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# HUB24 Super Fund Annual Report

for the year ended 30 June 2025



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for the year ended 30 June 2025

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# Welcome to HUB24 Super Fund's Annual Report

On behalf of the Trustee and the team at HUB24 Super, we're pleased to provide you with the HUB24 Super Annual Report for the year ending 30 June 2025.

With \$48.46B in funds under administration and more than 184,253 members as at 30 June 2025, HUB24 Super remains committed to delivering innovative products and solutions that help members achieve better financial futures.

During the past year, HUB24 Super has continued to expand investment choice for members, offering a wide range of options including managed portfolios, managed funds, term deposits, Australian and international listed securities, longevity products, and selected foreign currencies.

Together with your adviser, HUB24 Super's investment choice and innovative platform capability can support you in achieving your retirement objectives.

Thank you for choosing HUB24 Super.

This report is issued by HTFS Nominees Pty Ltd (ABN 78 000 880 553 AFSL 232500 RSEL 0003216) as trustee of the HUB24 Super Fund (ABN 60 910 190 523, RSE R1074659) ('the Fund', 'HUB24 Super'). The Fund is promoted by HUB24 Custodial Services Ltd (ABN 94 073 633 664, AFSL 239122) ('HUB24', 'Administrator') which is a wholly owned subsidiary of HUB24 Limited (ABN 87 124 891 685). The Fund is a public offer superannuation fund and was established under a trust deed dated 11 May 2012 (as amended from time to time). The Trustee, a professional superannuation trustee is responsible for the prudent management of the Fund and for ensuring that the Fund operates in accordance with the Trust Deed governing the Fund and the relevant legislation.

This Annual Report contains fund information for the year ending 30 June 2025 (the reporting period), unless specified otherwise.

The fund information relates to the Fund as a whole, unless specified otherwise.

The information contained in this Annual Report is general information only and does not take into account your personal objectives, financial situation, and/or needs or circumstances.

Before acting on this information, you should consider its appropriateness, having regard to your personal objectives, financial situation, needs and circumstances. The Product Disclosure Statement (PDS) for HUB24 Super, as well as Target Market Determinations (TMD) which considers the design of this product, including its key attributes, and describes the class of consumer for whom this product is likely to be appropriate for, are available at [hub24.com.au](https://hub24.com.au), or by calling 1300 854 994.

No representations or warranties expressed or implied, are made as to the accuracy or completeness of the information, opinions and conclusions contained in this document. To the maximum extent permitted by law, neither the Trustee, HUB24 nor its directors, employees or agents accept any liability for any loss arising in relation to this document. This applies to the maximum extent permitted by law.

# About the HUB24 Super Fund

## Fund Details

### HUB24 Super Fund

ABN 60 910 190 523 RSE R1074659

USI 60910190523001

## Trustee and Issuer

### HTFS Nominees Pty Ltd

ABN 78 000 880 553

AFSL 232500

RSE Licence No. L0003216

**Mail** GPO Box 2307, Melbourne VIC 3001

**Phone** 1300 133 472

**Website** [eqt.com.au/our-services/corporate/superannuation-trustee-services/board-and-governance](http://eqt.com.au/our-services/corporate/superannuation-trustee-services/board-and-governance)

## HUB24 Super

The Fund provides accumulation, transition to retirement pension and account-based pension accounts to help build your superannuation savings and draw an income in retirement. HUB24 Super includes a number of benefits and features to help you easily administer and track your retirement savings:

- flexible account features to suit your individual circumstances and life stage
- comprehensive range of insurance cover choices
- access to your account anytime
- award-winning technology
- wide investment choice to help build and preserve your savings
- a number of portfolio management tools allowing you to efficiently manage your investment strategy

