

Trustee Director and Key Management Personnel (KMP) Information:

Qualifications, board experience and board attendance

Meet your directors

Jocelyn Furlan – Chair of the Board and Claims Administration Committee

- ANZ Representative Director
- Member - Risk Audit and Compliance Committee, Member Experience Committee and Claims Administration Committee

Qualifications:

- Bachelor of Laws
- Bachelor of Commerce
- Graduate, Company Directors Course, Australian Institute of Company Directors
- Life member of the Association of Superannuation Funds Australia

Jocelyn has served as a trustee or board member for the following entities during the periods outlined below:

Entity	Role	Nature of Entity	Period
ANZ Staff Superannuation (Australia) Pty Limited	Chairperson	Superannuation	June 2025 to present
Equity Trustees Superannuation Limited	Director	Superannuation	April 2025 to present
Furlan Consulting Pty Ltd	Director	Corporate	June 1991 to present
HTFS Nominees Pty Limited	Director	Corporate	April 2025 to present
MDC Foundation Ltd	Director	Not for Profit (NFP)	March 2023 to present
Financial Counselling Australia Ltd	Director	NFP	February 2017 to February 2026
Perpetual Superannuation Limited	Director	Superannuation	February 2022 to March 2025
Total Risk Management Pty Ltd (Russell Investments Master Trust)	Director	Superannuation	July 2024 to March 2025
Aware Super Pty Ltd	Director	Superannuation	April 2015 to April 2024
Strathcona Baptist Girls Grammar School Limited	Director	NFP	July 2014 to May 2025
Sport & Life Training Ltd	Director	Corporate	April 2021 to January 2023
Vanguard Investment Ltd – Independent External Compliance Committee	Member	Corporate	August 2018 to August 2021
Superannuation Complaints Tribunal	Chairperson	Government	September 2007 to May 2015

Anne Flanagan – Chair of the Risk, Audit and Compliance Committee

- ANZ Representative Director
- Member - Risk Audit and Compliance Committee and Investment Committee

Qualifications:

- Fellow, Institute of Chartered Accountants in England and Wales
- Member, Institute of Chartered Accountants in Australia and New Zealand (Chartered Accountant)
- Graduate, Company Directors Course, Australian Institute of Company Directors
- Bachelor of Science (Honours)

Anne has served as a trustee or board member for the following entities during the periods outlined below:

Entity	Role	Nature of Entity	Period
ANZ Staff Superannuation (Australia) Pty Limited	Director	Superannuation	January 2021 to present
Navy Health Limited	Director	Not-for-Profit (NFP) / Health insurer	February 2020 to present
Vanguard Super Pty Ltd	Director	Superannuation	April 2021 to present
Chandler Foundation Pty Limited	Director	NFP / Philanthropic	August 2025 to present
RACV Superannuation Fund Pty Ltd	Director	Superannuation	June 2006 to December 2016
Superpartners Pty Ltd	Director	Superannuation	December 2006 to August 2010
AMS Rewards Pty Ltd	Director	Corporate	February 2009 to June 2011
AAA Tourism Pty Ltd	Alternate Director	Corporate	February 2009 to June 2011
Assist Australia Pty Ltd	Alternate Director	Corporate	February 2009 to June 2011
Australian Motoring Services Pty Ltd	Alternate Director	Corporate	February 2009 to June 2011
Intelematics Australia Pty Limited	Director	Corporate	June 2011 to June 2019
Intelematics Europe and North America	Director	Corporate	2015 to June 2019
Club Home Response Pty Ltd	Director	Corporate	March 2014 to May 2019
Multiple RACV Group entities	Director	Corporate	February 2015 to June 2019
Australian Super Pty Ltd	Director	Superannuation	October 2015 to October 2018
Australian Super Pty Ltd	Alternate Director	Superannuation	October 2015 to February 2021
Club Assist Corporation Pty Ltd	Alternate Director	Corporate	March 2016 to June 2019

Margot Dargan – Chair of the Member Experience Committee

- ANZ Representative Director
- Member - Risk Audit and Compliance Committee and Member Experience Committee

Qualifications:

- Bachelor of Arts
- Graduate Diploma of Business (Human Resource Management)
- Fellow, Australian Human Resources Institute
- Graduate, Company Directors Course, Australian Institute of Company Directors
- RG146 Superannuation Course

Margot has served as a trustee or board member for the following entities during the periods outlined below:

Entity	Role	Nature of Entity	Period
ANZ Staff Superannuation (Australia) Pty Limited	Director	Superannuation	June 2021 to present
ANZ Pensions (UK) Limited	Director	Pension Fund	January 2008 to present
ANZ Staff Superannuation (Australia) Pty Ltd	Alternate Director	Superannuation	November 2006 to June 2021
ANZEST Pty Ltd	Director	Corporate	December 2006 to June 2019

Daniel Tarraran – Chair of the Investment Committee

- ANZ Representative Director
- Member - Investment Committee

Qualifications:

- Bachelor of Economics and Finance
- Graduate, Company Directors Course, Australian Institute of Company Directors

Daniel has served as a trustee or board member for the following entities during the periods outlined below:

Entity	Role	Nature of Entity	Period
ANZ Staff Superannuation (Australia) Pty Limited	Director	Superannuation	December 2023 to present
ANZ Securities (Japan) Ltd	Director	Corporate	April 2024 to present
DTCC Data Repository (Singapore) Pte. Ltd	Director	Corporate	October 2024 to present

Robert Sparrow

- Member Elected Director
- Member – Member Experience Committee

Qualifications:

- Bachelor of Commerce
- Master of Applied Finance
- Certified Practising Accountant
- Graduate, Company Directors Course, Australian Institute of Company Directors

Robert has served as a trustee or board member for the following entities during the periods outlined below:

Entity	Role	Nature of Entity	Period
ANZ Staff Superannuation (Australia) Pty Limited	Director	Superannuation	November 2016 to present
Boots for All	Director	NFP	September 2023 to July 2024

Glenn Phillips

- Member Elected Director
- Member – Investment Committee

Qualifications:

- Graduate, Company Directors Course, Australian Institute of Company Directors
- Master of Applied Finance
- Bachelor of Business (Finance and Accounting)

Glenn has served as a trustee or board member for the following entities during the periods outlined below:

Entity	Role	Nature of Entity	Period
ANZ Staff Superannuation (Australia) Pty Limited	Director	Superannuation	July 2021 to present
Kynersley Pty Ltd	Director	Corporate	August 2021 to present
Citibank Australia Staff Superannuation Pty Ltd	Director	Superannuation	June 2004 to September 2014

Rebecca Noonan

- Member Elected Director
- Member – Risk, Audit and Compliance Committee and Claims Administration Committee

Qualifications:

- Bachelor of Commerce (Major in Financial Planning)
- Graduate, Company Directors Course, Australian Institute of Company Directors
- RG146 Superannuation Course

Rebecca has served as a trustee or board member for the following entities during the periods outlined below:

Entity	Role	Nature of Entity	Period
ANZ Staff Superannuation (Australia) Pty Limited	Director	Superannuation	July 2023 to present

Jade Tan

Member Elected Director

Member – Investment Committee and Member Experience Committee

Qualifications:

- Graduate, Company Directors Course, Australian Institute of Company Directors
- Bachelor of Business
- Diploma of Financial Planning
- Diploma of Leadership and Management

Jade has served as a trustee or board member for the following entities during the periods outlined below:

Entity	Role	Nature of Entity	Period
ANZ Staff Superannuation (Australia) Pty Limited	Director	Superannuation	July 2025 to present
Financial Advice Association of Australia Ltd	Director	NFP	November 2022 to present
Cophi Pty Ltd	Director	Corporate	July 2011 to present
Hyperion Investment Holdings Pty Ltd	Director	Corporate	March 2005 to present
Meridien Mediaworks Pty Ltd	Director	Corporate	September 2000 to July 2006

Janet Torney (Former Director – resigned 28 March 2025)

Qualifications:

- Bachelor of Economics
- Graduate, Company Directors Course, Australian Institute of Company Directors
- Fellow and Trustee Fellow, Association of Superannuation Funds of Australia
- Diploma of Financial Services

Janet has served as a trustee or board member for the following entities during the periods outlined below:

Entity	Role	Nature of Entity	Period
ANZ Staff Superannuation (Australia) Pty Limited	Director	Superannuation	May 2023 to March 2025
Gateway Bank	Director	Corporate	September 2024 to present
Australian Cricket Players Limited	Director	NFP	February 2020 to present
The New South Wales Netball Association Ltd	Director	NFP	November 2023 to present
Perpetual Superannuation Limited	Director	Corporate	August 2019 to March 2025
Club Plus Superannuation Pty Ltd	Director	Superannuation	October 2015 to December 2022
Australian Reinsurance Pool Corporation	Director	Corporate	July 2025 to June 2021
Girls Guides Australia Limited	Director	NFP	July 2013 to March 2024

