

## HUB24 SUPER FUND: FY25 ANNUAL MEMBER MEETING

Date & Time	Wednesday 28 <sup>th</sup> January 2026	4.30pm – 5.30pm
Virtual venue	Meeting held online	
Attendees	HTFS Nominees Pty Ltd (HTFS) Board: Catherine Robson (Chair), Mick O’Brien, Steven Carew, Jocelyn Furlan, Suzanne Holden and David Coogan. Adam Kuziow, Fund Auditor, Deloitte David Warren General Manager Superannuation Services, Equity Trustees Deb Latimer, Chief Risk Officer, HUB24. Attendees: 331 attendees (323 members and 8 other attendees)	
Apologies	Nil	
1. Commencement	At 4.30pm, Catherine Robson as Chairperson opened the meeting and welcomed all members and attendees to the FY25 Annual Member Meeting for the HUB24 Super Fund (Fund).	
2. Welcome & Agenda	The Chair covered some housekeeping items and noted details of how to lodge questions. The Chair provided an overview of the Agenda and that a quorum of HTFS Directors comprising Suzanne Holden, Mick O’Brien, Steven Carew, Jocelyn Furlan and David Coogan were in attendance, and that David Warren GM Superannuation Services EQT, Deb Latimer Chief Risk Officer HUB24 and Adam Kuziow the Fund Auditor from Deloitte were also present.	
3. Chair remarks	The Chair provided an update on: <ul style="list-style-type: none"><li>• The proposed transition of the Trustee to HUB24;</li><li>• The Financial Accountability regime (FAR) and CPS 230; and</li><li>• Key changes in superannuation including coverage for paid parental leave, proposed taxation of large super balances, the introduction of Payday Super, the Retirement Income Covenant, mandatory service standards and cyber security.</li></ul> The Chair introduced Deb Latimer to provide a Fund update.	
4. Fund Update	Deb Latimer provided: <ul style="list-style-type: none"><li>• A Fund overview;</li><li>• A summary of the highlights accomplished in FY25; and</li><li>• Information on the HUB24 Platform and its awards.</li></ul> Deb Latimer handed over to David Warren.	
5. Trustee Update	David Warren addressed the following key topics: <ul style="list-style-type: none"><li>• Retirement Income Covenant;</li><li>• Investment market performance;</li></ul>	



- International Shares Outperformance;
- Investment market outlook for 2026; and
- Member Outcome Assessments.

David Warren returned to Deb Latimer to provide an overview of future Fund initiatives.

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**6. Fund Future**

Deb Latimer highlighted a number of initiatives including:

- Continued expansion of retirement solutions; and
- Planned launch of Lifetime Super offer.

Deb Latimer handed back to David Warren for the Q&A session.

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**7. Q&A**

Four key questions were addressed by David Warren and Deb Latimer.

David Warren addressed:

- (1) I am interested to hear how you plan to manage risks associated with geopolitical volatility and their effects on the markets?

Deb Latimer addressed:

- (2) What makes HUB24 unique from other super funds?
- (3) How do you see the super fund in the long run?
- (4) What is the biggest risk to members achieving good retirement outcomes on the HUB24 platform and what is being done to address it?

It was noted that written responses to these questions and all other general questions posed by members and not covered in the meeting will be included in the meeting minutes.

David Warren handed back to the Chair to thank members and close the meeting.

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**8. Closing remarks**

The Chair thanked all those in attendance and noted that a video recording of the meeting, the meeting minutes and written responses to all the general questions submitted by members would be available online within 4 weeks of the meeting.

The meeting was closed at 5:11pm.

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# QUESTIONS AND ANSWERS

Below is the list of all the general questions from members and answers.

## QUESTIONS SUBMITTED

### 1. What makes HUB Twenty Four unique from other super funds?

HUB24 and its super fund differentiates itself in the market through several key aspects.

Firstly, through our investment in Technology and Innovation, including superior user interface and functionality – with your online portal InvestorHUB and continuous platform innovation with product enhancements and digital solutions.

