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# Annual Report 2021

Superhero Super

## About this Annual Report

This Annual Report is for members of Superhero Super, a sub plan of OneSuper ABN 71 603 157 863, APRA Registrable Superannuation Entity No R1001587, referred to in this Annual Report as the Fund or the Plan.

This Annual Report has been issued by Diversa Trustees Limited (the Trustee or Diversa Trustees or We) ABN 49 006 421 638, AFSL 235153 RSE Licence L0000635 as Trustee of OneSuper. The Sponsor and Promoter of the Fund is OneVue Wealth Services Pty Limited ABN 70 120 380 627 AFSL No. 308868 (OneVue Wealth). Superhero Markets Pty Ltd ABN 36 633 254 261 (Superhero) is the appointed Sub-Promoter of Superhero Super.

This Annual Report forms Part 2 of the annual periodic information. Your Annual Member Statement forms Part 1 of the annual periodic information and should be read in conjunction with this Annual Report.

The information in this document is intended to provide you with general information only and does not take into account your personal objectives, financial situation or needs. Before making any financial decisions about Superhero Super, it is important that you consider the current product disclosure statement (PDS) relevant to your membership and consider your particular circumstances and whether the particular financial product is right for you. The current PDS for the product is available online at [www.superhero.com.au](http://www.superhero.com.au). You should consult a financial adviser if you require personal advice.

## Trustee Governance

The Trustee of the Fund is Diversa Trustees Limited and is responsible for the ongoing management of the Fund. As Trustee, Diversa Trustees employ specialist providers to help look after the Fund and its investments which are outlined in the 'Directory' section at the end of this Annual Report.

As Trustee, Diversa Trustees aims to ensure that all legal and compliance obligations are properly met. It is responsible for compliance with the Trust Deed of the Fund, including ongoing satisfaction

of legislative requirements, and monitoring of risk controls as specified in its risk management framework.

In summary, the Trustee's role generally incorporates:

- fund registration;
- issue of disclosure documents;
- compliance monitoring against legislative and regulatory requirements; and
- risk management.

Note: Further information on Trustee Governance policies are available at [www.diversa.com.au/trustee/governance](http://www.diversa.com.au/trustee/governance).

The names of the Directors of the Trustee as of 30 June 2021 are as follows:

- Michael Terlet (Chair);
- Vin Plant;
- Ron Beard;
- Andrew Peterson; and
- Fiona McNabb.

## Remuneration

The Directors of the Board did not receive and are not due any remuneration from the Fund in connection with the management of the Fund. Directors fees are paid by Diversa Trustees Limited.

## Board Committees

The Board of the Trustee is committed to strong principles of corporate governance, including continuous improvement of its performance and processes.

### Notes

#### Retirements:

- Murray Jones retired as a Director on 16 February 2021.
- Robyn Fitzroy retired as a Director on 16 February 2021.

- Vincent Plant retired as Chair on 16 February 2021 and remains as a Director.

**Appointments:**

- Michael Terlet was appointed as Chair on 16 February 2021.
- Ron Beard was appointed as a Director on 16 February 2021.

The following committees assist the Board, which in some cases involves engagement of external experts:

- Investment Committee; and
- Audit, Compliance and Risk Committee.

No penalties were imposed this year on any responsible person under Section 38A of the Superannuation Industry (Supervision) Act 1993.

## **Professional Indemnity Insurance**

Diversa Trustees has professional indemnity insurance to protect the Trustee, its directors and the Fund against certain losses or liabilities. The indemnity insurance cover is subject to the terms and conditions of the relevant policy and complies with the requirements of Section 912B of the Corporations Act 2001.

## **The Trust Deed**

The governing rules of the Fund are set out in the OneSuper Trust Deed. The Board has some powers to alter the Trust Deed. A copy of the Fund Trust Deed can be found online at [www.onesuper.com](http://www.onesuper.com).

## **Compliance**

Superhero Superannuation is regulated and complies with the Superannuation Industry (Supervision) Act (1993) (SIS Act). The Fund lodges an annual return with APRA every year and has not received a notice of non-compliance from APRA. No penalties have been imposed in respect of the Fund under the relevant superannuation legislation.