## Administrator (HUB24 Super)

### HUB24 Custodial Services Limited

ABN 94 073 633 664

AFSL 239122

**Mail** GPO Box 529, Sydney NSW 2001

**Phone** 1300 854 994

**Email** [admin@hub24.com.au](mailto:admin@hub24.com.au)

**Website** [hub24.com.au/Super](http://hub24.com.au/Super)

## Clearview Insurance Plan

### Administrator

### (Clearview Insurance Plan)

Clearview Life Assurance Limited

ABN 12 000 021 581

AFSL 227682

**Mail** GPO Box 4232, Sydney NSW 2001

**Phone** 132 979

**Email** [life@clearview.com.au](mailto:life@clearview.com.au)

**Website** [clearview.com.au](http://clearview.com.au)

# About the Trustee

The trustee of the Fund HTFS Nominees Pty Ltd, is a corporate entity.

The Trustee operates and manages the Fund through its Board of Directors and with the help of key management personnel<sup>1</sup> and appointed service providers.

## Directors

During the reporting period, the Directors were:

Name	Title
Mr Michael Joseph O'Brien	Managing Director and Executive Director
Ms Susan Granville Everingham	Non-Executive Director (Resigned 30th June 2025)
Ms Catherine Anne Robson	Non-Executive Director
Mr Steven Thomas Carew	Non-Executive Director
Mr David Nicholas Coogan	Non-Executive Director
Ms Suzanne Dawn Holden	Non-Executive Director
Ms Jocelyn Joy Furlan	Non-Executive Director (Appointed on 1 April 2025)

The qualifications and experience of each Director and record of attendance at Board meetings is outlined below:

### Michael Joseph O'Brien

#### Qualifications:

- Qualified as a Fellow of the Institute of Actuaries, Australia 1989
- CFA Charterholder
- Graduate of the Australian Institute of Company Directors

Summary of the Director's experience as a trustee or board member, including the periods during which the person served as a trustee or board member:

- EQT Holdings Limited (21 August 2015 to present)
- Equity Trustees Limited<sup>2</sup> (11 July 2018 to present)
- Equity Trustees Superannuation Limited (25 August 2016 to present)
- Equity Trustees Wealth Services Limited (11 July 2018 to present)
- APEX Super Pty Ltd (1 May 2016 to present)
- EQT Structured Finance Services Pty Ltd (1 May 2016 to present)
- EQT Legal Services Pty Ltd (1 May 2016 to present)
- EQT Services Pty Ltd (1 May 2016 to present)
- Equity Nominees Limited (28 August 2014 to present)
- Equity Superannuation Administration Pty Ltd (1 May 2016 to present)
- Equity Superannuation Management Pty Ltd (1 May 2016 to present)
- EQT Australia Pty Ltd (1 May 2016 to present)
- Simple Wrap Pty Ltd (1 May 2016 to present)
- Super.com.au Pty Limited (1 May 2016 to present)
- Super.com Pty Ltd (1 May 2016 to present)
- EQT Corporate Securities Limited (22 August 2017 to present)
- EQT Securitisation Services Pty Ltd (4 June 2018 to present)
- EQT International Holdings Ltd (2 May 2016 to present)
- EQT International Holdings (UK) Ltd (13 September 2017 to 11 August 2025)
- Equity Trustees (UK & Europe) Ltd (1 November 2017 to 11 August 2025)
- HTFS Nominees Pty Ltd (21 March 2019 to present)
- HTFS Holdings Pty Ltd (8 April 2020 to present)
- Australian Executor Trustees Limited (1 December 2022 to present)
- EQT Responsible Entity Services Ltd (31 March 2025 to present)
- Scheme Financial Vehicle Pty Ltd (12 October 2022 to 26 April 2023)
- Templeton Global Growth Fund Limited (28 August 2014 – 20 February 2020)

<sup>1</sup>'Key management personnel' has the same meaning as in relevant accounting standards. Under the accounting standards, this means persons that have authority and responsibility for planning, directing and controlling the activities of the entity, directly or indirectly, including any director (whether executive or otherwise).