Secondly, we are proud of the Investment Flexibility that HUB24 Super provides with an extensive investment menu which is being constantly reviewed and added to and market leading Managed portfolios capabilities to support efficient investment implementation.

Also, and most importantly our leading customer service, with competitive fees and a range of solutions to support all member account types.

We don't take our competitive position for granted and we continue to invest in HUB24 Super to help ensure that it remains a market leading superannuation fund, supporting all members on their retirement journey.

### 2. How do you see the super fund in the long run?

HUB24 Super is focused on delivering strong long term outcomes for members by continuing to invest in technology, service, and the breadth of investment choice available on the platform.

The Trustee's priority is to ensure the Fund remains sustainable, competitive and aligned to members' needs by maintaining a wide range of investment options, efficient administration, and a high quality service experience.

We continue to review the Fund's operations, investment governance and member outcomes each year to ensure it remains a market leading, contemporary superannuation offering that supports members throughout their retirement journey.

### 3. What is the biggest risk to members achieving good retirement outcomes on the HUB 24 platform and what is being done to address it?

One of the key risks to members achieving good retirement outcomes is selecting an investment approach that doesn't align with their personal goals, time horizon or tolerance for risk.

As HUB24 Super is a member-choice platform, each member's outcome depends on the investment decisions made with their adviser and the portfolio they construct.

To support members, the Trustee provides access to a wide range of investment options with different risk profiles, this helps ensure members and their advisers have the tools and diversity needed to construct an appropriate strategy.

It also makes available a number of lifetime income options that provide more certainty, flexibility and access to income in retirement. HUB24 is also planning a new retirement offer that will allow enhanced social security benefits, and will be in touch with members later this year.



If members have concerns about the investment choices that best support their long-term retirement needs, we encourage them to seek personalised financial advice tailored to their circumstances.

#### **4. I am interested to hear how you plan to manage risks associated with geopolitical volatility and their effects on the markets?**

Investing across different asset classes invariably involves taking some risk in order to achieve returns. It is always very difficult to predict what investment markets will do in coming periods. Some of the risks which may influence markets include (but are not limited to) widening global conflict, a slowing of economic growth, sustained inflation and global credit concerns.

It is important that members select investment options that reflect their risk appetite and investment horizon.

To assist members, the Trustee provides a diverse range of investments with different risk profiles to enable members to select investment options that are right for them and their personal circumstances.

If you have concerns about selecting the investment strategy that is right for you, please seek professional financial advice tailored to your personal needs.

#### **5. On what do HUB24 normally invest in?**

At HUB24, we operate an advised platform where members work closely with their financial advisers to make investment decisions. We do not directly influence or make investment choices for our members.

The platform offers a wide range of investment options, and members can create personalized portfolios based on their preferences and goals, with guidance from their financial adviser.

- 6. I see a serious market correction in 2026, your thoughts?**
- 7. What is the outlook for growth portfolios in 2026?**
- 8. Investment scope looking forward 3 years. Domestic or international?**
- 9. How are we planning protection of investments with the expected volatility of market?**
- 10. Given that growth rates are slowing, are we entering a period of more unpredictability?**
- 11. Will markets be in constant turmoil and volatility during President Trump's tenure?**
- 12. How to maximise returns in this volatile market?**
- 13. What is your best guess and why...the Aud against the Us dollar in the next month?**

The Trustee does not provide forward looking investment outlooks, advocate a particular investment strategy, nor provide investment advice and it is unable to predict or comment on future investment returns that may be achieved or individual member strategies.

HUB24 Super is focused on delivering strong long term outcomes for members by continuing to invest in technology, service, and the breadth of investment choice available on the platform.

The Trustee's priority is to ensure the Fund remains sustainable, competitive and aligned to members' needs by maintaining a wide range of investment options, efficient administration, and a high quality service experience.



We continue to review the Fund's operations, investment governance and member outcomes each year to ensure it remains a market leading, contemporary superannuation offering that supports members throughout their retirement journey.