## **Internal Auditor**

The Trustee has appointed RSM Australia Pty Ltd, ABN 33 009 321 377 as the internal auditor of the Fund, to analyse and improve the controls and performance of the Fund. RSM Australia Pty Ltd can be contacted by writing to RSM Australia Pty Ltd, GPO Box 5138 NSW 2001. The Trustee may change internal auditors from time to time.

## Investments

### Investment Objectives

Your life savings deserve your attention. The opportunity to enjoy your savings might be a little or a long way off – but we believe you should have a say in how your nest egg is invested. We created Superhero Super for you. We want to give you the power to invest your super the way you want – diversified portfolios, themed and sector investments, right down to individual shares – invest your money in the things that you believe in and play an active role in setting yourself up for retirement. Protecting you and your family is equally as important and we understand that your circumstances are different to others. That's why our members are generally automatically eligible for insurance cover, without the hassle of paper forms and underwriting, Superhero Super Product Disclosure Statement Page 3 subject to the terms and conditions of the insurance policy.

### Investing in investment options

Superhero's mission is to provide greater transparency and control over the way your superannuation is invested. Superhero offers members a choice of account types and a wide variety of investment options which you can use to create a tailored investment strategy matching your risk profile and retirement objectives. You should consider the likely investment return, the risk, and your investment time frame when choosing which option to invest in.

### Account Types

Superhero offers two account types, 'Autopilot' and 'Control', one to streamline and automate the investment process and another to give you greater control over your choice of investments. Each account type gives you the choice of a Managed Investment Option plus a range of investments for you to build your own globally diversified portfolio.

### Standard Risk Measure

The Standard Risk Measure (SRM) which is based on industry guidance, allows you to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period. The Standard Risk Measure does not completely assess all forms of investment risk. For instance, it does not detail what the size of a negative return could be or the potential for a positive return to be less than a member may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return. You should still ensure that you are comfortable with the risks and potential losses associated with your chosen investment option(s).

## **Derivatives**

The Trustee does not enter into any derivatives contracts on its own account. However, external managers may use derivatives instruments and hedging procedures to protect an investment from adverse movements in the investment market, but may not gear the investment ('Gearing' is a measure of borrowing against assets or borrowing to fund investments). The Fund holds no derivatives.

### **For more information**

Further information regarding the Fund's investment options, risk and returns for Super members is available in the current PDS and PDS Guides relevant to your membership in the Fund. These documents are available online at [www.superhero.com.au](http://www.superhero.com.au).

You should consider the most up to date PDS and PDS Guides where applicable, Annual Report and any Significant Event Notices provided to you when choosing an investment option.

Neither past performance nor volatility is a reliable indicator of what may happen in the future. Neither capital nor returns are guaranteed.

## Gross Assets of the Fund

Item	30 June 2021	
	% of Fund Assets	Amount \$'000
Cash and Liquids	7.09%	14
Managed Investment Scheme	92.91%	190
Other*	-	-
<b>Total Assets</b>	<b>100.00%</b>	<b>204</b>

**Note:** \*Other includes deferred tax assets, accounts receivables and sundry assets

## Significant Investment Managers

The assets of the Fund are invested in a range of investment funds or products. The table below provides

information regarding the Fund's total holdings in the investment funds or the highest percentage of the underlying fund manager investment funds or products in which assets of Superhero Super were invested as at 30 June 2021. As at 30 June 2021, the following underlying investments exceeded 5% of the total assets of the Superhero Super.

Investment Manager	2021
Vanguard Diversified Balanced Index ETF	51.43%
Betashares Nasdaq 100 ETF	7.37%
Battery Tech & Lithium ETF	7.02%
Betashares Asia Technology Tigers ETF	5.27%
Citibank Australia (Cash Wallet)	7.09%

**Note: the underlying fund managers utilised by the Trustee for investment of the Fund's assets may be changed from time to time at the absolute discretion of the Trustee. They are shown in this report to provide historical information about the investments of the Fund during the year. You have no ability to choose the underlying fund managers utilised by the Trustee.**

## **Other considerations**

Labour standards, environmental, social or ethical considerations are not taken into account in making investment decisions or selecting underlying investment managers or investment funds.

