

superhero

# Superhero Super Investment Guide

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The information in this document forms part of the Product Disclosure Statement (PDS) dated 24 February 2023. If you have any queries, would like further information, or a copy of the PDS, contact Superhero Super on Live Chat through its website [www.superhero.com.au](http://www.superhero.com.au) or at [hello@superhero.com.au](mailto:hello@superhero.com.au).

# About this Guide

As a member of Superhero Super (Superhero), you are taking control of your life savings. This is a significant decision and the responsibility for your long-term financial welfare now rests with you. We think it is important that you are in possession of some critical facts about how Superhero Super works, what our obligations are and how we facilitate your investment decisions. We are also required by law to provide you with particular information about investing which follows in this Guide.

We are required to present this information in a clear, concise and effective manner. Whilst we try our best, there are certain terminologies that are legally significant and at times can make for difficult reading. This requirement to express things in a certain way is at times not within our control. Where possible we have made the language and concepts as simple as we can but if you find the information is still unclear after reading this Guide please:

-  chat with us through our website at [www.superhero.com.au](http://www.superhero.com.au), or
-  email us at [hello@superhero.com.au](mailto:hello@superhero.com.au).

The information contained in this document is general information only and should not be taken as financial advice or as a recommendation to invest in Superhero. It does not take into account your particular objectives, financial situation or particular needs.

You will often read in documents related to superannuation and investing that you should speak to your financial adviser. We all appreciate the value of good advice and that includes self-directed investors. Just because

you want to direct your investments doesn't mean you have to do this alone. We built Superhero to give you control but you are not expected to know everything yourself.

All investments carry risks and you should consider whether Superhero is right for you, which may include seeking independent financial advice from a licenced financial adviser.

Should you require any further information about the services or issues covered in the PDS or this Guide, or if you require any further clarification, you can contact Superhero on Live Chat through its website [www.superhero.com.au](http://www.superhero.com.au) or at [hello@superhero.com.au](mailto:hello@superhero.com.au).

# Contents

About this Guide	2
<hr/>	
SECTION 1	
How Superhero Super is different	4
<hr/>	
SECTION 2	
Risks of Investing	5
<hr/>	
SECTION 3	
How Superhero Super Facilitates Your Investment Decisions	10
<hr/>	
SECTION 4	
Managed and Themed Investment Options	14
<hr/>	
SECTION 5	
Self-Directed Investment Options	21
<hr/>	
SECTION 6	
Superhero Super Wallet	24
<hr/>	
SECTION 7	
Other Important Investment Information	25
<hr/>	
SECTION 8	
Terms and Conditions	27
<hr/>	

## SECTION 1

# How Superhero Super is different

There are a few things we offer that you will not be able to find elsewhere. Firstly, we have developed a simple user experience inside some extremely sophisticated technology. Our technology interfaces in real-time with Australian investment markets.

While that sounds complex, we have designed Superhero Super to be easily understood so you know exactly what is happening with your super at all times.

We have put together a range of investment options that allow you to diversify your portfolio in line with your explicit preferences. You have the choice, right down to individual shares, of giving your super direct access to some of the world's best companies.

If you believe in certain themes in the market like sustainability, technology or the importance of global healthcare you can allocate exposure to these opportunities in a well-diversified, professionally managed range of investments.

We have also provided a way for your super to get broad exposure to the general direction of the global market, while ensuring a level of diversification to limit some of the volatility.

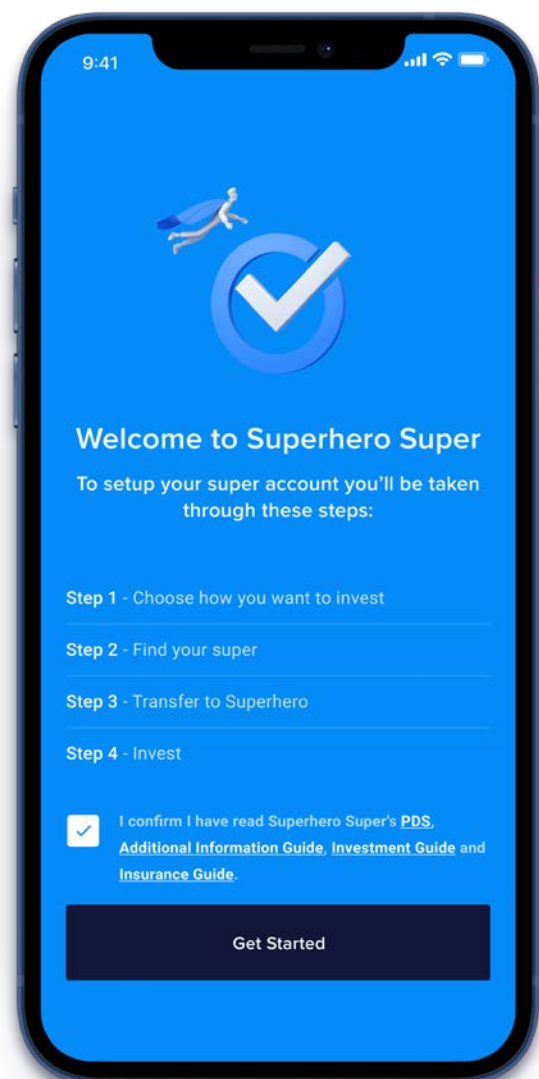
When you start exploring the potential your super has, you can consider how much risk you are willing to accept, what kind of enterprises you would like to invest in, what the duration of your investment horizon is likely to be and when you might consider changing from a wealth creation to a wealth preservation strategy.

Finally, let's talk about fees. You will know who you are paying, what it covers, and why. If you want to make changes you can. Simple.

So, yes, we are different, but this is not really about us.

This is about you now.

**Your money. Your move.**



# Risks of Investing

There are many risk factors that can impact the performance of an investment. The major risks that you should be aware of when investing through Superhero Super include, but are not limited to, the risks outlined below. The relevance of these risks will depend on the investments selected (for example, currency risk will be a greater consideration for an investment in international shares) and your personal circumstances. You should consider obtaining independent financial advice for information about risks relevant to your own personal objectives, financial situation and particular needs.

## Commodity Price

A portfolio may hold investments, the price of which is significantly determined by the price of commodities. Commodity prices can fluctuate significantly over short periods of time. Falls in commodity prices may lead to loss in value of the investment.

## Concentration Risk

The fewer the number of holdings in a portfolio the higher the concentration risk. With a more concentrated portfolio there is a greater risk that poor performance by one or a group of investments can significantly affect the performance of the whole portfolio.

## Conversion Risk

Hybrid or other convertible securities that can convert into ordinary shares may not be readily converted into an equivalent value of cash.

## Counterparty Risk

Certain investments rely on counterparties, such as brokers, lenders, issuers and clearing exchanges. These parties may be unable to meet their obligations.

## Credit risk

Credit risk is the risk that the issuer of a debt security is unable to satisfy its obligations under the terms attaching to the security. These obligations include payment of interest or a dividend, or payment or repayment of capital on maturity. A decline in the credit quality of the issuer of a security could result in a capital loss being incurred on those securities.

