reserve the right to change this and or the investment strategy of the ORFR at any time.

Details of the Fund's ORFR reserve and its balances of the last 3 years are listed below.

Date	Balance of ORFR reserve
30 June 2023	9,818,000
30 June 2024	9,817,510
30 June 2025	10,429,692

Expense Reserve

The Trustee maintains an Expense Reserve within the Fund.

The purpose of the Expense Reserve is to allow the Trustee to provision for and manage Fund costs and expenses in the best financial interests of members.

The Expense Reserve may only be used to meet costs and expenses properly incurred in the course of managing the Fund.

The Fund's Expense Reserve will be held in the Fund's interest-bearing bank account and accounted for independently from an accounting perspective.

Interest generated by the assets of the Expense Reserve will be added to the interest pool generated by the cash assets of the Fund.

The Reserve will be credited with any surplus amount of interest available after distribution of the cash-asset interest pool to members each month.

Details of the Fund's Expense Reserve and its balances of the last 3 years are listed below.

Date	Balance of Expense Reserve
30 June 2023	0
30 June 2024	2,664,293
30 June 2025	5,655,636





ATO transfers

If your account becomes classified as a lost or low-balance inactive member account, we may be obliged to pay any amounts owing to you or held in your name to the Australian Taxation Office (ATO) on your behalf and close your account.

The ATO will attempt to match these amounts with your other active superannuation account.

Generally, your account will be classified as a lost member account when:

- we have never had an address for you or 2 written communications sent to your last known address have been returned unclaimed, and
- we haven't received a contribution or rollover to your account within the last 12 months.

Generally, your account will be classified as a low-balance inactive account when the balance of the account is less than \$6,000 and within the last 16 months:

- we have not received any rollovers or contributions
- you have not changed investment options
- you have not elected to maintain or have not made changes to your insurance
- you have not made or amended a binding beneficiary nomination
- you have not given notice to the ATO that the account is not a low-balance inactive account, and
- the superannuation provider was not owed an amount.

If your account balance is transferred, you will be able to reclaim it from the ATO.

More information on lost member accounts is available from the ATO at ato.gov.au



Contact us.

If you have any questions

You can contact us using any of the following options:

Call: 133 464
9am–5pm, Monday to Friday (AEST/AEDT)

Email: livingsuper@onesuper.com.au

Mail: Living Super
Reply Paid 93910
MELBOURNE VIC 3001



Making a complaint

At Living Super, we aim to provide the highest quality of service to our customers.

If you have a complaint relating to Living Super, you can lodge your complaint in the following ways:

Email: livingsupercomplaints@onesuper.com.au

Mail: Living Super
Reply Paid 93910
MELBOURNE VIC 3001

Call: 133 464

Living Super complaints are handled by an external team appointed by Diversa Trustees Limited (Diversa).

Diversa is the issuer of Living Super and the trustee of OneSuper. Diversa has overall responsibility for responding to Living Super complaints.

For more details on complaints relating to Living Super a sub-plan of OneSuper and the Diversa Complaints Policy, please see diversa.com.au/complaints

When we receive your complaint we may need to verify your identity. Our complaints officer will then review your complaint and work with the Trustee to resolve the issue as soon as possible.

If you're not satisfied with our response or we have not resolved your complaint within 45 days (death benefit distribution complaints within 90 days), you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA deals with complaints, including those relating to decisions and conduct of trustees in relation to superannuation funds, in accordance with its rules and guidelines.

AFCA's contact details are:

Website: afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3
MELBOURNE VIC 3001

Time limits may apply to complaints to AFCA, so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your issue expires. For example, complaints about the payment of a death benefit need to be lodged with AFCA within 28 days of our written decision to you.





Living Super partners.

Trustee

Diversa Trustees Limited (ABN 49 006 421 638, AFSL 235153, RSE L0000635) is the Trustee of the ING Superannuation Fund, ABN 13 355 603 448, (Fund). Living Super is a product issued out of the Fund.

Sponsor

ING is a business name of ING Bank (Australia) Limited, (ABN 24 000 893 292, AFSL 229823) and is the Sponsor of Living Super.

Insurer

The insurance cover offered by Living Super is provided by MetLife Insurance Limited (ABN 75 004 274 882, AFSL No. 238096).

Investment managers

Mercer Investments (Australia) Limited (ABN 66 008 612 397, AFSL 244385), is the investment manager of the managed investment options. ING Bank (Australia) Limited (ABN 24 000 893 292, AFSL 229823) is the investment manager of the Cash Hub and Term Deposits. Mercer may appoint one or more sub-investment managers from time to time to manage the investments within the Fund.

Securities broker

The securities broker for Living Super is Australian Investment Exchange Limited (AUSIEX) (ABN 71 076 515 930, AFSL 241400), a wholly owned subsidiary of Nomura Research Institute Limited (NRI), a Participant of the ASX Group and Cboe Australia Pty Ltd.

Custodian

The custody of the managed investment assets within Living Super and unit pricing are provided by State Street Australia Limited ABN 21 002 965 200, AFSL 241419.

Administrator

The administrator of the accounts within Living Super is provided by Financial Synergy Holdings Pty Ltd, ABN 66 126 127 197

Auditor

The auditor of OneSuper is BDO Audit Pty Ltd (ABN 33 134 022 870). BDO has completed an audit of OneSuper. A full copy of the audited financial accounts, directors report and auditor's report for OneSuper is available for review in the OneSuper Annual Financial Report, accessible on the Trustee's website at diversa.com.au/funds (select OneSuper from the Fund menu).

