



17 December 2025

Significant Event Notice - Superhero Super

This Significant Event Notice provides you with important information about changes to Superhero Super (a sub-plan of OneSuper ABN 43 905 581 638), which is issued by Diversa Trustees Limited ABN 49 006 421 638 RSE Licence Number L0000635 AFSL Licence No 235153).

Summary

Why are these changes happening?

We recognise the importance of continuing to deliver strong outcomes for our superannuation members. As economic conditions and financial markets change, we sometimes need to make changes to how we invest your superannuation.

The product changes detailed below are being made in order to improve the financial future of our members by improving investment performance outcomes for your super.

What does this mean for me?

From **17 January 2026** we will progressively implement several changes to the investment strategy of Superhero Super. These changes include updates to the strategic asset allocation targets (benchmarks) for some investment options and the broadening of certain asset classes in which we invest. No action is required from you. Where the changes relate to your chosen investment option(s), these changes will be automatically applied to your account unless you decide to make changes to how your superannuation is invested.

The changes detailed in this notice are those that are significant, there may be other product changes that occur which do not impact you or are not significant. For more detail, please refer to the Superhero Super Product Disclosure Statement and Guides which will be available at www.superhero.com.au/support/documents/ from 15 December 2025.

There is no impact to your access to the Superhero Super Member Portal and you can manage your super via the Portal the same way as you currently do.

There will be no disruption to any services as a result of these changes.

1. Changes to existing Managed Investment Options

What is changing?

- We are broadening the investment exposure by introducing unlisted assets. To reflect these changes, we have updated the name of the 'Listed Real Assets' asset class to 'Real Assets'. This change impacts you if you currently hold investments in the Conservative, Moderate, Growth, and High Growth investment options available to Superhero Super and Superhero Retirement (including Transition to Retirement) account holders.
- This means that a proportion of the target asset allocation for each of the identified investment options under Superhero Super or Superhero Retirement (including TTR) will now include assets such as Australian Direct Property and Global Direct Property within Real Assets.
- We are also making changes to the Target Asset class allocation for the following investment options:
 - Growth (including Mysuper Growth): Cash allocation increasing from 0% to 3%; Global Fixed Interest allocation reducing from 15% to 12%.
 - High Growth: Cash allocation increasing from 0% to 1%; Australian Fixed Interest reducing from 2% to 1.5%.
 - Going forward, all Lifestage options target asset class allocations will mirror the Superhero Super and Superhero Retirement target asset allocations. The Lifestage options remain closed to new investment.

Conservative

Strategic Asset Allocation						
Current Asset Class	New Asset Class	Current Target (%)	New Target (%)	Change	Current Range (%)	New Range (%)
Defensive Assets	Defensive Assets	70%	70%	0%		
Cash	Cash	14%	14%	0.0%	10%-50%	10%-50%
Australian Fixed Interest	Australian Fixed Interest	20%	20%	0.0%	10%-40%	10%-40%
International Fixed Interest	International Fixed Interest	36%	36%	0.0%	15%-50%	15%-50%
Growth Assets	Growth Assets	30%	30%	0%		
Australian Equities	Australian Equities	10%	10%	0.0%	5%-25%	5%-25%
International Equities	International Equities	10%	10%	0.0%	5%-25%	5%-25%
Listed Real Assets	Real Assets	10%	10%	0.0%	0%-20%	0%-20%

Moderate

Strategic Asset Allocation						
Current Asset Class	New Asset Class	Current Target (%)	New Target (%)	Change	Current Range (%)	New Range (%)
Defensive Assets	Defensive Assets	50%	50%	0%		
Cash	Cash	4%	4%	0.0%	0%-20%	0%-20%
Australian Fixed Interest	Australian Fixed Interest	16%	16%	0.0%	10%-30%	10%-30%
International Fixed Interest	International Fixed Interest	30%	30%	0.0%	15%-50%	15%-50%
Growth Assets	Growth Assets	50%	50%	0%		
Australian Equities	Australian Equities	19%	19%	0.0%	10%-35%	10%-35%
International Equities	International Equities	18%	18%	0.0%	10%-35%	10%-35%
Listed Real Assets	Real Assets	13%	13%	0.0%	0%-20%	0%-20%

MySuper Growth

Strategic Asset Allocation						
Current Asset Class	New Asset Class	Current Target (%)	New Target (%)	Change	Current Range (%)	New Range (%)
Defensive Assets	Defensive Assets	25%	25%	0%		
Cash	Cash	0%	3%	3.0%	0%-15%	0%-15%
Australian Fixed Interest	Australian Fixed Interest	10%	10%	0.0%	5%-20%	5%-20%
International Fixed Interest	International Fixed Interest	15%	12%	-3.0%	5%-25%	5%-25%
Growth Assets	Growth Assets	75%	75%	0%		
Australian Equities	Australian Equities	30%	30%	0.0%	15%-50%	15%-50%
International Equities	International Equities	30%	30%	0.0%	15%-50%	15%-50%
Listed Real Assets	Real Assets	15%	15%	0.0%	0%-25%	0%-25%

Growth

Strategic Asset Allocation						
Current Asset Class	New Asset Class	Current Target (%)	New Target (%)	Change	Current Range (%)	New Range (%)
Defensive Assets	Defensive Assets	25%	25%	0%		
Cash	Cash	0%	3%	+3.0%	0%-15%	0%-15%
Australian Fixed Interest	Australian Fixed Interest	10%	10%	0.0%	5%-20%	5%-20%
International Fixed Interest	International Fixed Interest	15%	12%	-3.0%	5%-25%	5%-25%
Growth Assets	Growth Assets	75%	75%	0%		
Australian Equities	Australian Equities	30%	30%	0.0%	15%-50%	15%-50%
International Equities	International Equities	30%	30%	0.0%	15%-50%	15%-50%
Listed Real Assets	Real Assets	15%	15%	0.0%	0%-25%	0%-25%

