

Notice date	Nature of event or change	Impact of the change	Impacted members
Apr 2025	The movement of certain members to a different product	On 31 May: • Members of GHD Superannuation Plan employed by GHD will be moved to AustralianSuper Select • Members of GHD Superannuation Plan no longer employed by GHD will be moved to AustralianSuper Plan • Members of Personal Plan employed by GHD will be moved to AustralianSuper Select Following members being moved out of GHD Superannuation Plan the product will be closed in June 2025.	The following members are impacted: • All members of GHD Superannuation Plan and • GHD employees in Personal Plan.
Apr 2025	Insurance changes	Effective from 31 May 2025, there will be a change to the cost of insurance depending on the employer plan and type of cover. The SEN was issued to members starting from 16 April 2025 and planned to be completed over the coming months.	Members in specified AustralianSuper Select employer plans
Oct 2024	Investment changes	A number of changes were notified to members. The changes are: • From 1 October 2024, your account will be invested in the Cash investment option after AustralianSuper is notified of your death. • From 1 October 2024, the investment objective of the Diversified Fixed Interest investment option has changed • From 1 July 2024, the risk levels for the time invested for our Diversified Fixed Interest investment option has changed • From 1 October 2024, the investment objective of the Socially Aware investment option has changed • On 19 July 2024, investment option fees and costs applicable to our PreMixed and DIY Mix investment options were updated based on the actual costs incurred for the previous financial year(s) ending 30 June 2024 • Effective from 1 July 2024, the strategic asset allocations for our investment options were updated, where necessary • From 1 October 2024, if you hold the Member Direct investment option in your Choice Income account , the minimum ongoing balance requirements for maintaining the Member Direct investment option will decrease. The SEN was issued to members from 1 October 2024.	All super (accumulation), TTR Income and Choice Income members
Aug 2024	Insurance changes	Confirms the insurance cover and weekly cost of it for members under 25 whose age-based cover changed or started on 1 June 2024. Explains the insurance options available to impacted members. The SEN was issued to members starting from August 2024. A related SEN was issued in April 2024.	Members under the age of 25 whose age-based cover changed or started on 1 June in AustralianSuper plan, GHD Superannuation Plan, Super Options, Personal Plan and Australian Super Select plans with age-based basic cover.
Jul 2024	Insurance changes	Effective from 28 September 2024, there will be a change to the cost of insurance depending on the member's type of cover along with changes to the terms and conditions for keeping cover. The SEN was issued to members starting from 18 July 2024 and planned to be completed over the coming months.	All members with super (accumulation) accounts.
Jul 2024	Advice fee changes	From 1 July 2024, members who pay a personal financial advice fee from their account will pay the full GST amount on their advice fees following an update by the Australian Tax Office where AustralianSuper is unable to claim a Reduced Input Tax Credit on the GST paid on personal financial advice fees.	All super (accumulation), TTR Income and Choice Income members
Apr 2024	Insurance changes	On 1 June 2024, a new age-based insurance cover scale will be introduced for members aged 15 to 24. New age-based cover amounts will automatically start on 1 June 2024 for some members (before they turn 25) because they have made certain changes to their insurance cover before 1 June 2024 that will cause age-based cover to start as soon as they're eligible. For members who already have age-based cover, their cover amounts will be aligned to the new scale. The SEN was issued to members from 8 April 2024.	Members under the age of 25 who have made certain changes to their insurance cover in AustralianSuper plan, GHD Superannuation Plan, Super Options, Personal Plan and Australian Super Select plans with age-based basic cover.
Nov 2023	Insurance changes	Effective March 2024, Income Protection cover will be reduced for certain members whose salary is estimated to be \$25,000 per annum or less who have not taken action to maintain their cover.	AustralianSuper Plan Members with basic aged-based income protection cover, who have an estimated salary of \$25,000 per annum or less for the last 4 financial years.
Sep 2023	Change to Investment Fees and Costs	There was a material decrease to some of AustralianSuper's investment options fees and costs. The SEN was issued to members from 26 September 2023.	All super (accumulation), TTR Income and Choice Income members