## **News in Superannuation**

This update was compiled as at October 2021 and is subject to change. For up to date information relating to taxation of superannuation, go to [www.ato.gov.au](http://www.ato.gov.au) or contact the Fund.

It's been another significant financial year, with further changes to laws by the Federal Government for superannuation, as well as amendments to support the economy through COVID-19, with certain opportunities becoming available, some of which may apply to you.

## **Design and Distribution Obligations (DDO) Reform**

The Design and Distribution Obligations (DDO) reform which commenced on 5 October 2021 is one of the most significant changes to regulation in the financial services industry in recent times. It requires, among other regulations, that the Fund makes and provides a Target Market Determination (TMD) for each product covered by the reform.

## **What is a TMD and when is it required**

A TMD is a written document that describes the characteristics of a class of consumers that a financial product has been designed for. The TMD sets out how the product, and its key attributes meet the likely objectives, financial situation and needs of the class of consumers. A TMD must contain certain information, which can be broken down into Content and Appropriateness requirements. Additionally, the TMD will contain Distribution Conditions. A TMD cannot be a simple restatement of the content of the Product Disclosure Statement (PDS) or other disclosure documents (i.e. the Additional Information Booklet or Insurance Guides).



From 5 October, 2021, a product cannot be distributed to retail consumers without a valid TMD in place. As new products are issued or new features are added a TMD will need to be created or reviewed. Products for which a PDS must be prepared such as interests in a superannuation Fund, or a managed investment scheme require a TMD to be provided.

## Contributing and topping up your Super

### Contributions Caps

There are limits to the amounts of contributions you are able to make to your super each financial year in order to be taxed at lower rates. These limits are called contribution caps. The cap amount and how much tax you need to pay depends on your age, the financial year that the contribution relates to and whether the contributions are concessional (before-tax) or non-concessional (after-tax) contributions.

Caps for the upcoming financial year	2021	2022
Super Guarantee (SG) contributions	9.5%	10%
Concessional contribution cap	\$25,000	\$27,500
Non-concessional contribution cap	\$100,000	\$110,000
Super co-contributions (lower Income Threshold \$37,000, Higher Income Threshold \$56,112)	Max. \$500	Max. \$500
Low income super tax offset (LISTO) Adjusted taxable income up to \$37,000 (based on Concessional contributions made to the Fund)	Max. \$500	Max. \$500
Transfer Balance Cap	\$1,600,000	\$1,700,000
CGT cap	\$1,600,000	\$1,615,000
Low rate cap	-	\$225,000
	2.0%	Under age 65
	2.5%	Age 65-74
	3.0%	Age 75-79

Minimum annual pension amount continues to be halved as in 2021	3.5%	Age 80-84
	4.5%	Age 85-89
	5.5%	Age 90-94
	7.5%	Age 95 or more

## Carry Forward arrangements

### Concessional cap – Carry Forward arrangements

Since 1 July 2019, you have been able to carry forward an unused amount and increase your concessional contributions cap, but only if you had a total super balance of less than \$500,000 at the end of 30 June in the previous year.

Unused amounts of your concessional contributions cap are available to you for a maximum of five years, and will expire after this if not used.

### Non Concessional contribution cap – Bring-forward arrangements

Since the 2021 financial year, you have been able to extend the non-concessional cap Bring-forward rule up to the age of 67. You may be able to make non-concessional contributions up to three times the annual non-concessional contributions cap in a single year in any one three-year-period.

That is, up until 30 June 2021, you can contribute up to \$300,000 in any one three-year period, depending on your total superannuation balance. From 1 July 2021, this increased to \$110,000 p.a. or under the Bring Forward arrangements, up to \$330,000 in any one, three-year period, as long as your total superannuation balance remains under the Transfer Balance Cap.