<sup>2</sup>Appointed Chair 6 June 2024

## About the Trustee (continued)

### Susan Granville Everingham

#### Qualifications:

- Master of Taxation (LLM), Sydney
- Bachelor of Economics and Law (B. Ec LLB) Macquarie
- Fellow Member, CPA Australia (FCPA)
- Member, Australian Institute of Company Directors (FAICD)
- Admitted as a Solicitor of the Supreme Court of NSW and ACT
- Admitted as a Barrister of the Supreme Court of the ACT

Summary of the Director's experience as a trustee or board member, including the periods during which the person served as a trustee or board member:

- Equity Trustees Superannuation Limited (15 February 2019 to 30 June 2025)
- HTFS Nominees Pty Ltd (21 March 2019 to 30 June 2025)
- Hannover Life RE of Australasia Limited (27 September 2017 to present)
- Destination Southern NSW Ltd (15 December 2016 to 30 June 2022)
- Commonwealth Bank Group Super Fund Member elected Director (28 May 2010 to 20 June 2013)

### Catherine Anne Robson

#### Qualifications:

- GAICD
- Master of Law (Tax), Melbourne University 2004
- CFP Accreditation 2003
- Graduate Diploma of Applied Finance 1999
- Bachelor of Law (Honours), ANU 1996
- Bachelor of Arts (Asian Studies), ANU 1994

Summary of the Director's experience as a trustee or board member, including the periods during which the person served as a trustee or board member:

- Equity Trustees Superannuation Limited <sup>1,2,3</sup>
- (16 August 2022 to present)
- HTFS Nominees Pty Ltd <sup>4,5</sup> (16 August 2022 to present)
- EQT Holdings Limited (15 February 2020 to present)
- Newcastle Greater Mutual Group Ltd (1 March 2023 to present)
- JEAF Pty Ltd, Director and Company Secretary (16 August 2022 to present)
- RIPAC Pty Ltd (27 March 2018 to present)
- Korowa Anglican Girls School Council<sup>6</sup> (1 September 2019 to present)
- Greater Bank Limited (1 July 2020 to present)
- Lumos Diagnostics Holdings Pty Ltd (January 2021 to present)
- Australian Business Growth Fund (1 March 2024 to present)
- Greater Investment Services Pty Ltd (1 January 2024 to present)
- Newcastle Greater Charitable Foundations (11 April 2024 to present)
- Equity Trustees Superannuation Limited (1 July 2014 to 5 May 2020)
- HTFS Nominees Pty Ltd (21 March 2019 to 5 May 2020)
- Executive Chair and CEO – C Robson Pty Ltd (formerly Affinity Private Pty Ltd) (Company deregistered 15 January 2020)
- SCALE Investors Limited (27 March 2018 to 28 April 2023)
- Talkiwear Pty Ltd (15 March 2019 to 15 August 2022)
- Women's Information and Referral Exchange Inc (ended 26 May 2016)

<sup>1</sup> Appointed Chair 1 September 2022 to present

<sup>2</sup> Appointed Director 1 July 2014 to 5 May 2020

<sup>3</sup> Appointed Acting Chair 13 May 2016 to 24 August 2016

<sup>4</sup> Appointed Chair 1 September 2022 to present

<sup>5</sup> Appointed Director 21 March 2019 to 5 May 2020

<sup>6</sup> Appointed Chair from 1 Jan 2023

## About the Trustee (continued)

### Steven Thomas Carew

#### Qualifications:

- Bachelor of Commerce (Honours), University of Melbourne, 1993
- Graduate Diploma in Applied Finance and Investment, Securities Institute of Australia, 1995
- Graduate Diploma in Accounting, Monash University, 1998
- Master's Degree in Applied Finance, Macquarie University, 2002

Summary of the Director's experience as a trustee or board member, including the periods during which the person served as a trustee or board member:

- Equity Trustees Superannuation Limited (1 March 2023 to present)
- HTFS Nominees Pty Ltd (1 March 2023 to present)
- Eurack Investment Company Pty Ltd, Director and Company Secretary (28 June 1999 to present)
- Eurack Superannuation Company Pty Ltd, Director and Company Secretary (18 March 2014 to present)
- Warakirri Asset Management Ltd (Head of Multi Boutique Platform) (1 November 2022 to 20 July 2024)
- Monash Centre for Financial Studies (Senior Advisor) (1 February 2022 to present)
- JANA Management Co Pty Limited (14 May 2018 to 27 April 2021)

### David Nicholas Coogan

#### Qualifications:

- Bachelor of Business (Accounting)
- Member, Australian Institute of Company Directors
- Fellow Chartered Accountants Australia and New Zealand

Summary of the Director's experience as a trustee or board member, including the periods during which the person served as a trustee or board member:

- Equity Trustees Superannuation Limited (15 June 2023 to present)
- HTFS Nominees Pty Ltd (15 June 2023 to present)
- AvSuper Pty Ltd (21 February 2022 to present)
- Duxton Vineyards Pty Ltd (2023 to present)
- Duxton Vineyards Land Co Pty Ltd (2019 to present)
- Pure Wine Company Pty Ltd (2019 to present)
- OzFish Unlimited Limited (2017 to present)
- Eucumbene Pty Ltd (2015 to present)
- Eucumbene One Pty Ltd (2016 to present)
- St Vincent's Hospital, Melbourne (2010 – 2013)

### Suzanne Dawn Holden

#### Qualifications:

- Bachelor of Arts (Honours) – Mathematics and Drama, University of Surrey (1987)
- Diploma of Business Administration, Lancaster University (1991)
- Fellow, Australian Institute of Company Directors (FAICD) (July 2025)
- RG146, Association of Superannuation Funds of Australia (2013)

Summary of the Director's experience as a trustee or board member, including the periods during which the person served as a trustee or board member:

- Equity Trustees Superannuation Limited (13 February 2024 to present)
- HTFS Nominees Pty Ltd (13 February 2024 to present)
- St Vincent's Clinic (16 April 2024 to present)
- Association of Superannuation Funds of Australia (July 2015 to November 2018)
- Link Digicom Pty Ltd (November 2011 to August 2018)
- Australian Administration Services Pty Ltd (June 2016 to August 2018)
- The Superannuation Clearing House Pty Ltd (June 2016 to August 2018)
- Pacific Custodians Pty Limited (June 2016 to 2018)

### Jocelyn Joy Furlan

#### Qualifications:

- Bachelor of Laws (LL.B), University of Melbourne,
- Bachelor of Commerce (B.Com), University of Melbourne
- RG146 Compliance
- Fellow graduate member – Australian Institute of Company Directors

Summary of the Director's experience as a trustee or board member, including the periods during which the person served as a trustee or board member:

- Equity Trustees Superannuation Limited (1 April 2025 – present)
- HTFS Nominees Pty Ltd (1 April 2025 – present)
- ANZ Staff Superannuation Scheme (24 June 2025 – present)
- Mothers' Day Classic Foundation (March 2023 – present)
- Financial Counselling Australia (February 2017 – present)
- Furlan Consulting Pty Ltd (1991 – present)
- Aware Super Pty Ltd (2015 – 2024)
- Perpetual Superannuation Limited (February 2022 to March 2025)
- Total Risk Management Pty Ltd (Russell Investments Master Trust) (July 2024 to March 2025)
- Strathcona Girls Grammar School (2014 to May 2025)

## About the Trustee (continued)

The record of attendance at Board meetings for each Director is outlined in the following table:

Director	FY 2025		FY 2024		FY 2023	
	Attendance	Held	Attendance	Held	Attendance	Held
Catherine Robson <sup>1</sup>	10	11	12	12	10	10
Michael O'Brien <sup>2</sup>	10	11	12	12	10	11
Sue Everingham <sup>3</sup>	11	11	12	12	11	11
Steven Carew <sup>4</sup>	11	11	11	12	5	5
David Coogan <sup>5</sup>	11	11	12	12	1	1
Suzanne Holden <sup>6</sup>	9	11	5	6	n/a	n/a
Jocelyn Furlan <sup>7</sup>	4	4	n/a	n/a	n/a	n/a
George Zielinski <sup>8</sup>	n/a	n/a	n/a	n/a	n/a	n/a
Anthony Lally <sup>9</sup>	n/a	n/a	n/a	n/a	0	1
Mark Blair <sup>10</sup>	n/a	n/a	n/a	n/a	5	5
Ellis Varejes <sup>11</sup>	n/a	n/a	n/a	n/a	11	11

