

Significant Event Notices

December 2025

ANZ Staff Superannuation (Australia) Pty Limited, the Trustee of the ANZ Australian Staff Superannuation Scheme (“ANZ Staff Super”) is required to inform members about any 'significant events' or 'material changes' to the Scheme, particularly if the event may impact on members' accounts. A notifiable significant event could include changes to the Scheme's fees and charges, its benefit design or investment options. Where possible, significant event notices will be communicated to all members in our regular newsletters. Where appropriate, separate advice (letters or emails) will be sent to affected members. A summary of each significant event change notice issued to members within the past two years is listed in the table below:

| Date | Notice sent to | Summary of the Notice |
|---------------|--|--|
| October 2025 | Emails/letters sent to all members except those in the Pension Section | Insurance improvements effective 1 October 2025 included an updated Total and Permanent Disablement (TPD) definition for all accumulation members as well as for Employee Section members improvements in Salary Continuance Insurance cover and greater flexibility around eligibility for automatic death and TPD cover. Refer anzstaffsuper.com for more information. |
| March 2025 | Emails/letters sent to all members | From 1 April 2025 the strategic asset allocation of the Cautious Investment Option was changed to improve longer-term returns of this option whilst noting the changes may slightly increase the option's estimated frequency of negative returns. Refer anzstaffsuper.com for more information. |
| November 2024 | Emails/letters to all members except those in the Pension Section | In November 2024, the ANZ Staff Super mobile app was launched. Refer to anzstaffsuper.com for more information. |
| November 2024 | Emails/letters to all members except those in the Pension Section | From 21 November 2024, the frequency of unit pricing moved from weekly to daily. Refer to the November 2024 update – Unit pricing update – for more information. |
| October 2024 | Emails/letters to all members except those in the Pension Section | From 1 October 2024, the investment return performance objectives and strategic asset allocations of the Aggressive Growth, Balanced Growth, and Cautious investment options were updated. From 1 November 2024, electronic communication became the default for all members who hadn't previously nominated “post” as their preference. Any important documents relevant to members' ANZ Staff Super accounts (including annual statements and important information such as this notice) will be published online and will be available when members login to ANZ Staff Super. Refer to the October 2024 update – Investment update and electronic communication – for more information. |
| April 2024 | Emails/letters to all members | Australian Administration Services Pty Limited (AAS), part of the MUFG Group of companies, will become ANZ Staff Super's administration and member services provider from 1 June 2024. As part of the transition from the current provider, there will be a period of limited services from 5 pm AEST 17 May 2024 to on or around Monday 17 June 2024. Refer to the Big Changes booklet available on anzstaffsuper.com for more information. |