This means that when you make contributions greater than the annual cap (noted above), you automatically gain access to future year caps. You can then make further non-concessional contributions after the end of that three-year period, up to your non- concessional contribution cap, provided your total superannuation balance continues to be less than the Transfer Balance Cap.

Further information including eligibility criteria can be found in the Super caps, rates and thresholds fact sheet available on the Funds Secure Online Portal. Contribution caps may change from time to time. Refer to <https://www.ato.gov.au/individuals/super/in-detail/growing-your-super/> for up to date information.

## COVID-19 Update

The initiative under the coronavirus Economic Response Package Omnibus Bill 2021 enabling early release from super payments from Member Accounts ceased on 31 December 2020. Many Members experiencing financial difficulties were able to take advantage of the ability to apply for an early release from super of up to \$10,000 from 1 April until 30 June 2021, plus an additional amount of \$10,000 between 1 July and 31 December 2021 from their member Account.

Amounts paid from a Members super Account were tax free, did not affect Centrelink or Veteran's Affairs payments, were treated as non-assessable non-exempt income, were not be counted as income and were not considered under any income or means test.

In addition, Members who satisfied a financial hardship or compassionate condition of release could still apply for these in addition to the early release of super.

Changes to superannuation drawdowns were extended to apply to the 2021/21 financial year, with a further extension for the 2021/22 financial year announced by the Federal Government in early June 2021, with pension payments minimum amounts halved for:

- Account based annuities and pensions including transition to retirement income streams;
- Allocated annuities and pensions; and
- Market-linked annuities and pensions also known as term allocated pensions.

If the Fund did not receive any new instructions from you to amend pension payments, the Trustees' default position has been for the administrator to continue to drawdown at the pre-existing level held at the end of the 2021/21 financial year. This meant the new pension minimums continued to apply for the 2021/22 financial year.

Transition to Retirement Pensions are a form of an account-based pension, and have both minimum and maximum payments to consider when opting in and lodging a superannuation drawdown.

Further information on both Superannuation Drawdowns can be found at [www.ato.gov.au/super](http://www.ato.gov.au/super). note that other fees might still apply

## Inactive Accounts and Types of Unclaimed Super

### Treatment of inactive low-balance super Accounts

Superannuation legislation requires the Trustee of the Fund to transfer information and superannuation benefits to the Australian Taxation Office (ATO) when Member benefits are classified as Unclaimed Super. On receipt, the ATO will try to match said account with any active super Account there is a record of you holding.

The exception to this is where you have provided a written notice to the ATO declaring that you are not a Member of an inactive low balance Account. If this applies to you, you can authorise the Fund to provide the written notice to the ATO on your behalf. The notice must be provided to the commissioner of Taxation on or before the relevant due date for the payment to the ATO.

The notice is valid for 16 months, and after that period if your Account remains an inactive low balance Account, you will need to complete another declaration every 16 months if you wish your funds to remain in your Account.

Further information on unclaimed super monies and inactive low-balance super Accounts can be found in the Important Information section of this Annual Report or on the ATO website at:

<https://www.ato.gov.au/Individuals/Super/In-detail/Growing-your-super/Inactive-low-balance-super-accounts/>.

Alternatively, if you make a contribution or rollover to your Account, make changes to your insurance, or change your investment options, before the transfer date, your Account will be considered 'active' and won't be closed or transferred to the ATO.

### Inactive low-balance Accounts and unclaimed super monies – Reporting and payment requirements

There are two ATO reporting periods each year (by 31 October for the 30 June six-month period, and by 30 April for the 31 December six-month period).