If you have concerns about selecting the investment strategy that is right for you, it's important to consider seeking professional financial advice tailored to your personal needs.

#### **14. Seriously keen to understand more about investing?**

Thank you for your interest in learning more about investing.

HUB24 operates an advised platform, meaning members work closely with their financial advisers to select investments that suit their goals, preferences and personal circumstances.

If you're keen to build your understanding, your adviser can help explain the different types of investments available on the platform, how risk and return work, and which strategies may be appropriate for your situation. They can also guide you through resources to help you learn at your own pace.

We encourage members to seek professional financial advice to ensure any decisions made are aligned to their needs and long-term objectives.

#### **15. According to your updates, the AMS fund continually underperforms the markets. Comment please?**

Performance for any investment option or portfolio can vary over time, and short-term results may not always reflect long-term outcomes. It's also important to recognise that HUB24 Super is a member-choice platform, meaning each member's overall performance depends on the individual investments they and their adviser select.

The Trustee oversees the investment menu to ensure products remain appropriate for members, including ongoing monitoring of performance, risk and suitability. Where an investment option does not meet expectations over time, it is subject to review in line with the Fund's investment governance framework.

If you have concerns about the performance of your specific portfolio or an option you're invested in, we encourage you to speak with your financial adviser, who can help assess whether your current strategy remains aligned to your goals and risk profile.

#### **16. What is the development in the crypto industry for investing – BTC and ETH ETF's or anything other?**

The Trustee doesn't offer direct investment options for cryptocurrency, including Bitcoin, as these investments are outside of the Fund's investment risk profile at this point in time.

Due to its high market volatility and inability to provide dividends or a running yield, we think it is high risk and will not offer the investment via the Fund.

We note that there are now Exchange Traded Funds listed on the Australian Stock Exchange which invest into cryptocurrencies like Bitcoin and we are monitoring such evolutions.

This is a fast-moving area of the market and we will continue to monitor regulatory and other developments as they arise.

#### **17. What is the direction for investment in the future with some form of minimal risk involved for superannuation funds?**



Superannuation funds must balance investment risk with long-term return objectives, and low-risk investment approaches will typically focus on capital preservation and reduced volatility. However, it's important to recognise that HUB24 Super is a member-choice fund, meaning each member, together with their financial adviser, selects an investment strategy that matches their individual goals, time horizon and tolerance for risk.

The Trustee supports members by offering a diverse range of investment options, including options with lower volatility characteristics such as cash, term deposits and certain defensive managed funds. All options on the platform are subject to a rigorous investment governance framework, ongoing monitoring and suitability reviews.

If you're seeking a lower-risk approach, we encourage you to discuss your objectives with your adviser, who can help determine an appropriate strategy tailored to your personal circumstances.

### **18. Can you describe what the overall "Trump" effect has been?**

Government policy changes, regardless of which political party or leader is in power, can influence markets from time to time. Markets often react to things like interest-rate expectations, tax changes, trade discussions and broader geopolitical developments. These movements are a normal part of the economic cycle.

For superannuation members, the important thing to remember is that investment markets respond to a wide range of global factors, many of which are unpredictable. Because of that, HUB24 Super provides a broad range of investment options so that members and their advisers can build portfolios aligned to long-term goals and risk tolerance, rather than reacting to short-term political or economic events.

If you're concerned about how global developments might affect your personal investment strategy, it's best to speak with your financial adviser—they can help ensure your portfolio remains appropriate for your circumstances.

### **19. How does the HUB24 Super fund's performance compare with other industry super funds?**

HUB24 Super works differently from most industry super funds. Industry funds typically offer a small number of pre-built investment options where the fund itself manages the underlying portfolio, so their performance can be compared directly to one another.

HUB24 Super is a member-directed platform, meaning your investment performance depends on the individual investments you and your adviser choose from the very broad range of options available. Because every member's portfolio is different, there isn't a single "HUB24 Super performance number" that can be compared to an industry fund's MySuper or Balanced option.