Sheng Gan (Former Director – completed term on 30 June 2025)

Qualifications:

- Bachelor of Commerce
- Bachelor of Science

Sheng has served as a trustee or board member for the following entities during the periods outlined below:

Entity	Role	Nature of Entity	Period
ANZ Staff Superannuation (Australia) Pty Limited	Director	Superannuation	October 2024 to June 2025

Meet your management team

The following members of the management team are KMP as defined under AASB 124, having authority and responsibility for planning, directing and controlling the activities of the Trustee.

Paul Rosam - Head of ANZ Staff Super

Qualifications:

- Masters of Business Administration
- RG146 Superannuation

Joanne McKinstry - Deputy Head of ANZ Staff Super (appointed June 2025)

Qualifications:

- Bachelor of Arts
- Bachelor of Laws
- Masters Risk Management
- Graduate Certificate in Strategy Innovation
- Diploma Financial Services
- International Company Directors Course Diploma
- RG146 Superannuation

Joanne has served as a trustee or board member for the following entities during the periods outlined below:

Entity	Role	Nature of Entity	Period
ANZ Staff Superannuation (Australia) Pty Limited	Director	Superannuation	July 2007 to June 2021

William Leong - Head of Investments (appointed June 2025)

Qualifications:

- CFA Charter holder
- Bachelor of Business (Hons)
- Graduate Diploma in Applied Finance & Investment

Carolyn Tait - Head of Member Experience (appointed March 2025)

Qualifications:

- Bachelor of Arts
- Diploma of the Australian Insurance Institute
- Graduate, Company Directors Course, Australian Institute of Company Directors

Carolyn has served as a trustee or board member for the following entities during the periods outlined below:

Entity	Role	Nature of Entity	Period
Zurich Australian Superannuation Pty Ltd	Director	Superannuation	July 2009 – April 2011
Financial Lifestyles Solutions (FLS)	Director	Financial Advice	Nov 2005–May 2008
Liver Foundation of Australia	Director	Not for profit	Feb 2024 - current

Megan Currie - Head of Risk & Governance

Qualifications:

- Bachelor of Economics
- Fellow, Institute of Actuaries of Australia
- RG146 Superannuation Life Insurance & Investment

Ruwanie Dias - Head of Investments (resigned June 2025)

Qualifications:

- CFA Charter holder
- Bachelor of Commerce (Hons)
- Bachelor of Science

Board meeting attendance

For the financial years ended 31 December

Director	Appointed	Resigned	2025	2024	2023	2022	2021	2020	2019
Jocelyn Furlan	24 June 2025		4/4						
Anne Flanagan	1 January 2021		7/7	8/8	6/6	5/6	6/6		
Margot Dargan	6 July 2021		7/7	8/8	6/6	5/6	3/3		
Daniel Tarraran	2 December 2023		6/7	6/8					
Robert Sparrow	24 November 2016		7/7	8/8	6/6	6/6	6/6	7/7	6/6
Glenn Phillips	1 July 2021		6/7	8/8	6/6	5/6	3/3		
Rebecca Noonan	1 July 2023		7/7	8/8	3/3				
Jade Tan	3 July 2025		3/3						
Janet Torney	10 May 2023	28 March 2025	2/2	8/8	4/4				
Sheng Gan	1 October 2024	30 June 2025	4/4	2/2					
Janelle Mason	1 July 2021	9 July 2024		4/5	6/6	6/6	3/3		
Adrian Went	27 November 2017	1 December 2023		n/a	6/6	6/6	6/6	5/7	5/6
Adam Vise	1 July 2015	30 June 2023			3/3	5/6	6/6	6/7	5/6
Gary Newman	1 April 2013	30 March 2023			2/2	6/6	6/6	7/7	6/6
Geoffrey King	1 August 2006	30 June 2021					2/3	7/7	6/6
Joanne McKinstry	1 July 2007	30 June 2021					3/3	7/7	6/6
Susan Hodgkinson	21 December 2018	30 June 2021					3/3	7/7	6/6
Sue Carter	1 January 2007	31 December 2020						7/7	6/6