Director	FY 2022		FY 2021		FY 2020		FY 2019	
	Attendance	Held	Attendance	Held	Attendance	Held	Attendance	Held
Catherine Robson <sup>1</sup>	n/a	n/a	n/a	n/a	2	2	4	4
Michael O'Brien <sup>2</sup>	8	9	7	8	3	3	4	4
Sue Everingham <sup>3</sup>	9	9	8	8	3	3	3	4
Steven Carew <sup>4</sup>	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
David Coogan <sup>5</sup>	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Suzanne Holden <sup>6</sup>	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Jocelyn Furlan <sup>7</sup>	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
George Zielinski <sup>8</sup>	5	9	8	8	n/a	n/a	n/a	n/a
Anthony Lally <sup>9</sup>	9	9	8	8	3	3	4	4
Mark Blair <sup>10</sup>	8	9	8	8	3	3	4	4
Ellis Varejes <sup>11</sup>	9	9	8	8	3	3	4	4

<sup>1</sup> Catherine Robson appointed Director on 1 July 2014 to 5 May 2020; re-appointed Director 16 August 2022; appointed Chair 1 September 2022

<sup>2</sup> Michael O'Brien appointed Director 25 August 2016

<sup>3</sup> Sue Everingham appointed as Director 15 February 2019; retired 30 June 2025

<sup>4</sup> Steven Carew appointed Director 1 March 2023

<sup>5</sup> David Coogan appointed Director 15 June 2023

<sup>6</sup> Suzanne Holden appointed Director 13 February 2024

<sup>7</sup> Jocelyn Furlan appointed Director 1 April 2025

<sup>8</sup> George Zielinski appointed as Director 6 July 2020; retired 20 July 2022

<sup>9</sup> Anthony Lally appointed as Director 1 June 2018; appointed as Chair 14 June 2018; retired 31 August 2022

<sup>10</sup> Mark Blair appointed Director 24 March 2016; retired 10 February 2023

<sup>11</sup> Ellis Varejes appointed Director 1 July 2014; retired 30 June 2023

n/a = did not hold the position at that time



## About other key management personnel

Other key management personnel of the Fund during the reporting period were:

Name	Title
<b>Johanna Elizabeth Platt</b>	Chief Financial Officer
<b>Andrew Paul Godfrey</b>	Executive General Manager, Corporate & Superannuation Trustee Services, EQT Holdings Limited Group

The qualifications and experience of each person is outlined below:

### Johanna Elizabeth Platt

#### Qualifications:

- Master of Business Administration – Melbourne Business School 1999
- Bachelor of Engineering Chemical (Honours) – University of Sydney 1992
- Certified Practicing Accountant Australia 2012

Summary of the person's experience as a trustee or board member, including the periods during which the person served as a trustee or board member:

- APEX Super Pty Ltd (9 October 2024 to present)
- Australian Executor Trustees Limited (9 October 2024 to present)
- EQT Australia Pty Ltd (9 October 2024 to present)
- EQT Corporate Securities Limited (9 October 2024 to present)
- EQT International Holdings Ltd (9 October 2024 to present)
- EQT Legal Services Pty Ltd (9 October 2024 to present)
- EQT Responsible Entity Services Ltd (9 October 2024 to present)
- EQT Securitisation Services Pty Ltd (9 October 2024 to present)
- EQT Services Pty Ltd (9 October 2024 to present)
- EQT Structured Finance Services Pty Ltd (9 October 2024 to present)
- Equity Superannuation Administration Pty Ltd (9 October 2024 to present)
- Equity Superannuation Management Pty Ltd (9 October 2024 to present)
- Equity Trustees Limited (9 October 2024 to present)
- Equity Trustees Wealth Services Limited (9 October 2024 to present)
- HTFS Holdings Pty Ltd (9 October 2024 to present)
- Simple Wrap Pty Ltd (9 October 2024 to present)
- Super.com Pty Ltd (9 October 2024 to present)
- Super.com.au Pty Limited (9 October 2024 to present)
- Equity Nominees Limited (17 October 2024 to present)
- Equity Trustees (UK and Europe) (20 December 2024 to 11 August 2025)
- Mazda Foundation Limited (19 April 2024 to present)
- Experimenta (February 2023 to 18 August 2025)

### Andrew Paul Godfrey

#### Qualifications:

- Bachelor of Education – Victoria University (part of Deakin) 1986

Summary of the person's experience as a trustee or board member, including the periods during which the person served as a trustee or board member:

- Equity Trustees Limited (1 May 2024 to present)
- EQT Structured Finance Services Pty Ltd (9 October 2024 to present)
- EQT Australia Pty Ltd (9 October 2024 to present)
- EQT Corporate Securities Limited (9 October 2024 to present)
- EQT Responsible Entity Services Ltd (1 May 2024 to present) and Chair (7 June 2024 to present)
- EQT Securitisation Services Pty Ltd (9 October 2024 to present)
- Mercer Outsourcing Australia Pty Ltd (6 May 2015 to 30 October 2020)
- Mercer Administration Services Australia Pty Ltd (7 December 2016 to 30 October 2020)
- Mercer Financial Advice Australia Pty Ltd (6 May 2015 to 30 October 2020)

## Service providers

The Trustee has appointed the following service providers to assist with material business activities of the Fund during the reporting period:

Service provider	Service provided
<b>HUB24 Custodial Services Limited</b> ABN 94 073 633 664, AFSL 239122	Fund Administrator, Custodian, Promoter and Investment Manager
<b>Clearview Life Assurance Limited</b> ABN 12 000 021 581 AFSL 227682	Insurance Provider
<b>TAL Life Limited</b> ABN 70 050 109 450, AFSL 237848	Insurance Provider

# Investment information

The Trustee has appointed HUB24 as Promoter and Administrator of the Fund. HUB24 provides administration of investments, investment management, client services and custody services to the Fund.

For a full list of available investment options, please refer to the Investment Menu available on InvestorHUB or from your adviser.

## Objectives and strategy

The general investment objectives of the Fund are:

- To provide investors with a flexible way to invest for their retirement.
- To offer members a range of investment options that cater for different investment timeframes, risk profiles, individual circumstances among members, and promote diversifications of member strategies.
- To provide the ability for members to achieve investment returns commensurate with risk associated with each investment option.

In order to achieve the investment objectives, the investment strategy determined by the Trustee is to:

- Select an appropriate range of managed funds within each asset class based on the manager's capabilities, investment style and performance.
- Provide you with a selection of cash products (including term deposits) issued by ADIs.
- Approve an appropriate range of direct investment options, such as listed securities (including Exchange Traded Funds (ETFs) and Listed Investment Companies (LICs)) within selected asset classes.
- Provide members with access to a range of managed portfolios.

The Trustee of the Fund considers each investment option as an investment strategy in its own right and aims to provide you with wide investment choices that will enable you and your adviser to select an investment strategy that takes into consideration:

- your personal needs
- your personal investment objectives and long-term goals and circumstances
- your risk tolerance, and
- the expected investment timeframe.

With the help of your adviser, you can construct and implement an appropriate investment strategy by choosing investments from the range of available investment options within the Fund.

You can change your investment strategy or options at any time. Your adviser is responsible for placing instructions on your behalf and ensuring your required investment strategies are implemented.