What we can say is that HUB24 Super provides access to a wide universe of investment options, including managed portfolios, managed funds, ETFs, listed securities and more, so advisers and members can build portfolios tailored to their goals, risk level and timeframe. Some members may select conservative portfolios, others more growth-oriented options, and their outcomes will naturally vary.

If you'd like to understand how your specific investment mix compares with typical options used by industry super funds, your financial adviser can help you review that in the context of your personal goals and risk tolerance.

### **20. Have platform/admin fees increased or decreased (in real terms) for the average client over the last 2–3 years?**

### **21. How do you measure "value for money" for advisers and end investors (service levels, tools, execution, reporting)?**



## **22. Are there any planned pricing changes in the next 12 months that might impact super account holders?**

Over the past 2–3 years, overall platform and administration fees for HUB24 Super members have decreased, reflecting ongoing initiatives to improve efficiency and deliver better value for members.

The Trustee regularly reviews the fee structure to ensure it remains competitive, sustainable and aligned with members' best interests.

When assessing "value for money" for members and advisers, the Trustee considers a broad range of factors including service quality, digital tools and reporting, investment governance, transaction efficiency, platform functionality and the overall member experience, not just fees in isolation.

Together, these elements help ensure the platform continues to support strong outcomes for members.

There are no announced pricing changes that would impact superannuation members over the next 12 months.

Should any changes occur in the future, they will be communicated clearly and in advance, in line with regulatory requirements.

## **23. How exposed is the fund to the AI Bubble?**

## **24. How exposed are we to the potential AI bubble risk?**

HUB24 Super is a member-directed investment platform, meaning each member constructs their own portfolio in consultation with their financial adviser. As a result, exposure to sectors such as artificial intelligence varies between members depending on the individual investment options they and their adviser select.

The Trustee does not make investment decisions on behalf of members and does not provide forecasts or commentary on specific market themes, including the potential formation of an "AI bubble". Market volatility, whether driven by technology valuations, economic cycles or other global factors, is a normal part of investing and cannot be predicted with certainty.

To support members, the Trustee provides a broad range of investment options with different risk profiles and maintains governance processes to ensure all available options are subject to appropriate oversight.

If you are concerned about how sector-specific risks may impact your portfolio, we encourage you to speak with your financial adviser, who can help assess whether your investment strategy continues to align with your personal goals and risk tolerance.

## **25. What was the overall % performance for this year?**

Performance depends on each member's investment strategy and the portfolio of investments they hold, as this is individual to each member.

It's important for members to recognise that for most investment options, there is a strategy that is set and asset allocation decisions are made to support the stated return objectives, usually over periods of 3 years or more.

Your annual statement will give you more details on the return on your account over the year. The Fund's annual report can provide further information on the fund's overall performance.

## **26. The iPhone app doesn't allow input from a password manager like BitWarden?**

## **27. Will this be rectified as this makes the app unusable?**



Yes, we are currently working on a new InvestorHUB application that will interact with password managers such as BitWarden.

We are planning to release the new application in the latter half of the year.

- 28. The online platform is not user friendly, it lacks summative data and is very temperamental with shut downs and cut outs happening most of the time, especially when using an iPhone and accessing support?**
- 29. Is there a specific date that you have set to fix these bugs and make the platform user friendly?**
- 30. Will we (investors) be able to get data on performance in simple data and graphs showing percentage gain/loss over set periods for the whole fund (not individual holdings)? This is readily accessible with other Super and Pension Funds?**

Yes, we are currently working on developing and launching a new InvestorHUB application.

We are planning to release the new application in the latter half of the year.

The new portal will support biometric logins and interact with password managers.

As part of this new InvestorHUB application we will continue to invest to uplift the experience and deliver new capabilities that better support you and the overall management of your account.

