

Integrity's Here for You Super Plan

Annual Report 2021

Plan

Integrity's Here for You Super Plan (**Integrity Plan**), a division of OneSuper
ABN 43 905 581 638 RSE R1001341

Promoter/Insurer

Integrity Life Australia Limited (Integrity)
ABN 83 089 981 073
AFS Licence No 245492
PO Box R1741
Royal Exchange NSW 1225
Phone: 1300 54 33 66
Email: hello@integritylife.com.au

Trustee and Issuer

Diversa Trustees Limited
ABN 49 006 421 638
AFS Licence No 235153 RSE Licence No L0000635

Registered Office

Diversa Trustees Limited
Level 9 Podium, 530 Collins Street
Melbourne VIC 3000

Administrator

DDH Graham Limited
ABN 28 010 639 219
AFS Licence No 226319

This Annual Report comprises part of your periodic statement for the 2020-2021 Financial Year, and should be read in conjunction with the annual member statement recently provided to you, which shows your member entitlements at 30 June 2021.

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FROM THE TRUSTEE

We are pleased to present our Annual Report for the year ended 30 June 2021.

The report is issued by Diversa Trustees Limited ABN 49 006 421 638 AFSL 235153 RSE L0000635 (the Trustee) as trustee of the Integrity's Here for You Super Plan (**Integrity Plan**), a life insurance only sub-division of OneSuper ABN 43 905 581 638

The information provided in this report is in accordance with the requirements of the *Corporations Act 2001* and *Corporations Regulations 2001*. The information is of a general nature only and has been prepared without taking into account your investment objectives, financial situation and needs. Before making any decisions in relation to the Integrity Plan you should consider obtaining professional financial advice from a Licenced or authorised financial advisor.

The Directors of the Trustee during the year ended 30 June 2021 were:

Current as at 30 June 2021

Name	Date Appointed
Michael John Terlet AO	18 February 2021
Fiona Margaret McNabb	28 June 2019
Andrew John Peterson	28 June 2019
Ronald Peter Beard	18 February 2021

Directors who resigned during the Year

Name	Date Appointed	Date Resigned
Robyn Fitzroy	21 December 2017	18 February 2021
Murray Jones	1 September 2014	18 February 2021

Whilst all due care has been taken in the preparation of this report, the Trustee reserves its right to correct any errors or omissions. The terms of your membership in the Integrity Plan are set out in OneSuper's Trust Deed and any applicable insurance policy. Should there be any inconsistency between this report and OneSuper's Trust Deed, the terms of OneSuper's Trust Deed will prevail.

The Trustee holds professional indemnity insurance to protect the Trustee, its directors and Integrity against certain losses or liabilities. The indemnity insurance cover is subject to the terms and conditions of the relevant insurance policy.

ABOUT THE INTEGRITY PLAN

The Integrity Plan is a risk-only division of OneSuper. The Trustee of the Integrity Plan is Diversa Trustees Limited (the Trustee). Members of the Integrity Plan have access to death and disablement insurance cover within superannuation on the terms and conditions summarised in the Integrity Plan's Product Disclosure Statement (PDS).

The Integrity Plan does not provide accumulation style superannuation account balances, nor investment returns to members.

The Integrity Plan is a superannuation product which provides members with access to death and disablement insurance cover inside superannuation and accepts annual rollovers from a complying superannuation fund, or personal contributions, for the

purposes of paying insurance premiums for that cover. Members don't have an accumulation account balance in the Integrity Plan.

An insured person holds insurance cover under the Integrity Plan's insurance policy, this policy is owned by the Trustee and a copy of the policy is sent to a member by Integrity after their application for insurance is accepted. The Trustee is the provider of death and disablement superannuation benefits in the Integrity Plan which are wholly insured benefits. Integrity is the provider of insurance cover to members of the Integrity Plan.

FEATURES

The insurance cover options available through the Integrity Plan are:

- Life insurance – providing cover for death and Terminal Illness;
- TPD insurance – providing cover for Total and Permanent Disablement
- Income Insurance – providing cover for 'temporary incapacity' where you are unable to work to earn income due to sickness or injury.

MEMBER'S CONTRIBUTIONS

The Integrity Plan is a superannuation product which provides members with access to Life and disablement insurance Cover (Cover) inside superannuation and accepts annual rollovers from a complying superannuation fund, or personal contributions, for the purposes of paying insurance premiums for that Cover. Members don't have an accumulation account balance in The Integrity Plan.

2020/21 SUPERANNUATION THRESHOLDS

The superannuation contributions caps and various other superannuation thresholds that apply for the 2020/21 financial year are as follows:

Superannuation Threshold	
Low rate cap:	\$215,000
Concessional contributions cap:	\$25,000
Non-concessional contributions cap:	\$100,000
Capital Gains Tax (CGT) Cap (lifetime limit):	\$1,565,000
Government Co-contributions:	
- Maximum co-contribution ¹	\$500
- Lower threshold	\$39,837
- Upper threshold (cut off)	\$54,837

¹The Government co-contribution will reduce by 3 1/3 cents for every dollar of total income in excess of \$39,837, reducing to nil once your total income reaches \$54,837 in a financial year.