## Currency risk

Where a portfolio holds international investments priced in a foreign currency, movements in the Australian dollar against that foreign currency may negatively impact its value. Currency risk may be managed through the use of hedging techniques. You should refer to the relevant product disclosure statement applicable to an investment to determine whether this risk is managed through the use of hedging techniques.

## Derivative risk

Where a specific investment derives its value from another security, there is a risk that the value of the derivative fails to move in line with the underlying asset and the potential illiquidity of the derivative. Futures, options and swaps, amongst other derivatives are vulnerable to derivative risk.

## **Economic risk**

A downturn in the general economic conditions in Australia or elsewhere may adversely affect the performance of an investment portfolio.

## **Emerging market risk**

Emerging markets are financial markets in countries with developing economies. The financial markets in these countries are immature compared to those of the world's major financial centres. These markets may provide potentially high returns but are subject to high risk including market, regulatory, liquidity and credit risk.

## **ETF risk**

An investment in an Exchange Traded Fund (ETF) may carry a default risk, also known as a credit or counterparty risk, which may emanate from a default or inability of another party to meet financial commitments (e.g. if an investor buys a corporate bond ETF and a fund component files for bankruptcy or winds up in insolvency, the investor may incur losses because the ETF may lose value or become worthless).

## **Industry risk**

Industry risk is the risk that a particular industry may perform poorly. This can mean that the assets held in those industries may fall in value.

## **Inflation risk**

The increasing price of goods and services may exceed the rate at which your investment grows, thereby reducing the value of your investment in real terms.

## **Interest rate risk**

Changes in interest rates will affect the value of interest-bearing securities and shares in some companies. Rises in interest rates may lead to loss in capital value and falls in interest rates may lead to rises in value.

## **Liquidity risk**

Liquidity risk arises when investments are made in securities which are traded on an infrequent basis. If an investment is exposed to less liquid securities, it may be difficult to dispose of the security at a fair price, at particular times. Other types of investments may also become illiquid. If an investment becomes illiquid or subject to restrictions for any reason, the Trustee reserves the right to take whatever steps it considers necessary in relation to that investment, including delaying the payment of benefits.

## **Manager risk**

Underlying investment managers may not anticipate market movements or execute investment strategies effectively. Changes in staff may also have an impact on the performance of an investment.

## Market risk

Market risk is the risk associated with being exposed to a particular investment market, such as the Australian share market or income securities market. Current and anticipated economic conditions, political events, general movements in the Australian and international financial markets, investor sentiment, interest rates and exchange rates are all factors that may influence (positively or negatively) the value of securities and their investment returns.

## Regulatory risk

This is the risk that a government or regulator may introduce regulatory or tax changes that affect the value of securities in which Superhero invests. Superhero may be affected by changes in legislation or government policy in Australia or elsewhere.

## Specific security risk

The nature or value of an individual company's shares and interest-bearing securities may change as a result of changes in management, market sentiment or company/industry specific events, among other factors.

## Implementation risk

Trades and transactions may not always occur exactly as planned due to external factors (e.g. as a result of markets being closed, illiquidity, a trade or transaction being subsequently cancelled or disputes or failures in external transaction systems or processes).

## Third party risk

Superhero uses information and services provided by third party service providers. Procedures are in place to address risks associated with outsourcing, such as having comprehensive service agreements with the service providers. If a service provider advises of an error, it is corrected and if material, it will generally be communicated to you.

## Systems and technology risk

Superhero relies on the integrity and reliability of the portfolio trading and administration systems used to manage your account. To minimise potential risks, established systems operated by experienced system providers are used. The system providers must have back-up arrangements and Business Continuity Divisions. In the event that the systems fail, there may be delays in processing transactions or in accessing your investment capital and investment returns may differ from those that would have been achieved.

## About the asset classes

Asset Class	Description	Risk Profile
Cash	Cash investments are deposits in banks and investments in short term money markets that provide a return in the form of interest payments.	Cash investments are considered to be defensive assets that provide a stable, low risk income. While defensive, cash investments may not provide returns high enough to meet long term goals.
Fixed Interest	Fixed interest investments (which include government and corporate bonds) provide a return in the form of interest or coupon payments and capital gain (or loss).	Fixed interest investments are considered to be defensive assets that provide low to moderate risk income with less volatility than other asset classes, such as equities and property.
Property	Property investments include investments in real property, held either directly or through a trust. They may be listed or unlisted and provide a return in the form of capital gain (or loss) and rental income.	While returns are generally higher than cash and fixed interest over the long term, property values can be subject to fluctuations and are therefore considered medium to high risk investments. Direct property holdings may also be considered less liquid than other investments.
Equities	Equities, which are also called shares, represent part ownership of a company. They provide a return in the form of capital growth (or loss) and income through dividends.	Equity investments are considered to be growth assets and generally provide a higher return than other asset classes over the long term. However, equities may experience short term volatility and are therefore considered high risk investments.
Alternative Investments	Alternative investments include investments in assets not classified above. These can include hedge fund strategies, private equity funds and infrastructure assets. Alternative assets typically have low correlations to traditional asset classes and therefore, as part of an overall portfolio, may help reduce portfolio risk. They can be either defensive or growth assets.	Hedge fund strategies can be used as a substitute for equities, although certain strategies exhibit different levels of volatility. Private equity investments are used to provide exposure to higher returns but tend to involve higher risk. Infrastructure investments are used to achieve a return above inflation over the long term. They generally experience less volatility and lower returns than equity investments over the long term.

## What is your investment risk profile?

The key to managing risk is to be comfortable with the highs and lows your investments may experience over a defined period of time. Generally, you forego higher returns in exchange for investment security. The higher the potential return, the greater the risk of loss over the short term. Historically, growth assets such as shares and property have generated higher returns than investments in cash or bonds over the longer term. However, these assets are also more volatile, and as a result, carry more risk.

Risk means different things to different people. Even the simplest investment has inherent risk. Finding the balance between the amount of risk you are prepared to take with the return you want (your 'risk profile') is the challenge all investors face.

Each of the investment options available in Superhero carry different investment risks depending on the nature of the underlying investments (including asset classes invested in and underlying fund managers or investments used).



## Standard Risk Measure

A Risk profile or Risk level (including the Risk Band, Risk label and the likelihood of a negative return over a specified period) is shown for Superhero's investment options in this Guide based on the Standard Risk Measure. The higher the Risk Band number, the higher the risk. The Risk label summarises the level of risk (e.g. Low, Medium or High).

The Standard Risk Measure is based on industry guidance to allow members 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 is not a complete assessment of 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 consider the impact of administration fees and tax.

Members should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option/s.

The Standard Risk Measure is grouped into the following bands:

The Standard Risk Measure bands		
Band	Risk	Estimated number of negative annual returns over 20 year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

## What is your investment timeframe?

Your investment timeframe is the length of time left until you start to access your super, plus the length of time you expect to draw a retirement income.

For example, if you are currently aged 35 and you intend to retire at 65 and draw a retirement income until you are 80, then your investment time frame is 45 years.