- 31. What is HUB24's stance on Bitcoin and cryptocurrency going forward considering large corporations (Blackrock, Fidelity) and banks (Standard Chartered, JP Morgan Chase, Sygnum) are continuing to buy cryptocurrency as a store of value, and protection against the continued debasement of the dollar?**
- 32. Should HUB24 consider holding a certain percentage of cryptocurrency and review its exposure to it?**

The Trustee doesn't offer direct investment options for cryptocurrency, including Bitcoin, as these investments are outside of the Fund's investment risk profile at this point in time.

Due to its high market volatility and inability to provide dividends or a running yield, we think it is high risk and will not offer the investment via the Fund.

We note that there are now Exchange Traded Funds listed on the Australian Stock Exchange which invest into cryptocurrencies like Bitcoin and we are monitoring such evolutions.

This is a fast-moving area of the market and we will continue to monitor regulatory and other developments as they arise.

- 33. Irrespective of whether management of funds for an individual member is based on high risk, medium risk, or low risk, is it feasible and an option to say the majority of the portfolio is converted to cash based on market symbols of an impending significant recession?**

Performance for any investment option or portfolio can vary over time, and short-term results may not always reflect long-term outcomes.

It's also important to recognise that HUB24 Super is a member-choice platform, meaning each member's overall performance depends on the individual investments they and their adviser select.



The Trustee oversees the investment menu to ensure products remain appropriate for members, including ongoing monitoring of performance, risk and suitability. Where an investment option does not meet expectations over time, it is subject to review in line with the Fund's investment governance framework.

If you have concerns about the performance of your specific portfolio or an option you're invested in, we encourage you to speak with your financial adviser, who can help assess whether your current strategy remains aligned to your goals and risk profile.



### **34. Privacy and reassurance protocols that you have set up to protect us?**

Protecting members' data and their superannuation savings is a core focus for the Trustee and HUB24. The Fund operates within a strict regulatory framework and has robust controls in place to safeguard member information and accounts.

These protections include strong governance processes, rigorous oversight of service providers, and comprehensive risk-management frameworks covering areas such as investment governance, cyber security, data protection and fraud prevention.

The Trustee also undertakes regular independent reviews and audits to ensure these frameworks remain effective and contemporary.

In addition, critical transactions and activities on the platform are managed via multi factor authentication and monitored through controlled processes designed to protect member information and prevent unauthorised access.

If you have specific concerns about your account, we encourage you to speak with your financial adviser or contact the Fund for further assistance.

### **35. By percentage what are the best categories for funds in retirement?**

HUB24 operates an investment platform providing a large range of investment options for members (in conjunction with their financial adviser) to select from.

Many members create a personalised investment portfolio incorporating a diverse range of options.

As such, investment performance for a member will depend on their individual investment selections.

The Fund does not offer a range of trustee directed investment options (such as Growth, Balanced, Conservative) which are commonly used for comparison tables between Funds and so a direct comparison of investment performance with other Funds options is not available.

### **36. Being one of the worst rated Platforms on the apple App store, what is your roadmap to developing the mobile application?**

### **37. When will the HUB24 mobile app be updated so it works better and smoother on iPhone - currently it won't allow pasting from passwords first go you need to try several times and the text boxes are not friendly moving about? I rely on access via my mobile 99% of the time and it is painful?**

Yes, we are currently working on developing and launching a new InvestorHUB application. We are planning to release the new application in the latter half of the year.

The new portal will support biometric logins and will incorporate in due course new functions to better handle the management of your account online.

### **38. How did HUB24's performance compare to the ASX200 over the past 1, 3, 5 and 10 years?**

HUB24 operates an investment platform providing a large range of investment options for members (in conjunction with their financial adviser) to select from.

Many members create a personalised investment portfolio incorporating a diverse range of options.

As such, investment performance for a member will depend on their individual investment selections.



### **39. I'd like to know the last 10 years average growth of this fund please?**

Performance depends on each member's investment strategy and the portfolio of investments they hold, as this is individual to each member.

It's important for members to recognise that for most investment options, there is a strategy that is set and asset allocation decisions are made to support the stated return objectives, usually over periods of 3 years or more.