Details of the cap for later years will be available by calling Integrity's customer service team on 1300 54 33 66. Contact the Australian Taxation Office on 13 10 20 or visit www.ato.gov.au/super for further information.

OPERATION OF INTEGRITY'S RESERVE

Trustees of superannuation funds are required to establish and maintain an Operational Risk Financial Reserve (ORFR) which complies with prudential requirements to ensure that the Trustee has sufficient financial resources to provide for member and / or beneficiary losses arising from an operational risk event such as incorrect benefit payments due to human or system error, unit pricing errors and loss of data. The Trustee fully funds this reserve

on behalf of customers.

MANAGING THE INTEGRITY PLAN

The Integrity Plan is set up as a division of a trust and is governed by a legal document called a Trust Deed. The Trustee responsible for running the Integrity Plan in accordance with the Trust Deed, is Diversa Trustees Limited (ABN 49 006 421 638 AFS Licence No 235153, RSE Licence No L0000635), which is a professional independent trustee. No penalties were imposed on the Trustee and/or any of its directors during the reporting period.

PRIVACY POLICY

We are committed to ensuring the confidentiality and security of your personal information. We will only collect, use and disclose this information for the purposes of processing and administering your accounts and providing services to you, unless otherwise required by law. We are bound by the Privacy Act and the National Privacy Principles, as regulated by the Federal Privacy Commissioner, to protect such information from misuse and loss, unauthorised access, modification and disclosure.

You can obtain a copy of the Trustee's Privacy Policy at <https://www.diversa.com.au/privacy>.

MORE INFORMATION

Your benefit statement and the Integrity Plan PDS contain important information about your benefits and about the Integrity Plan. You are also entitled to request further information including the Trust Deed and rules, the latest audited accounts and auditor's report and the Trustee's Privacy Policy.

The Trustee is required to disclose certain information and documentation on a website. Accordingly, the Trustee's website (www.diversa.com.au/governance) contains the Trust Deed and further details relating to the Trustee of OneSuper, of which the Integrity Plan is a sub plan. The Trustee's website (<https://diversa.com.au/funds/>) contains the PDS, most recent annual report, and any Significant Event Notices issued recently.

For copies of these documents, or if you want more information about your benefits, please feel free to contact the Integrity Plan's customer service team as follows:

Integrity's contact details:

Phone: 1300 54 33 66
Email: hello@integritylife.com.au
Web: integritylife.com.au
Post: PO Box R1741
Royal Exchange NSW 1225

ENQUIRIES AND COMPLAINTS

Superannuation law requires the Trustee to take all reasonable steps to ensure that complaints are properly considered and dealt with within 45 days, (Death benefit distribution complaints within 90 days). If you have a complaint, please contact:

Complaints Officer

Phone: 1300 54 33 66
Email: hello@integritylife.com.au
Web: integritylife.com.au
Post: PO Box R1741
Royal Exchange NSW 1225

We will ordinarily respond to your complaint as soon as possible but if we have not resolved your complaint, or if you

are still not satisfied with our response within 45 days of receipt (Death benefit distribution complaints within 90 days), you may wish to refer the matter to the Australian Financial Complaints Authority (AFCA).

AFCA is an independent complaint resolution body whose services are free. You can contact the AFCA at:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: GPO Box 3, Melbourne, VIC 3001

ABRIDGED FINANCIAL INFORMATION

This is an abridged summary of the Integrity Plan's audited accounts for the financial year ended 30 June 2021. The full audited accounts of OneSuper, including the audit report are now available. If you would like a copy, please contact the Trustee via email on contact@diversa.com.au or via phone on +61 3 9097 2800.

Statement of Financial Position

	2021	2020
	\$'000	\$'000
Assets		
Cash	31	15
Current Tax Assets	149	95
Other Receivables	-	1
Total assets	180	98
Liabilities		
Other payables	168	111
Total liabilities	168	111
Net assets available for member benefits	-	-
Members' benefits	-	-
Total net assets (liabilities)	12	-
Equity		
Reserves	-	-
Unallocated surplus (deficit)	12	-
Total reserves	12	-

Income/Operating Statement

	2021	2020
	\$'000	\$'000
Superannuation activities		
Total net income	-	-
Total expenses	-	-
Operating result	-	-
Income tax (expense) benefit	363	91
Operating result after income tax	363	91
Less net benefits allocated to members	(351)	(91)
Operating result after income tax	12	-

Statement of Change in Benefits

	2021	2020
	\$'000	\$'000
Opening balance of members' benefits	-	-
Transfers from other superannuation plans	2,083	514
After tax contributions	2,083	514
Benefits and Transfers Paid	(110)	(13)
Insurance premiums charged to members	(2,420)	(605)
Death and disability benefits credited to members	96	13
Net benefits allocated to members' accounts	-	-
Closing balance of members benefits	(351)	(91)

The full audited Accounts of OneSuper which include the Integrity Plan together with Directors' remuneration and attendance record, and the auditor's report, are available for inspection on the Trustee's website at <https://diversa.com.au/funds/>