When making any decision about investing in Superhero, including selecting or changing your investments, you should obtain independent financial advice about how these risks may affect you having regard to your personal circumstances.

Your investment is not guaranteed, and the value of your investment can rise or fall. The PDS sets out other general risks when investing.

## SECTION 3

# How Superhero Super Facilitates Your Investment Decisions

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 range of Managed Investment Options plus a range of investments for you to build your own globally diversified portfolio.

TAKE CONTROL

## Ways to invest

A self directed superannuation fund personalised for you by you.  
Select an account that suits your super style.



### Autopilot

Choose from a range of investments and your contributions will be automatically allocated to your chosen portfolios.

Register

**\$52**

+ 0.49%  
per year\*



### Control

Invest your super into a broad range of themes, market sectors, direct shares and ETFs, and allocate the rest into a diversified portfolio.

Register

**\$108**

+ 0.49%  
per year\*

\*Only includes the Administration Fees and Costs that you will pay. Please refer to the 'Additional Explanation of Fees and Costs' in the Additional Information Guide for details of all fees and costs that may be payable.

## Autopilot

An Autopilot account offers you the choice of one of a range of Managed Investment Options, as well as up to six Themed Investment Options. Your contributions are automatically invested in line with your preferences according to the investment options you select when you set up your portfolio.

## Investment Allocations

Autopilot accounts must have a minimum of 70% of your account balance allocated to one of the Managed Investment Options. A maximum of 10% can be allocated to any one Themed Investment Options, while the combined amount allocated to Themed Investment Options cannot be greater than 30% of your account balance.

## Contributions

With the Autopilot account type your contributions will be automatically allocated to both your Managed Investment Option and your selected Themed Investment Options, according to your preferences.

## Investment Options

Managed Investment Options		Themed Investment Options	
You must hold one Managed Investment Option		You can hold up to six Themed Investment Options	Sector
Global Balanced Index Portfolio	50% Defensive	US Tech	Global - US
	50% Growth	Asia Tech	Global - Asia
Global Growth Index Portfolio	30% Defensive	Global Healthcare	Global
	70% Growth	Global Sustainability	Global
Global High Growth Index Portfolio	10% Defensive	Gold	Commodities
	90% Growth	High Interest Cash	Australian

## Control

With a Control account, you are able to allocate up to 75% of your super to your Superhero Wallet ready to invest into a range of Australian shares, Listed Investment Companies (LICs) and Exchange Traded Funds (ETFs). The remaining 25% (at a minimum) is allocated to one of the Managed Investment Options.

## Investment Allocations

Control accounts must have a minimum of 25% of your account balance allocated to one of the Managed Investment Options. A maximum of 75% can be allocated to Self-directed Investment Options. All investments are subject to the Investment Holding Limits shown later in this Guide.

## Contributions

With the Control account type all contributions will be automatically allocated to both your Managed Investment Options and to your Superhero Wallet to enable you to invest in your Self-Directed Investment Options, according to your preferences.

## Investment Options

Managed Investment Options		Self-Directed Investment Options	
You must hold at least 25% of your super in a Managed Investment Option.		All investments are subject to the Investment Holding Limits.	
Global Balanced Index Portfolio	50% Defensive	Direct Shares	Australian Shares
	50% Growth		ETF's
Global Growth Index Portfolio	30% Defensive		LIC's
	70% Growth		
Global High Growth Index Portfolio	10% Defensive		
	90% Growth		

## Changing your investment options

You can change your Managed Investment Option, Themed Investment Options, Self-directed Investment Options, and instruct us how you would like future contributions to be invested online through the Superhero Super Member Portal. We may add, remove or alter an existing investment option at any time.

## Cash Holding

Your account must include a minimum cash holding of 2% of the total value of your total account balance, or \$500, whichever is the greater. This minimum cash holding is maintained to pay fees, insurance premiums and other costs associated with your account.

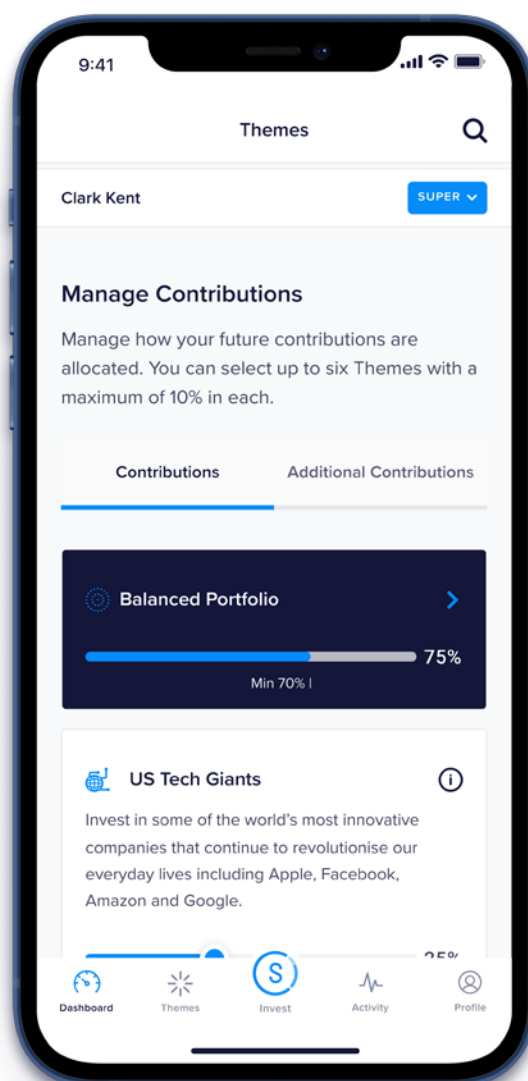
Although investment earnings, fees and costs are calculated taking into account your investments (that is, investment income, fees and expenses are attributed to the investment to which they relate), income and fees are transacted via this cash holding.

Superhero will rebalance your Managed Investment Option weekly to allow for withdrawals in relation to fees, taxes and insurance premiums.

In the event that the cash balance of your Managed Investment Option falls below this amount, we reserve the right to rebalance your investments held in the Managed Investment Option, Themed Investment Options or Self-directed Investment Options on your behalf to ensure adequate liquid funds are available.

The timing of any disposal of investments will be completed at our discretion and in the following order:

- ✓ from Managed Investment Option;
- ✓ from Themed Investment Option with the highest holding value; and
- ✓ from Self-directed Investment Option with the highest market value.



## SECTION 4

# Managed and Themed Investment Options

## Managed Investment Option

Your Managed Investment Option forms the core structure of your investment portfolio and ensures you maintain a level of diversification, important for reducing risk and volatility.