Your annual statement will give you more details on the return on your account over the year. The Fund's annual report can provide further information on the fund's overall performance.

### **40. Inflation and debasement of the dollar is now around 14%. Can this fund beat this?**

Performance depends on each member's investment strategy and the portfolio of investments they hold, as this is individual to each member.

It's important for members to recognise that for most investment options, there is a strategy that is set and asset allocation decisions are made to support the stated return objectives, usually over periods of 3 years or more.

Your annual statement will give you more details on the return on your account over the year. The Fund's annual report can provide further information on the fund's overall performance.

### **41. How can we manage the two step identification process for joint account holders who only have one phone?**

Most authenticator applications support multiple accounts so you should be able to use this feature to login while using the one phone.

### **42. Does HUB24 actively review products on their platform to ensure they are fit for purpose and appropriate for investors?**

Yes. HUB24 provides access to a broad range of investment options, and the Trustee has obligations to ensure that all products available through the Fund continue to meet regulatory requirements and remain appropriate for members.

This includes confirming that investment options are suitable for use within a superannuation environment and align with the Fund's requirements.

Because HUB24 Super is a member-choice platform, each member, together with their financial adviser, selects investments that suit their own goals, preferences and risk profile.

If you have questions about which options may be right for your situation, we encourage you to speak with your adviser.

### **43. How did the fund perform against its peers?**

HUB24 operates an investment platform providing a large range of investment options for members (in conjunction with their financial adviser) to select from. Many members create a personalised investment portfolio incorporating a diverse range of options.

As such, investment performance for a member will depend on their individual investment selections.

The Fund does not offer a range of trustee directed investment options (such as Growth, Balanced, Conservative) which are commonly used for comparison tables between Funds and so a direct comparison of investment performance with other Funds options is not available.



You can access the 12-month performance of your HUB24 Super account from your most recent annual super statement for FY25 by logging into your account on InvestorHUB or alternatively, speak to your adviser to discuss further.

- 44. Are there going to be improvements on the web portal i.e providing ability to email regular reports and generally making the portal easier to use?**
- 45. Same applies to the app, there is no integration with password manager?**
- 46. If I disengage with an advisor how do I implement changes to my super account?**

Yes, we are currently working on developing and launching a new InvestorHUB application. We are planning to release the new application in the latter half of the year. The new portal will support biometric logins and interact with password managers. As part of this new InvestorHUB application we will continue to invest to uplift the experience and deliver new capabilities that better support you and the overall management of your account.

If you are no longer advised, you will be responsible for placing trades and processing deposits (Super account only) on your account directly through InvestorHUB. For anything outside of this we will accept written instructions from you to place transactions on your account. Please note that there may be delays in processing your written instructions (especially during market fluctuations or higher than usual processing volumes).

If you no longer have a financial adviser attached to your account, the type and number of investment options available to you will reduce. In addition, any automatic (or ad hoc) investment plans in place will also cease.

There'll be no impact on the investments you currently hold, however, if one of your existing investments has been removed from the investment menu then you cannot further invest in that product via your HUB24 account.

If you'd like to continue to gain access to the broader range of investment options you're required to have a financial adviser attached to your account.

#### **47. What is the forecast on Super Funds for 2026/27?**

Superannuation funds operate in a long-term investment environment, and returns from year to year can vary depending on market conditions. The Trustee does not make forecasts about future investment performance, as markets are unpredictable and influenced by a wide range of economic factors.

What we can say is that the superannuation system in Australia continues to grow, and regulatory and industry developments are focused on improving member outcomes, retirement solutions and the efficiency of the system.

For HUB24 Super, members work with their financial advisers to choose an investment strategy appropriate for their own goals and risk profile, which means each member's experience and outcomes may differ.

We encourage members to speak with their financial adviser if they wish to understand how potential market conditions over the coming years may affect their personal investment strategy.