1. Members aged 65 or older – your Account has been inactive for two years or more, and we have not been able to make contact with you for five years.
2. Non-Member spouse - An amount payable to a non-Member spouse as a result of a family law superannuation split – and after making reasonable efforts to contact, the non-Member spouse, and after a reasonable period has passed, we are unable to ensure that the non-Member spouse will receive the amount.
3. Deceased Member – the trustee is unable (after reasonable endeavor) to locate a beneficiary to pay your benefit to.
4. Temporary residents - temporary residents permanently leaving Australia have up to six months to claim superannuation and if not claimed the amount will be transferred to the ATO.
5. Former temporary resident Member and you have not claimed your benefit after six months from your visa expiry or cancellation date and you are not Australian or New Zealand citizen.
6. Small and insoluble lost Member - when your balance is less than \$6,000 (small lost Member Account). and you are considered as:
  - a. uncontactable - two pieces of mail sent to you have been returned undelivered, no contributions or rollovers have been received within the last 12 months, and the Fund is satisfied that it will never be possible to pay an amount to the Member (insoluble lost Member Account).
7. Holding an inactive low-balance Account - A super Account is an inactive low-balance Account if all of the following criteria are met on unclaimed money day where:
  - a. no contribution or rollover has been received for 16 months;
  - b. the Account balance is less than \$6,000;
  - c. the Member has not met a prescribed condition of release;
  - d. the Account is not a defined benefit Account;
  - e. there is no insurance on the Account; and
  - f. the Fund is not a self-managed super fund (SMSF) or small Australian Prudential Regulation Authority (APRA) Fund.

## **When is an inactive Low-Balance Account considered active?**

An inactive low-balance Account is deemed to be active if any of the following have occurred within the last 16 months. The Member:

- Changed their investment options;
- Changed or elected to maintain insurance coverage;
- Made or amended a binding death benefit beneficiary nomination;
- Notifies the Fund or ATO in writing that they are not a Member of an inactive low-balance Account; or
- Owes the super provider an amount in respect of their Membership.

Further information can be obtained from the website  
[www.ato.gov.au/Individuals/Super/Growing-your-super/](http://www.ato.gov.au/Individuals/Super/Growing-your-super/).

### Important information

### Abridged financial information

Set out below is the abridged financial information relating to OneSuper consolidated financial position and Superhero Super member movements as at 30 June 2021.

<b>OneSuper Statement of consolidated financial position - as at 30 June 2021</b>		
	<b>2021 \$'000</b>	<b>2020 \$'000</b>
Opening net assets (as at 1 July)	168,004	187,831
Increase (decrease)	1,105,638	(19,827)
Closing net assets (as at 30 June)	<b>1,273,642</b>	<b>168,004</b>

<b>Superhero Statement of member movements - as at 30 June 2021</b>		
	<b>2021 \$'000</b>	<b>2020 \$'000</b>
Opening net assets (as at 1 July)	0	0
Increase (decrease)	204	0
Closing net assets (as at 30 June)	<b>204</b>	<b>0</b>

\* The Funds financial accounts have been prepared in accordance with accounting standard AASB1056 Superannuation Entities applicable to reporting periods on or after 1 July 2016. The Fund's financial accounts and audit report can be made available to members on request by emailing [hello@superhero.com.au](mailto:hello@superhero.com.au) (Refer Directory on the back page).

## Reserves

The Trustee maintains the following reserves in the Fund for the benefit of members. Reserves are held to meet licence conditions, facilitate administration efficiency and are invested for the benefit of members.

## Operational Risk Financial Requirement

Trustees of super funds are required to establish and maintain an Operational Risk Financial Reserve (ORFR) which complies with prudential requirements to ensure that the Trustee has sufficient financial resources to provide for member and/or beneficiary losses arising from an operational risk event such as incorrect benefit payments due to human or system error, unit pricing errors and loss of data. The reserve is funded from fees and other costs. Expense recovery fees may include a transfer to the ORFR to meet this regulatory requirement. Please refer to the current PDS and PDS Guides for more information.

## Expense reserve

The Trustee maintains an expense reserve (ER) for costs not related to the administration of the fund. The expense reserve complies with prudential requirements and is utilised for the payment of fund fees, costs, tax and levies.

Please refer to the current PDS and PDS Guides for more information.