Global Balanced Index Portfolio			
Description	The Global Balanced Index Portfolio provides low-cost access to a range of sector funds, offering broad diversification across multiple asset classes. The Global Balanced Index Portfolio is designed for investors seeking a balance between income and capital growth.		
Suitability	Investors with a medium term investment timeframe, seeking a balance between income and capital growth potential.		
Investment Return Objective	To track the weighted average return of the various indices of the underlying funds in which the Fund invests in proportion to the Strategic Asset Allocation (SAA) for the Fund, before taking into account fees, expenses and tax. The Fund seeks to achieve its objective by employing a passive investment strategy.		
Asset Allocation Range	Asset Class	Indicative Allocation	Asset Class Range
	Australian Equities	20.0%	18.0-22.0%
	International Equities	14.5%	12.5-16.5%
	International Equities (hedged)	9.0%	7.0-11.0%
	International Small Companies	3.5%	1.5-5.5%
	Emerging Markets Equities	3.0%	1.0-5.0%
	Australian Fixed Interest	15.0%	13.0-17.0%
	International Fixed Interest	35.0%	33.0-37.0%
Minimum Suggested Time Frame	5 years		
Standard Risk Measure	Medium (Risk Band 4)		
Estimated number of negative annual returns over any 20-year period	2 to less than 3		
Underlying Investment	Vanguard Diversified Balanced Index ETF (VDBA)		



## Global Growth Index Portfolio

Description	The Global Growth Index Portfolio provides low-cost access to a range of sector funds, offering broad diversification across multiple asset classes. The Global Growth Index Portfolio is designed for investors seeking long-term capital growth.		
Suitability	Investors seeking long term capital growth, but requiring some diversification benefits of fixed income to reduce volatility.		
Investment Return Objective	To track the weighted average return of the various indices of the underlying funds in which the Fund invests in proportion to the Strategic Asset Allocation (SAA) for the Fund, before taking into account fees, expenses and tax. The Fund seeks to achieve its objective by employing a passive investment strategy.		
Asset Allocation Range	Asset Class	Indicative Allocation	Asset Class Range
	Australian Equities	28.0%	26.0-30.0%
	International Equities	20.5%	18.5-22.5%
	International Equities (hedged)	12.5%	10.5-14.5%
	International Small Companies	5.0%	3.0-7.0%
	Emerging Markets Equities	4.0%	2.0-6.0%
	Australian Fixed Interest	9.0%	7.0-11.0%
	International Fixed Interest	21.0%	19.0-23.0%
Minimum Suggested Time Frame	7 years		
Standard Risk Measure	High (Risk Band 6)		
Estimated number of negative annual returns over any 20-year period	4 to less than 6		
Underlying Investment	Vanguard Diversified Growth Index ETF (VDGR)		



## Global High Growth Index Portfolio

Description	The Global High Growth Index Portfolio provides low-cost access to a range of sector funds, offering broad diversification across multiple asset classes. The Global High Growth Index Portfolio invests mainly into growth assets, and is designed for investors with a high tolerance for risk who are seeking long-term capital growth.		
Suitability	Investors seeking long term capital growth, and with a higher tolerance for the risks associated with share market volatility.		
Investment Return Objective	To track the weighted average return of the various indices of the underlying funds in which the Fund invests in proportion to the Strategic Asset Allocation (SAA) for the Fund, before taking into account fees, expenses and tax. The Fund seeks to achieve its objective by employing a passive investment strategy.		
Asset Allocation Range	Asset Class	Indicative Allocation	Asset Class Range
	Australian Equities	36.0%	34.0-38.0%
	International Equities	26.5%	24.5-28.5%
	International Equities (hedged)	16.0%	14.0-18.0%
	International Small Companies	6.5%	4.5-8.5%
	Emerging Markets Equities	5.0%	3.0-7.0%
	Australian Fixed Interest	3.0%	1.0-5.0%
	International Fixed Interest	7.0%	5.0-9.0%
Minimum Suggested Time Frame	7 years		
Standard Risk Measure	High (Risk Band 6)		
Estimated number of negative annual returns over any 20-year period	4 to less than 6		
Underlying Investment	Vanguard Diversified High Growth Index ETF (VDHG)		



## Themed Investment Options

Themed Investment Options are only available to Autopilot account types. Themed Investment Options allow you to allocate a portion of your superannuation to a theme or sector specific investments. A maximum of 10% can be allocated to any one Themed Investment Option, while the combined amount allocated to Themed Investment Options cannot be greater than 30% of your account balance.

Global Healthcare		
Description	The Fund is generally exposed to the international health care equity securities that form the Index and in depositary receipts representing securities of the Index. The Fund may have limited exposure to securities that are not constituents of the Index, including derivatives, where such securities provide similar performance (with matching risk profile) to Index securities. However, from time to time the Fund may be exposed to all constituents of the Index.	
Suitability	For investors seeking exposure to pharmaceutical, biotechnology, and medical device companies, which have targeted access to healthcare stocks from around the world in a single fund.	
Investment Return Objective	The fund aims to provide investors with the performance of the S&P Global 1200 Healthcare Sector Index, before fees and expenses. The index is designed to measure the performance of global biotechnology, healthcare, medical equipment and pharmaceutical companies and may include large-, mid- or small-capitalisation stocks.	
Asset Allocation Range	Asset Class	Asset Allocation
	International Equities	97.50%
	Australian Equities	2.07%
	Cash	0.43%
Minimum Suggested Time Frame	7 years	
Standard Risk Measure	Very High (Risk Band 7)	
Estimated number of negative annual returns over any 20-year period	6 or Greater	
Underlying Investment	BlackRock iShares Global Healthcare ETF (IXJ)	



## Climate Leaders

Description	The Fund combines positive climate leadership screens with a broad set of ESG criteria, offering investors a true-to-label ethical investment solution. ETHI holds a diversified portfolio of large, sustainable, ethical companies from a range of global locations.	
Suitability	The Fund will generally invest in a portfolio of global equity securities that comprise the index in proportion to the weightings of the securities in the Index. The Index includes the 200 largest global stocks from developed market countries (excluding Australia) that have been identified as 'Climate Leaders' and that have passed certain eligibility screens.	
Investment Return Objective	ETHI aims to track the performance of an index (before fees and expenses) that includes a portfolio of large global stocks identified as "Climate Leaders" that have also passed screens to exclude companies with direct or significant exposure to fossil fuels or engaged in activities deemed inconsistent with responsible investment considerations.	
Asset Allocation Range	Asset Class	Asset Allocation
	International Equities	100%
Minimum Suggested Time Frame	7 years	
Standard Risk Measure	Very High (Risk Band 7)	
Estimated number of negative annual returns over any 20-year period	6 or Greater	
Underlying Investment	BetaShares Global Sustainability Leaders ETF (ETHI)	



## US Tech

Description	The US Tech Investment Option provides investors with access to many of the world's most innovative companies that continue to revolutionise our everyday lives including Apple, Facebook, Amazon and Google.	
Suitability	The NASDAQ-100 comprises 100 of the largest non-financial companies listed on the NASDAQ market, and includes many companies that are at the forefront of the new economy.	
Investment Return Objective	To track the performance of the NASDAQ-100 Index, before fees and expenses.	
Asset Allocation Range	Asset Class	Asset Allocation
	International Equities	100%
Minimum Suggested Time Frame	7 years	
Standard Risk Measure	Very High (Risk Band 7)	
Estimated number of negative annual returns over any 20-year period	6 or Greater	
Underlying Investment	BetaShares NASDAQ 100 ETF (NDQ)	