#### **48. What new or revised strategies are HUB24 using to guard investors against potential future market crashes?**

HUB24 Super is a member choice fund. This is different to other super funds where you invest in a pool of assets used by all members.



That means each member works with their financial adviser to construct a tailored investment solution that meets their specific needs. All investment decisions are made by the member and not the trustee based on their individual needs.

#### **49. How does HUB24 manage to achieve good results in FY 25-26 with so many geopolitical risks and high inflation?**

Investing across different asset classes invariably involves taking some risk in order to achieve returns. It is always very difficult to predict what investment markets will do in coming periods. Some of the risks which will likely influence markets in due course include (but are not limited to) widening global conflict, a slowing of economic growth, sustained inflation and a global credit crunch. It is important that members select investment options that reflect their risk appetite and investment horizon.

Looking forward, many economists and market commentators are pointing out areas of risk and concern that could have impacts on future investment returns.

The Trustee does not provide forward looking investment outlooks, advocate a particular investment strategy, nor provide investment advice and we are unable to predict or comment on future investment returns that may be achieved or individual member strategies.

If you have concerns about selecting the investment strategy that is right for you, it's important to consider seeking professional financial advice tailored to your personal needs.

#### **50. What action is taken by HUB24 to avoid First Guardian and Shield type fraudulent schemes being available to the platform?**

As important as the investments we add to the menu, are the investments we don't.

Our investment review process ensured members were protected against potential loss resulting from the recent Shield Master Trust and First Guardian Master Fund failures.

These investments were assessed, were not considered appropriate and weren't added to the HUB24 investment menu.

#### **51. What sort of growth have we seen over the last 12 months?**

#### **52. What does the next 12 month projection look like?**

#### **53. Where do we see HUB24 in 5 years?**

Over the past year, HUB24 Super has continued to grow strongly, with more advisers and members choosing the Fund. As at 30 June 2025, HUB24 Super had more than 150,000 members and \$55 billion in funds under administration, reflecting increasing engagement and the trust members place in the platform.

Looking ahead to the next 12 months, we expect growth to continue as we expand our investment options, enhance the digital experience, and introduce new retirement solutions designed to support members throughout their financial journey. These improvements aim to make it easier for members and their advisers to build tailored strategies that suit their goals.

Looking further out—over the next five years—the vision for HUB24 Super is to continue evolving as a leading, modern superannuation solution. That means more choice, more innovation, better technology, and continued focus on helping members achieve strong long-term outcomes.

The Fund aims to remain at the forefront of investment choice and flexibility, supported by high-quality service and tools that empower members and their advisers.



#### **54. How is the fund planning to shift away from CSL?**

At HUB24, we operate an advised platform where members work closely with their financial advisers to make investment decisions.

We do not directly influence or make investment choices for our members.

The platform offers a wide range of investment options, and members can create personalized portfolios based on their preferences and goals, with guidance from their financial adviser.

#### **55. Is HUB24 considering moving trustee services in house and no longer use EQT?**

Yes, HUB24 intends to transition the role of the trustee for the HUB24 Super Fund into the HUB24 Group (subject to APRA and other regulatory approvals).

When HTFS Nominees Pty Limited, the current trustee and a subsidiary of EQT Holdings Limited (EQT) was appointed, an agreement between the EQT and HUB24 groups was entered into providing a strategic option to enable the HUB24 Group to acquire the trustee entity. Due diligence is currently underway.

HUB24 will provide further updates.

#### **56. What are the most common mistakes members make with their super, and what practical steps can we take to avoid them?**

Many members want to make the most of their super, but there are some common areas that can impact long-term outcomes. While everyone's situation is different, some common mistakes include not engaging with their super regularly, choosing investments that don't align with their goals or risk tolerance, and overlooking insurance or beneficiary arrangements.

A practical way to avoid these issues is to stay informed and review your super regularly with the support of your financial adviser. Your adviser can help you understand your investment options on the platform, check whether your current strategy still suits your personal circumstances, and ensure your insurance and beneficiary nominations are up to date.

