#### A: Level 17, IBM Tower, 60 City Rd Southbank VIC 3006

#### P: GPO Box 3001 Melbourne VIC 3001

#### T: +61 (03) 9097 2800 F: +61 (03) 9614 4543 E: trustees@diversa.com.au

#### diversa.com.au/trustee

# A black and white rectangles Description automatically generatedSignificant Event Notice (SEN) & Material Change Register

Australian Practical Superannuation is a part of YourChoice Super (a sub plan of OneSuper)

ABN 43 905 581 638 R1001341

This information is provided as required under SIS Reg 2.38 Obligation to make information publicly available — RSE licensee of registrable superannuation entity, and specifically under (2)(h) a summary of each significant event or material change notice made to members within the previous 2 years.

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| Notice Date | Nature of change or event | Impact |
| 1 February 2021 | Changes to Buy/Sell spreads from 1 February 2021 | The Buy/Sell spread will change from 1 February 2021 impacting the cost to transact |
| 1 October 2021 | MLC Limited have replaced Hannover Life RE of Australasia Ltd | Reference to Hannover Life RE of Australasia Ltd in the Product Disclosure Statement is replaced with MLC Limited. Claims for events that occurred post 30 September 2021 will be lodged with MLC Limited |
| 5 October 2021 | Replacement of the “duty of disclosure” with a “duty to take reasonable care not to make a misrepresentation” in the Insurance Contracts Act 1984 | Insurance applications completed or received on or after 5 October 2021, there is a “duty to take reasonable care not to make a misrepresentation” |
| 25 May 2022 | SEN to advise members that the sub-plan is becoming part of YourChoice Super effective 30 June 2022 | For members most services will remain unchanged other than the fund adopting the YourChoice USI from 30/6/2022 |
| 24 May 2024 | SEN to advice members that are invested in Pooled Products that the Pooled Investments will be closed, and their monies transferred. | For members invested in Pooled Products these investments will be sold to cash and re-invested into investments that aligned with their current investment profile from chosen options in the Managed Fund investment options menu. Members will also be required to hold a Cash Hub moving forward. |
| 30 August 2024 | SEN to advise members that the YBR Model Portfolios are closing effective 30 September 2024. | For members invested in YBR Model Portfolios their holdings attributed to the Model Portfolio will be recorded as underlying single assets within their account effective 30 September 2024. |