## Asia Tech Giants

Description	The Fund provides diversified exposure to the 50 largest technology and online retail stocks in Asia (ex-Japan).	
Suitability	Buy and hold investors seeking transparent and diversified exposure to companies in the Asian technology sector.	
Investment Return Objective	The Fund aims to track the performance of an index (before fees and expenses) comprising the 50 largest technology and online retail stocks in Asia (ex-Japan), including technology giants such as Alibaba, Tencent, Baidu and JD.com.	
Asset Allocation Range	Asset Class	Asset Allocation
	International Equities	100%
Minimum Suggested Time Frame	7 years	
Standard Risk Measure	Very High (Risk Band 7)	
Estimated number of negative annual returns over any 20-year period	6 or Greater	
Underlying Investment	BetaShares Asia Technology Tigers ETF (ASIA)	

## Gold

Description	The Fund is designed to offer investors a simple, cost-efficient and secure way to access physical gold by providing a return equivalent to the movements in the gold spot price less the applicable management fee.	
Suitability	ETFS Physical Gold offers low-cost access to physical gold via the stock exchange and avoids the need for investors to personally store their own bullion.	
Investment Return Objective	ETFS Physical Gold is designed to offer investors a simple, cost-efficient and secure way to access the precious metals market. It intends to provide investors with a return equivalent to movements in the gold spot price less fees.	
Asset Allocation Range	Asset Class	Asset Allocation
	Alternatives	100%
Minimum Suggested Time Frame	7 years	
Standard Risk Measure	Very High (Risk Band 7)	
Estimated number of negative annual returns over any 20-year period	6 or Greater	
Underlying Investment	ETFS Physical Gold ETF (GOLD)	



## High Interest Cash

Description	The Fund aims to generate attractive income on cash deposits with income distributions paid monthly. AAA aims to achieve interest rates that are competitive with 'at call' bank deposits and term deposits without the need for investors to open a bank account or lock up capital for extended periods.	
Suitability	Investors seeking an investment that offers an attractive income on cash.	
Investment Return Objective	AAA aims to provide exposure to Australian cash deposits, with monthly income distributions that exceed the 30 Bank Bill Swap Rate (BBSW) (after fees and expenses).	
Asset Allocation Range	Asset Class	Asset Allocation
	Cash	100%
Minimum Suggested Time Frame	7 years	
Standard Risk Measure	Very Low (Risk Band 1)	
Estimated number of negative annual returns over any 20-year period	0.5 to less than 1	
Underlying Investment	BetaShares Australian High Interest Cash ETF (AAA)	

## SECTION 5

# Self-Directed Investment Options

Self-Directed Investment Options are for members who want to take control of investment decision making. These options are only available to members who have selected a Control account type.

## Benefits of Self-directed Investment Options

- ✓ access to Direct Shares including Exchange Traded Funds (ETFs) Listed Investment Companies (LICs), Exchange Traded Commodities (ETCs), Real Estate Investment Trusts (REITs);
- ✓ competitive brokerage fees; and
- ✓ potential to receive tax effective income in the form of dividends with attached franking credits.

## Self-directed Investment Options

Self-directed Investment Options include the following asset types and are described in further detail below:

Direct Shares, including:

- ✓ securities listed in the ASX 300 index;
- ✓ LICs;
- ✓ ETCs;
- ✓ REITs; and
- ✓ ETFs

The complete list of available investment options will change from time to time. The list of available investments vary depending on the chosen account type. You can access available investment options via the “Invest” section on the Superhero Super Member Portal or at [www.superhero.com.au/support/](http://www.superhero.com.au/support/).

## How to invest in the Self-directed Investment Options

To invest in Self-directed Investment Options you must:

- ✓ be a member of the Superhero platform and have selected a Control account type;
- ✓ read and accept the Terms and Conditions during the registration process. Please see the Terms and Conditions section of this Guide.

## Direct Shares

Share investments represent a part ownership of a company and can provide a return in the form of capital growth (or loss) and income through dividends.

Most Direct shares are considered liquid investments, as they can be easily bought or sold on the ASX.

Superhero Super members have direct access to shares in the ASX 300 Index and a range of Exchange Traded Funds (ETFs) and Listed Investment Companies (LICs). Income received from your investment in Direct Shares will be directed to your Superhero Wallet. We may add other company shares to the investment menu over time. You can view the approved list of investments by logging into the Superhero Super Member Portal or at [www.superhero.com.au/support/](http://www.superhero.com.au/support/).

## Direct Shares at a glance

Suitability	Members who seek income and/or growth over the longer term, and who are comfortable accepting fluctuations in their account balance over the long term.
Investment return objective	The return of listed investments will vary for each individual investment and will include capital gains and losses, and income through dividends and distributions.
Defensive vs Growth asset allocation range	100% Growth
Minimum suggested time frame	7 years
Standard Risk Measure	High (Risk Band 6)
Income from Direct Shares	Income received from your investment in Direct Shares will be directed to your Superhero Wallet.

### Changes to available investments

The Self-Directed Investment Options, including stocks listed on the ASX 300 Index, are subject to change over time. If you own an investment or a stock that is no longer available, you can retain the investment and may be able to sell or dispose of them, but you will not be able to acquire more of that investment.

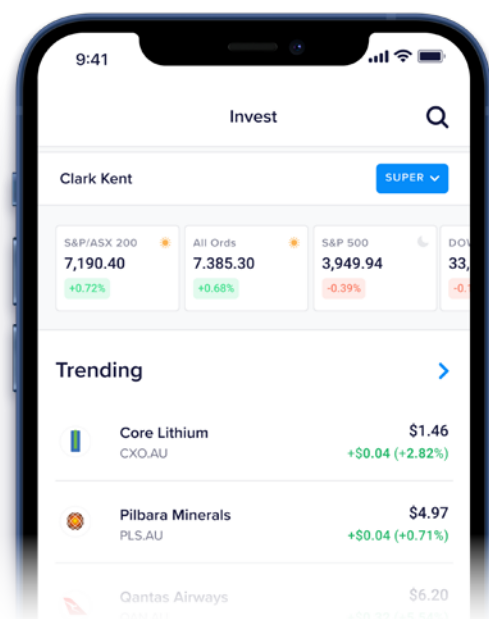
### Corporate action elections

A corporate action occurs when a material change to a company takes place. This may include off-market share buybacks, entitlement offers, dividend payments or company mergers.

Corporate actions can be voluntary, where the investor is required to elect to participate, and involuntary where the corporate action applies to all investors. Superhero and the Trustee will facilitate all involuntary corporate actions. The Trustee retains full discretion as to participation in involuntary corporate actions. Where the Trustee in its discretion elects not to participate in an involuntary corporate action on behalf of Members of

Superhero, Members will not have recourse to participate. The Trustee and Superhero disclaim any liability for failing to participate in any involuntary corporate action.

You are responsible for providing instructions to Superhero. If a corporate action requires payment from your account (for example, in relation to a share purchase plan), your Superhero Wallet will be debited prior to lodgement with the registry. If you do not have sufficient cash in your Superhero Wallet at the time of processing, no action will be taken for that corporate action.



