

2 October 2025

About this guide

The information in this document forms part of the Living Super Product Disclosure Statement and the Living Super Product Guide, both dated 2 October 2025.

This guide contains definitions of fees and costs as specified under the Superannuation Industry (Supervision) Act 1993 (SIS Act) and Corporations Regulations 2001. Not all fees are relevant to you.

Activity fees

A fee is an activity fee if:

- a. the fee relates to costs incurred by the Trustee (Diversa Trustees Limited ABN 49 006 421 638, AFSL 235155, RSE L0000635) of the superannuation entity (OneSuper ABN 43 905 581 638) that are directly related to an activity of the Trustee:
 - i. that is engaged in at the request, or with the consent, of a member of Living Super, or
 - ii. that relates to a member and is required by law, and
- b. those costs are not otherwise charged as administration fees and costs, investment fees and costs, transaction costs, a buy-sell spread, a switching fee, an advice fee or an insurance fee.

Administration fees and costs

Administration fees and costs are fees and costs that relate to the administration or operation of the superannuation entity and include costs incurred by the Trustee that:

- a. relate to the administration or operation of the entity, and
- b. are not otherwise charged as investment fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.

Advice fees

A fee is an advice fee if:

- a. the fee relates directly to costs incurred by the Trustee of the superannuation entity because of the provision of financial product advice to a member by:
 - i. a trustee of the entity, or
 - ii. another person acting as an employee of, or under an arrangement with the Trustee/s of the entity, and
- b. those costs are not otherwise charged as administration fees and costs, investment fees and costs, a switching fee, an activity fee or an insurance fee.

Buy-sell spreads

A buy-sell spread is a fee to recover transaction costs incurred by the Trustee of the superannuation entity in relation to the sale and purchase of assets of the entity.

Exit fees

An exit fee is a fee, other than a buy-sell spread, that relates to the disposal of all or part of a member's interests in a superannuation entity.

Insurance fees

A fee is an insurance fee for a superannuation product if:

- a. the fee relates directly to either or both of the following:
 - i. insurance premiums paid by the Trustee of a superannuation entity in relation to a member or members of the entity,
 - ii. costs incurred by the Trustee in relation to the provision of insurance for a member or members of the entity, and
- b. the fee does not relate to any part of a premium paid or cost incurred in relation to a life policy or a contract of insurance that relates to a benefit to the member that is based on the performance of an investment rather than the realisation of a risk, and
- c. the premiums and costs to which the fee relates are not otherwise charged as administration fees and costs, investment fees and costs, transaction costs, a switching fee, an activity fee or an advice fee.

Investment fees and costs

Investment fees and costs are fees and costs that relates to the investment of the assets of a superannuation entity and includes:

- a. fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees), and:
- b. costs incurred by the Trustee that:
 - i. relate to the investment of assets of the superannuation entity, and
 - ii. are not otherwise charged as administration fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.

Switching fees

A switching fee for a superannuation product, other than a MySuper product, is a fee to recover the costs of switching all or part of a member's interest in the superannuation entity from one investment option or product in the entity to another.

Transaction costs

Transaction costs are costs associated with the sale and purchase of assets of the superannuation entity other than costs that are recovered by the superannuation entity charging buy-sell spreads.

For the curious: Diversa Trustees Limited (ABN 49 006 421 638, AFSL 235153, RSE L0000635)(**Diversa, the Trustee, we, our, us**) is the Trustee of Living Super (Fund), a sub-plan of OneSuper (ABN 43 905 581 638) and the issuer of interests in the Fund. Living Super is a product issued out of OneSuper. ING, a business name of ING Bank (Australia) Limited (ABN 24 000 893 292, AFSL 229823), is the Sponsor of the Fund (for branding, marketing and distribution). An investment in the Fund is neither a deposit nor liability of ING Bank (Australia) Limited or any of its related corporations and none of them stands behind or guarantees the Fund. For further details about the Living Super Product, investments options, fees and costs, please refer to the Product Disclosure Statement, the Product Guide and Defined Fees Guide available at ing.com.au. The insurance cover offered by the Fund is provided by MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096.