Small adjustments over time can make a meaningful difference to long-term outcomes.

#### **57. Why is there not an option to have my account-based pension paid each fortnight instead of bi-monthly?**

The option to select a fortnightly pension payment frequency and the day that you receive your payments each fortnight is currently available.

You can provide an instruction via your adviser to update your pension details. We recommend discussing the available options for changes to your pension payment frequency with your adviser.

#### **58. What limitations and constraints exist on fund investment options and why do they exist?**

HUB24 operates an investment platform providing a large range of investment options for members (in conjunction with their financial adviser) to select from. Many members create a personalised investment portfolio incorporating a diverse range of options. As such, investment performance for a member will depend on their individual investment selections.



The Fund does not offer a range of trustee directed investment options (such as Growth, Balanced, Conservative) which are commonly used for comparison tables between Funds and so a direct comparison of investment performance with other Funds options is not available.

**59. I have recently switched over to HUB24 upon advice from my financial adviser. How does the Trustee assess whether the HUB24 Super Fund continues to represent good value for members compared with similar platform-based super funds, particularly in relation to total fees and net member outcomes?**

HUB24 Super is focused on delivering strong long term outcomes for members by continuing to invest in technology, service, and the breadth of investment choice available on the platform.

The Trustee's priority is to ensure the Fund remains sustainable, competitive and aligned to members' needs by maintaining a wide range of investment options, efficient administration, and a high quality service experience.

It continues to review the Fund's operations and investment governance and conducts annual member outcomes assessments to gauge that the best possible member outcomes are being achieved. The Trustee is focused on ensuring the HUB24 Super offer is market leading, competitive on fees and a contemporary superannuation offering that supports members throughout their retirement journey.

**60. As a retail investor my main concern is fraud and the risk of losing my super. Could the Board explain what specific controls HUB24 has in place to prevent fraud or unauthorised withdrawals, how these risks are stress-tested including cyberattack scenarios?**

**61. Would investors be fully compensated through safeguards or insurance if a worst-case event occurred?**

**62. Also, would clients be promptly informed if such an incident happened?**

Protecting members' data and their superannuation savings against fraud or unauthorised access is a core focus for the Trustee and HUB24. The Fund operates within a strict regulatory framework and has robust controls in place to safeguard member information and accounts.

These protections include strong governance processes, rigorous oversight of service providers, and comprehensive risk-management frameworks covering areas such as investment governance, cyber security, data protection and fraud prevention.

The Trustee also undertakes regular independent reviews and audits to ensure these frameworks and controls remain effective and contemporary.

In addition, critical transactions and activities on the platform are managed via multi factor authentication and monitored through controlled processes designed to protect member information and prevent unauthorised access.

If you have specific concerns about your account, we encourage you to speak with your financial adviser or contact the Fund for further assistance.

HUB24 monitors and assesses any impacts to determine if any compensation is warranted.

HUB24 is committed to keeping members fully informed on any matters impacting them.



### **63. Do face to face annual reviews still occur?**

Yes. Please contact and speak with your adviser to arrange.

### **64. Could some help be offered for the non-tech savvy on navigating and understanding the app and statements?**

### **65. How can I log onto my super account?**

If you have specific concerns or require assistance, we encourage you to speak with your financial adviser or contact the Fund for further support.

### **66. Are new emerging asset and investment classes being considered or assessed for future inclusion within available portfolio options?**

HUB24 provides access to a broad range of investment options, and the Trustee has obligations to ensure that all products available through the Fund continue to meet regulatory requirements and remain appropriate for members.

This includes confirming that investment options are suitable for use within a superannuation environment and align with the Fund's requirements.

Because HUB24 Super is a member-choice platform, each member, together with their financial adviser, selects investments that suit their own goals, preferences and risk profile.

If you have questions about which options may be right for your situation, we encourage you to speak with your adviser.

## **MEMBER PERSONAL QUESTIONS**

Questions of a personal or private nature were referred to HUB24 who will be contacting these members directly.

### **Disclaimer:**

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