## Investment Limits

The Trustee imposes certain limits on the amount that a Member can invest in listed securities, listed investment companies and exchange traded funds. The limits relate to both a Single Security or Investment and the class of investment. Only Members with a Control account type can invest in listed securities.

These limits help to keep your investment portfolio diversified. If at any time the value of your account's holdings in a particular investment exceed the Investment Holding Limit, you will not be permitted to purchase any further holdings in that investment until such time as the value of your holdings, as a percentage of your account, moves below the Investment Holding Limit.

The limits and Approved List are designed to ensure that Members maintain a minimum level of portfolio diversity across a range of predetermined products capable of being hosted by Superhero. The Trustee reserves the right to change the Investment Holding Limits and Approved List from time to time. Changes to Investment Holding Limits or the Approved List may result in an investment or asset no longer being available or appropriate for your Portfolio. In this event, you may be able to hold the investment, sell-down the investment, or at the Trustee's full discretion, we may need to sell-down that investment on your behalf (you will be advised of this in advance if it affects investments held by you as necessary or appropriate).

Investment Options	Single Security Limit (% of Account Balance)	Aggregate Holding Limit (% of Account Balance)
Shares within the ASX/S&P 300 Index	20%	75%
Australian Listed ETF/LIC - Tier 1 <sup>1</sup>	50%	75%
Australian Listed ETF/LIC - Tier 2 <sup>1</sup>	25%	75%
Australian Listed ETF/LIC - Tier 3 <sup>1</sup>	10%	40%

<sup>1</sup> The list of ETFs and LICs available within Superhero Super and their individual tiers are available through the Superhero Super Member Portal or at [www.superhero.com.au/support/](http://www.superhero.com.au/support/).

## SECTION 6

# Superhero Super Wallet

The Superhero Wallet is an integral part of a Control account and forms the transactional cash account used to purchase and dispose of Self-Directed Investment Options.

You can switch between Managed Investment Options, Self-Directed Investment Options, and instruct how you would like future contributions to be paid through the Superhero Super Member Portal. Switching between investments or transactions via the Superhero Super Member Portal may incur fees and transaction charges (please see Section 2 Fees & Charges in the Superhero Super Additional Information Guide).

Investing in Self-Directed Investment Options is only possible through a Control account using funds from your Superhero Wallet. You can choose one investment option or a combination of different investment options.

We may change the investment options offered. All changes will be updated in the Investment Guide and made available through the Superhero Super Member Portal.



## Superhero Wallet at a glance

### Suitability

Members who prefer low risk and a high level of security on their account balance.

### Investment Return Objective

To generate a positive annual interest rate return.

### Class Allocation Range



### Minimum Investment Horizon



### Standard Risk Measure



Estimated number of negative annual returns over any 20-year period

Less than 0.5

### Income from Superhero Wallet

Interest accrued against your Superhero Wallet will be invested back into your Superhero Wallet.

The funds in your Superhero Wallet may be on deposit with the Custodian or a licenced Australian Deposit-taking Institution.

We will not withdraw any part of your cash holdings, other than for the payment of fees and expenses.



# Other Important Investment Information

## Target Asset Allocation

Superhero Super makes every effort to allocate your Portfolio strictly in accordance with your instructions. Due to the variable nature of financial markets, the target rates stated are indicative only and at any point in time, the actual allocation may vary from the target allocations stated in this document.

## Changing investments

You can instruct Superhero Super to change your investments at any time via the Superhero Super Member Portal.

Changing investments may incur transactional or operational costs associated with the purchase and/or disposal of investments or assets. For more information about the fees and costs, see the Fees & Costs Section of the Additional Information Guide.

## Valuing your investment portfolio

Your investment portfolio (which forms the basis for determining your account balance) is calculated as the sum of the value of your investments together with your cash held, being the minimum cash balance and cash balance in your Superhero Wallet. The value of your investments is based on information received by Superhero from third parties, including fund managers and the ASX. Prices are generally updated in real-time (however there may be times when updated prices cannot be provided).

## Calculating investment returns

The annual return for each Member is equal to the gross income, realised and unrealised capital gains generated from the underlying

assets or investments of your account (including cash) less any relevant fees, costs and taxes during each financial year. For more information about the fees and costs, see Fees & Costs Section of the Additional Information Guide.

Dividends, distributions and interest earnings are credited within two business days to your Superhero Wallet from when they are received. Any income, relevant fees, costs and taxes are applied to Member accounts for Members who leave Superhero or close an account during the financial year.

The tax benefit for any un-recouped CGT losses will not be available to Members who leave Superhero or close an account. Any subsequent recovery of these CGT losses will be applied to Superhero expenses in the year of the recoupment.

## Allocation and redemption of investments

The allocation (acquisition) and redemption (sale) of investments may depend on the prevailing share price, unit price or other processing arrangements applicable to underlying investments. For more detailed information about the unit pricing or other processing arrangements applicable to underlying investments, refer to the disclosure document for the underlying investment available from the product issuer.

Switches, transactions between Managed Investment Options, and Themed Investment Options or withdrawal transactions will be processed after the redemption of the underlying investments and based on the realised consideration (less relevant fees, costs and taxes) as soon as possible after

the date Superhero receives the completed documentation.

The Trustee reserves the right to delay the payment of benefits (in respect of switches, transactions between Managed Investment Options, and Themed Investment Options or withdrawal payments) until sufficient redemption monies are available. The Trustee will make all reasonable endeavours to process payment requests within any timeframes stipulated under the law.

### Labour standards or environmental, social or ethical considerations

The Trustee does not have regard to labour standards or environmental, social or ethical considerations when investing in, retaining or realising investments.

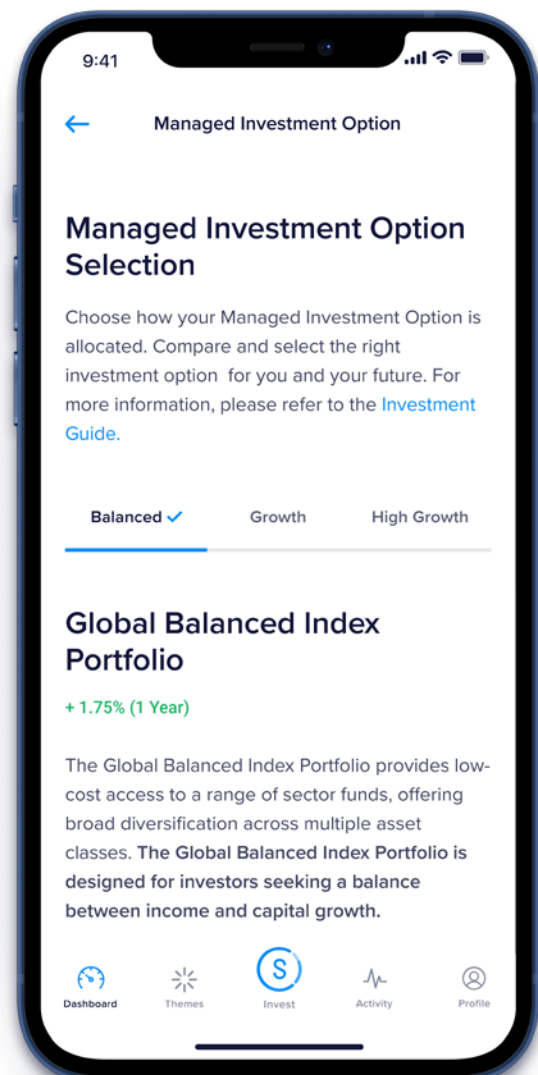
### Use of financial derivatives

Derivatives are financial contracts such as futures, swaps and options. The Trustee does not enter into any derivative contracts on its own account. However, external managers may use derivative instruments and hedging procedures to protect the investment from adverse movements in the investment markets.