## Reserves (as at 30 June 2021)

Fund Reserves OneSuper ORFR			
	2021 \$'000	2020 \$'000	2019 \$'000
Opening Balance	558	553	544
Increase (decrease) in Reserves	3,694	5	9
Closing Balance	<b>4,252</b>	<b>558</b>	<b>553</b>

## Allocating net earnings to members' accounts - Investments

The net return achieved by the investments selected by a member, after taking into account gains or losses of a revenue or capital nature, any applicable expenses or tax, and interest on the cash holdings in respect of a member, is passed on to the member.

Taxes relating to investment income and capital gains are applied at the Fund level. To the extent practicable, the effect of these taxes is passed on to members based on the individual investments in their accounts, however this may not occur in all circumstances or may be based on reasonable estimates. Members who leave the Fund will not receive the benefit of un-recouped capital losses.

The value of a member's Fund Account will reflect the performance of underlying investments attributable to the member's investments, based on market valuations provided as at the close of business on the previous day.



Updated valuations of your investments will generally be available online each business day (see the current PDS for more information about available online reports). Income and distributions from investments will be accrued in your cash holding in the cash wallet or reinvested in model portfolios if held.

Refer to the current PDS for more detailed information about the calculation of earnings. The PDS is available by contacting us at [www.hello@superhero.com.au](mailto:www.hello@superhero.com.au) or downloading from the FAQ/Forms tab of [www.superhero.com.au](http://www.superhero.com.au).

Refer to your Annual Member Statement for information about the gross investment performance of each of the model portfolios, as well as the net investment performance for your portfolio of investments.

## **Member statements**

Your Annual Member Statement is published online within your Account. Additionally, product updates and personalised communications are also published to you online.

## **Superannuation surcharge tax**

While the superannuation surcharge was abolished with effect from 1 July 2005, the ATO may still issue assessments in relation to previous years. Any amounts deducted by the Fund in relation to the superannuation surcharge tax payable will be reflected in the transaction section of your Annual Member Statement.

## **Temporary residents**

If you have worked in Australia on a temporary visa and you have super in Australia, you can apply after you leave Australia, to have this super paid to you as a departing Australia superannuation payment (DASP).

If you have not claimed your super after you have left Australia for at least 6 months, and your visa has expired or been cancelled, your super will be transferred to the ATO as unclaimed super money. You can subsequently access your benefit from the ATO. The ATO can be contacted on 13 10 20. We are not obliged to notify or give an exit statement to you if we transfer your super to the ATO after you depart Australia.

There are limited conditions of release available to a member who is or was a temporary resident. Accounts in respect of all temporary resident members (irrespective of whether or not they have left Australia) will only be able to be released under the following conditions:

- death or terminal medical condition;
- permanent incapacity;
- departing Australia permanently – applies to temporary residents who apply in writing for release of their benefit;
- Trustee payments to the ATO under the Superannuation (Unclaimed Money and Lost Members) Act 1999; or
- temporary incapacity and/or release authorities under the Income Tax Assessment Act 1997.

**Note: If you are a New Zealand citizen or you become an Australian citizen or permanent resident these changes will not apply to you.**

### Eligible rollover fund

As a result of legislative changes introduced in 2020/2021, all unclaimed and lost money is now transferred to the Australian Taxation Office (ATO). The SMERF is required to transfer all Member balances to the ATO by 31 January 2022. While the requirement is to transfer all Member benefits to the ATO by 31 January 2022, the Trustee of the SMERF made the decision to transfer all Member benefits to the ATO by 30 June 2021. As a result of this action the SMERF was effectively closed to accepting any further Member balances from 30 June 2021.

### Conflicts

The Trustee's approach to conflicts management is governed by its Conflicts Management Policy, which sets out the principles and the minimum requirements of the Trustee. Conflicts are identified, recorded and managed on an ongoing basis via the Trustee's registers of relevant duties and interests and via other related Trustee policies, systems and processes. Training and awareness with respect to the Trustee's Conflicts Management Framework is undertaken annually. Further information can be found at [www.diversa.com.au/trustee/governance](http://www.diversa.com.au/trustee/governance).