High Growth

Strategic Asset Allocation						
Current Asset Class	New Asset Class	Current Target (%)	New Target (%)	Change	Current Range (%)	New Range (%)
Defensive Assets	Defensive Assets	5%	5%	0%		
Cash	Cash	0%	1%	+1.0%	0%-10%	0%-10%
Australian Fixed Interest	Australian Fixed Interest	2%	1.50%	-0.5%	0%-20%	0%-20%
International Fixed Interest	International Fixed Interest	3%	2.50%	-0.5%	0%-25%	0%-25%
Growth Assets	Growth Assets	95%	95%	0%		
Australian Equities	Australian Equities	42%	42%	0.0%	20%-60%	20%-60%
International Equities	International Equities	32%	32%	0.0%	20%-60%	20%-60%
Listed Real Assets	Real Assets	21%	21%	0.0%	0%-30%	0%-30%

Sand, Coral, Ocean and Sky investment options (Closed to new members)

Asset Classes and Benchmark Allocations	OCEAN					SKY				
	Strategic Asset Allocation					Strategic Asset Allocation				
	Current Target (%)	New Target (%)	Change (%)	Current Range (%)	New Range (%)	Current Target (%)	New Target (%)	Change (%)	Current Range (%)	New Range (%)
Australian Equities	25	19	-6	10-35	10-35	15	10	-5	0-25	0-25
International Equities	20	18	-2	10-35	10-35	10	10	0	0-25	0-25
Real Assets	12	13	+1	5-20	5-20	3	10	+7	0-15	0-15
Total Growth	57	50	-7			28	30	+2		
Australian Fixed Income	15	16	+1	5-35	5-35	30	20	-10	10-40	10-40
International Fixed Income	26	30	+4	5-35	5-35	32	36	+4	10-40	10-40
Cash	2	4	+2	0-40	0-40	10	14	+4	0-40	0-25
Total Defensive	43	50	+7			72	70	-2		

	SAND					CORAL				
	Strategic Asset Allocation		Current Target (%)	New Target (%)	Change (%)	Current Range (%)	New Range (%)	Strategic Asset Allocation		Current Range (%)
	Current Target (%)	New Target (%)						Current Target (%)	New Target (%)	
Australian Equities	40	42	+2	30-60	30-60	37	30	-7	30-60	30-60
International Equities	38	32	-6	25-45	25-45	34	30	-4	25-45	25-45
Real Assets	17	21	+4	10-30	10-30	9	15	+6	5-25	5-25
Total Growth	95	95	0			80	75	-5		
Australian Fixed Income	2	1.5	-0.5	0-10	0-10	7	10	+3	0-30	5-30
International Fixed Income	2	2.5	+0.5	0-10	0-10	11	12	+1	0-30	5-30
Cash	1	1	0	0-10	0-10	2	3	+1	0-30	0-30
Total Defensive	5	5	0			20	25	+5		

Note: The Sand, Coral, Ocean and Sky investment options relate to Superhero Super members who are ex-Slate members (transferred into Superhero Super in February 2025 via Successor Fund transfer).

These options are closed to new members. However, existing members who hold investments in these options will move between the options in accordance with the Lifestage options rules.

2. Changes to fees and costs

There is no change to fees and costs charged to member accounts as a result of the above changes.

3. Before the product changes – if you do not wish to participate

If you do not wish to participate in the changes to Superhero Super you may:

- Request a change to how your superannuation is invested within Superhero Super; or
- Request the transfer of your entire account balance to another superannuation fund; or
- Request a full withdrawal of your account (subject to meeting a condition of release).

Any transfer or withdrawal instructions must be received by Superhero prior to 17 January 2026 otherwise some or all of the changes may apply to your account before your request is actioned.

If your rollover or full withdrawal is completed, you will be emailed an Exit Statement from Superhero Super and your access to the Superhero Super Member Portal will cease upon the closure of your account. Any insurance cover you held with Superhero will also be cancelled upon closure of your account.



We are here to help

If you have any questions or would like further information, please contact us at the following:

- Online Chat: <https://www.superhero.com.au/>
- Email: super@superhero.com.au

Kind regards

Superhero Super
For and on behalf of Diversa Trustees Limited

For more information, please refer to the Superhero Super Product Disclosure Statement, Additional Information Guide and Investment Guide available at www.superhero.com.au/support/documents/ from 15 December 2025.

Superhero Super Pty Ltd (ABN 40 667 649 854) is a Corporate Authorised Representative (CAR 1306018) of Superhero Securities Limited (ABN 96 160 456 315) (AFSL 430150). Superhero Super Pty Ltd is the promoter of Superhero Super. Superhero Super is issued by Diversa Trustees Limited (ABN 49 006 421 638) (AFSL 235153) as trustee of OneSuper (ABN 43 905 581 638). Superhero Super is a sub-plan of OneSuper.

Information in this document is not to be considered as personal financial advice. You should consider your personal objectives, financial situation or particular needs before making a decision about financial products and read the relevant Product Disclosure Statement. Any advice provided is intended to be of a general nature only.

All investment products carry risk. As share markets go up and down, so too can the value of your investment and past performance is not indicative of future performance. It is therefore important to carefully consider the risks involved before you sign up and invest.

Please read, consider and understand our Financial Services Guides, Terms & Conditions, Website Terms of Use, Privacy Policy as well as disclosure documents relating to Superhero Super (PDS, Additional Information Guide, Insurance Guides, TMDs and Direct Investment Guide), before deciding whether Superhero is right for you.