**Neither the Trustee, its service providers and/or any underlying investment managers or product issuers or any other company associated with the management or promotion of Superhero guarantees the capital or performance of any investments accessible from Superhero or your Portfolio.**

Also, please note that:

- ✓ an account in Superhero is subject to investment and other risks. This could involve delays in repayment, loss of income or capital invested; and
- ✓ the Trustee may amend the terms and conditions of Superhero subject to its ability to do so under the governing rules and superannuation law.



# Terms and Conditions

The Superhero Super Member Portal is the secure internet service which enables you to operate the products and services within your account.

Please note that these conditions of use may be varied by us with at least 14 days' notice.

By registering and creating an account through the Superhero Super Member Portal you are accepting the following terms and conditions for use of the Superhero Super Member Portal and participation in the Superhero Super sub-plan of OneSuper.

You must accept the current Superhero Super Member Portal Conditions of Use each time that you enter instructions into the Superhero Super Member Portal.

We reserve the right to change these terms and conditions at any time. Any subsequent access to, or use of, the Superhero Super Member Portal by you will constitute an acceptance of those modifications.

- a. You:
  - i. may only use the Superhero Super Member Portal for legitimate and lawful purposes;
  - ii. must not copy, reproduce, interfere with or damage (or attempt to interfere with or damage) any code, data or software associated with the Superhero Super Member Portal;
  - iii. will keep confidential and secure any non-public information or data obtained at any time by using the Superhero Super Member Portal; and
  - iv. must keep all account details, logins and passwords secure.
- b. Each time the Superhero Super Member Portal is accessed or used, we are entitled to assume that any user has your authority, including authority to access or use your account, login, password and transaction password, with the exception of any use occurring after you have given notice to the contrary.
- c. We will use all reasonable efforts to provide (but do not guarantee that we will provide) access to the Superhero Super Member Portal at all reasonable times. From time to time, the Superhero Super Member Portal may be unavailable to allow for scheduled or unscheduled maintenance or for reasons beyond our control. We reserve the right to suspend or terminate use of the Superhero Super Member Portal without notice, at any time and for any reason.
- d. We will use reasonable efforts to provide (but do not guarantee that we will provide) reliable data and information, to the extent that it is within our control. We take no responsibility for the reliability of data and information outside our control.
- e. Prices are generally updated daily, however there may be times when updated prices cannot be provided.
- f. Subject to conditions and warranties implied by legislation, we exclude:
  - i. liability for any delay, interruption or unavailability of the Superhero Super Member Portal and for any inaccuracy or incompleteness of data provided by any person, entity or third party available via the Superhero Super Member Portal; and

- ii. all terms implied by statute, general law or custom except terms that may not be excluded. If there is a breach of any condition or warranty implied by legislation or by contract with a consumer, liability for that breach is limited to a re-supply of the goods or services in respect of which the breach occurred.
- g. You can request cancellation of your authority to access your account via the Superhero Super Member Portal at any time. Your request must be in writing and signed by you.
- h. We may cancel your access to the Superhero Super Member Portal at any time and at our absolute discretion.

## General Terms

- a. To be eligible to open a Superhero Super Account you are not required to transfer or rollover any amount. However, you may be limited in your choice of investments until you have at least \$10,000 in your member account.
- b. To invest in the Self-Directed Investment Options, you will need a Control account type, which will have a Superhero Wallet from which all relevant purchases will be funded and which will receive investment proceeds. The minimum cash transfer to the Superhero Wallet from other investments held is \$1,000.
- c. Regardless of your account type, a minimum of \$500 or 2% of the member account balance will be retained in cash at all times within the Managed Investment Option. We will automatically allocate new contributions or sell investments in your Managed Investment Option to allow for withdrawals in relation to fees, taxes and insurance premiums.
- d. In the event that the cash balance of your Managed Investment Option falls below the minimum required (\$500 or 2% of the member account balance) amount, Superhero reserves the right to liquidate investments held on your behalf to ensure adequate liquid funds are available.
  - i. The timing of any disposal of investments will be at our discretion and in the following order:
    - from the Managed Investment Option; then
    - from the Themed Investment Option with the highest holding value; then
    - from the Self-directed Investment Option with the highest market value.
- e. Superhero makes every effort to allocate your Portfolio strictly in accordance with your instructions. Due to the variable nature of financial markets, the allocations stated are indicative only and at any point in time the actual allocation may vary from the target allocations stated in this document.
- f. All investments in the Self-Directed Investment Options, including Direct Shares and your Superhero Wallet, will be held in the name of the Trustee on your behalf.

- g. You must nominate, verify and maintain an email address and an Australian mobile phone number at all times and inform us immediately if your contact details change.
- h. All information, statements and other communications that we are either required to give to you or choose to give to you in relation to the investments you hold may be given to you electronically or by making them available online.
- i. The tax information disclosed online is for your information only and should not be relied on for the purposes of determining your personal tax liability. In addition, particular amounts disclosed in the tax reports may be estimates and subject to change based on the availability of final information and/or standard tax true up processes.
- j. We may refuse to act on your instructions if:
  - i. we believe that you are in breach of any of the provisions contained in these terms and conditions;
  - ii. we have reason to believe that the instructions are not authorised by you;
  - iii. your instructions are unclear or incomplete;
  - iv. you do not have sufficient Available Funds in your Superhero Wallet to carry out your instructions;
  - v. your instructions conflict with the law, relevant market practices or the provisions of these terms and conditions;
  - vi. we decide to stop accepting investments into particular investments, including Direct Shares in which you have an existing holding; or
  - vii. you do not have sufficient assets to execute the instruction.
- k. Where, in our opinion, your instructions are incomplete or unclear in relation to an investment, we may place all of the relevant funds on hold in your Superhero Wallet while we try to obtain your instructions. We are not liable for any loss that may result from delays.
- l. All deductions from your Superhero account, including tax, insurance premiums, fees, charges and any other deductions will be taken from your Managed Investment Option. This does not include transactional fees and charges relating to Self-Directed Investment Options, which will be debited from your Superhero Wallet at the time of transaction.
- m. If you request a full withdrawal, we will initiate a full sell down of your Self-Directed Investment Options. Where any accrued income or distributions have not been paid, a full withdrawal may be delayed until these funds are paid.