### Enquiries and Complaints

The Trustee has set up a formal procedure for dealing with complex enquiries and complaints about Superhero Superannuation, including insurance. You can make an initial enquiry or you can formally register your complaint by email or by writing to the Complaints Officer. A summary of the enquiries and complaints process will be provided with an acknowledgement at the time of your enquiry or complaint.

**Email:** [hello@superhero.com.au](mailto:hello@superhero.com.au)

**Write to:** Complaints Officer, Superhero Superannuation, PO Box R1055 Royal Exchange NSW 1225

We aim to resolve all complex enquiries and complaints quickly and fairly. If you are not satisfied with the final decision, or we have not responded within 45 days from the date that your complaint is received, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA), our external dispute resolution (EDR) scheme.

AFCA is an EDR scheme that deals with complaints from consumers in the financial system. AFCA replaced the Superannuation Complaints Tribunal.

Strict time limits apply for lodging certain complaints with AFCA; otherwise AFCA may not be able to deal with your complaint.

To find out if AFCA can handle your complaint and determine the type of information you need to provide, AFCA contact details are as follows:

**Phone:** 1800 931 678

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Write to:** Australian Financial Complaints Authority (AFCA), GPO Box 3, Melbourne VIC 3001

Access to AFCA is free of charge. You can also find out more about Superhero Superannuation enquiries and complaints procedures online at [www.superhero.com.au](http://www.superhero.com.au) or at the Secure Online Portal.

## Information on request

The following information is available on the Fund website, via the Secure Online Portal or, online at [www.superhero.com.au](http://www.superhero.com.au) and/or by contacting Client Services (refer to the Directory on the back page):

- The Fund's various Product Disclosure Statements (including Insurance Guide and Additional Information Guide which are incorporated by reference, where applicable);
- The Fund's regular investment performance;
- Recent Member Newsletters;
- The Fund's Trust Deed and Rules;
- All Forms, e.g. the Nomination of Beneficiaries Form;
- Information about your benefit entitlements; and
- Any other information that may help you understand particular investments of the Fund or its management.

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Superhero Markets Pty Ltd (ABN 36 633 254 261) is a Corporate Authorised Representative (CAR No. 1276309) of Superhero Securities Limited (ABN 96 160 456 315) (AFSL No. 430150) and is the promoter of Superhero Super. Superhero Super is issued by Diversa Trustees Limited (ABN 49 006 421 638), (AFSL No 235153), as trustee of OneSuper (ABN 43 905 581 638). Superhero Super is a sub-plan of the Fund.

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## Directory

### Obtaining further information

<p><b>Superhero Superannuation</b> Email: <a href="mailto:hello@superhero.com.au">hello@superhero.com.au</a> Website: <a href="http://www.superhero.com.au">www.superhero.com.au</a> Mail: PO Box R1055 Royal Exchange NSW 1225</p> <p><b><u>Trustee</u></b> <b>Diversa Trustees Limited</b> ABN 49 006 421 638 AFSL No. 235153 RSE Licence No. L0000635 GPO Box 3001 Melbourne VIC 3001</p> <p><b><u>Auditors</u></b> <b>PricewaterhouseCoopers</b> ABN 52 780 433 757 Freshwater Place 2 Southbank Boulevard Southbank VIC 3006</p> <p><b><u>Custodian</u></b> <b>JP Morgan Nominees Australia Limited</b> ABN 75 002 899 961 Level 21, 55 Collins Street Melbourne VIC 3000</p>	<p><b><u>Promoter</u></b> <b>OneSuper</b> ABN 43 905 581 638 RSE R1001341</p> <p><b><u>Sub-Promoter</u></b> <b>Superhero Markets Pty Ltd</b> ABN 36 633 254 261 Website: <a href="http://www.superhero.com.au">www.superhero.com.au</a> <b>Mail:</b> PO Box R1055 Royal Exchange NSW 1225</p> <p><b><u>Administrator</u></b> <b>OneVue Super Services</b> ABN 74 006 877 872 AFSL No. 246883 PO Box 1282 Albury NSW 2640</p>
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