## Superhero Wallet

- a. From time to time you may request a Cash Transfer, which will involve monies being transferred between your Managed Investment Option into or from your Superhero Wallet. Movement in and out of the Superhero Wallet will typically occur intra-day but can take up to 2-4 business days.
- b. Transfers to and from your Superhero Wallet from your Managed Investment Option can be implemented online through the Wallet section of the Superhero Super Member Portal.
- c. Proceeds from the sale of Self-Directed Investment Options can take time to be processed and may not be immediately available for you to transfer from your Wallet.
- d. We will not be liable for any loss, including investment gains foregone, resulting from any delay in the processing of transfers.
- e. All income from your Self-Directed Investment Options will be credited to your Superhero Wallet. This includes interest, dividends and distributions. You should regularly monitor the balance of your Superhero Wallet to ensure that it remains appropriate for your needs.
- f. The interest earned on the funds in your Superhero Wallet will fluctuate.

## Shares

- a. The minimum trade amount is \$100. You must place all orders to buy or sell shares and give all other instructions relating to shares in your account through the Superhero Super Member Portal. Superhero may not accept investment instructions via other means.
- b. You must comply with the investment limits, order rules, Corporate Action requirements and other Direct Share information set out in these terms and conditions, the Investment Guide, Additional Information Guide and the PDS.
- c. You may place orders to buy and sell Direct Shares, provided you have Available Funds in your Superhero Wallet. Orders received during ASX trading hours 10:00am to 4pm AEST on an ASX Trading Day, are usually placed on the day. Available Funds will be calculated and displayed on the Superhero Super Member Portal and amended when the information we receive changes. You may cancel open orders through the Superhero Super Member Portal at any time and these instructions are usually processed during ASX Market Hours. You acknowledge that we may, at our discretion, use Straight Through Processing to process your orders, provided:
  - i. the order satisfies the execution broker and market order validation rules (filters), which may, from time to time change without notification;

- ii. the order satisfies the ASIC Market Integrity Rules, ASX Operating and Settlement Rules or other exchange operating rules (these rules are enforced through the Superhero Super Member Portal and third party execution broker and if orders placed do not satisfy these rules, your order may be cancelled and you will be notified via SMS and/or Push Notifications).
  - iii. Straight Through Processing may not always be available and it may therefore be necessary for us to execute your orders manually, which may involve some delays in the execution of orders placed;
  - iv. Straight Through Processing is only available for ASX Listed Securities with a normal status (that are not suspended or in a trading halt); and
  - v. all orders are placed at a limit price and are usually placed during market hours (10:20am to 3:45pm AEST).
- d. You must instruct us through the Superhero Super Member Portal to buy or sell a specified number of securities at either the current/last traded price or a limit price (known as 'Don't buy/sell for more/less than'). We will quarantine funds in your Superhero Wallet based on the order. These funds will remain quarantined until the order is either settled or cancelled. You may amend and cancel open orders on the Superhero Super Member Portal at any time and these instructions are usually processed during ASX Market Hours.
- e. We will not be responsible for any delay in processing orders or any other instructions relating to shares in your account.
  - f. The Trustee of the Fund or their appointed proxy nominee may exercise voting rights attached to the shares and units selected by Members.
  - g. Where you hold a Direct Share through your Self-Directed Investment Options which is affected by a Corporate Action, we may review the nature of the Corporate Action and determine, at our sole discretion, an election in relation to that action. The Trustee is not, however, required to seek your instructions or approval.
  - h. If, as a result of a Corporate Action that has been accepted by the Trustee on your behalf, you are entitled to a fraction of a security, we will round that fraction down to the nearest whole number.
  - i. We take no responsibility for any failure to provide you with details of any Corporate Action or any failure to act in relation to any particular Corporate Action.
  - j. A Corporate Action resulting in the overseas takeover of an Australian domiciled Direct Share will be processed as a mandatory takeover and sold on the ASX. The proceeds (minus brokerage) will be credited to your Superhero Wallet.
  - k. Any content and/or research material made available to members in the Superhero Super Member Portal should not be construed as a solicitation to buy

or sell any investment. The content and/or research has not taken into account your specific investment objectives, financial situation and particular needs. Before making an investment decision, whether on the basis of these reports or otherwise, you need to consider, with or without obtaining independent financial advice, whether the investment is appropriate in light of your particular investment needs, objectives and financial circumstances.

- l. Cash dividends or distributions will only be paid where investment in Direct Shares or units were held prior to the ex-dividend date and continued to be held on the record date, as determined by the relevant registry. Upon receipt, any dividends and distributions will be paid into your Superhero Wallet.
- m. You are not able to participate in a Dividend Reinvestment Plan (DRP) for any listed security.
- n. Any request to exit Superhero or the Self-Directed Investment Options will not be processed until you have disposed of any Direct Shares and any pending settlements, dividends or distributions have been received and credited to your Superhero Wallet. If, at the time of your request, you hold an entitlement in a Direct Share that is suspended from trading you may request the forfeiture of that entitlement to the Trustee.
- o. Ancillary benefits, such as shareholder or unit holder benefits associated with shares, are not available.
- p. You will be liable for any calls on Direct Shares that are not fully paid at the time of the initial order, for example, a Direct Share that is paid in instalments. If two days prior to the final instalment due date you do not hold sufficient funds in your Superhero Wallet or Managed Investment Option to fund the instalment call, we will sell your instalment receipt at the prevailing market price. The proceeds of the sale less any applicable fees and charges will be credited to your Superhero Wallet or Managed Investment Option.
- q. Where you hold securities outside Superhero, you may be able to transfer these securities into the Self-Directed Investment Option (subject to Administrator and Trustee approval).
- r. The acquisition of Direct Shares is for long-term investment purposes, to meet your superannuation benefit needs, not for speculative purposes.



## Superhero Super Investment Guide

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[www.superhero.com.au](http://www.superhero.com.au)

Superhero Markets Pty Ltd (Superhero)

ABN 36 633 254 261

The information in this Guide, together with the Insurance Guide, and Additional Information Guide, forms part of the Superhero Super Product Disclosure Statement (together the PDS Guides) dated 24 February 2023. You should read the latest version of this Guide, a copy of which is available on [www.superhero.com.au/support/](http://www.superhero.com.au/support/). A paper Copy of the Product Disclosure Statement (PDS) and PDS Guides can be obtained, free of charge, by contacting us on Live Chat via our website [www.superhero.com.au](http://www.superhero.com.au) or at [hello@superhero.com.au](mailto:hello@superhero.com.au).

Superhero Super is a sub-plan of OneSuper ABN 43 905 581 638 RSE R1001341 (the Fund). Superhero Super is issued by Diversa Trustees Limited ABN 49 006 421 638, AFSL No 235153 RSE Licence No L0000635 (referred to as "we", "our", "us" or "the Trustee"), the Trustee of the Fund. The Investment Administrator and Promoter of the Fund is Superhero Markets Pty Ltd (ABN 36 633 254 261), which is a Corporate Authorised Representative (Authorised Representative No. 1276309) of Superhero Securities Limited (ABN 96 160 456 315) (AFSL No. 430150).

The Superhero Super PDS and PDS Guides can only be used by persons receiving it (electronically or otherwise) in Australia and applications from outside Australia will not be accepted. We may reject or accept an application without giving reasons.