The investment options available to you will depend on the product you hold. You should refer to the latest Investment Menu for the product you hold for details of the Investment Options currently available to you. A copy of the latest Investment Menu is available on InvestorHUB or from your adviser.

The investment objective(s) are not a promise or guarantee of a particular return and are used to monitor ongoing performance of the option(s) and underlying investments.

## Investment options

Neither the Trustee nor HUB24 directly manages the underlying investment options. Consequently, the Trustee and the Administrator have no control over the performance of the underlying investment options. Due to this, the Trustee may place restrictions on the percentage of your assets in HUB24 Super that you may invest in a particular investment option. Please refer to the relevant PDS and the Investment Menu for further details regarding any investment restrictions.

You can view the performance of your account, including the underlying investment options you hold, by logging into InvestorHUB and by referring to your Annual Statement.

**Note:** Investment returns can be volatile and past performance is not a reliable indicator of future performance.

## Investment information (continued)

### Growth assets

Shares, property, infrastructure and alternative assets are generally considered high-risk and high-return investments and are suitable for longer-term investors with a timeframe of five years or more. Historically, these growth assets have provided long-term growth above inflation. However, returns are likely to be volatile in the short term which is why exposure to these assets is suited to long-term investors.

Growth asset prices can reflect the underlying strength of the economy, political factors, industry trends and market sentiment. On any given day, interest rate and inflation expectations, company profits, dividends, economic growth figures and the rise or fall of currencies can impact these prices.

### Defensive assets

Fixed interest (bond) investments are low-to-medium risk investment options suitable for investors with a timeframe of three years or more. Total bond returns can include income from interest payments and growth from price fluctuations if traded on the secondary market. In addition to providing a regular income stream, fixed interest can provide diversification during periods of share market volatility. Alternative assets may help diversification in a similar way to defensive assets.

Bond yields and prices can fluctuate based on the economic outlook, inflation expectations, the rise or fall of currencies as well as the credit status and risk of the issuers of the fixed income securities. Fixed interest investments tend to provide better returns than cash over the long term, but lower returns than property and shares.

Cash and cash like instruments (including Term Deposits) provide the safest of the investment options (with lowest volatility), but generally the lowest return over the medium to long term.



## Further information about available investment options

The investment options available in the Fund as at 30 June 2025 are categorised in the following table. For more details about the investment choices available, refer to the relevant product disclosure statement (PDS) including the relevant Investment Booklets which are available from your adviser, or on InvestorHUB.

The Trustee may add or remove investment options from time to time. For an up-to-date list of investment options, refer to the latest Investment Menu available on InvestorHUB.

<b>Australian listed securities</b>	<p>You can choose from a wide range of Australian listed securities predominantly from the S&amp;P/ASX All Ordinaries index. The types of Australian listed securities include:</p> <ul style="list-style-type: none"> <li>• Ordinary shares;</li> <li>• ETFs;</li> <li>• LICs;</li> <li>• CDIs;</li> <li>• Interest rate securities; and</li> <li>• Hybrids (such as preference shares and convertible notes).</li> </ul>
<b>International listed securities</b>	<p>The Fund offers you the opportunity to invest directly in listed securities from a number of international markets, including North American, Asian and European stock exchanges. The type of International listed securities include:</p> <ul style="list-style-type: none"> <li>• Ordinary shares; and</li> <li>• ETFs.</li> </ul>
<b>Managed portfolios</b>	<p>A managed portfolio is a managed investment portfolio with a specific investment strategy, and can be single-sector or multi-sector.</p> <p>When investing in a managed portfolio, you invest in line with the composition of the portfolio manager's portfolio which may include Australian and international listed securities, managed funds and/or other managed portfolios. The value of the portfolio is determined by the value of the underlying investments.</p> <p>The Fund provides access to an extensive range of managed portfolios. Portfolio managers design each managed portfolio based on a number of factors such as investment style, investment objectives and different risk profiles, and may use strategic and/or tactical asset allocation to achieve the investment objectives.</p>
<b>Managed funds</b>	<p>A managed fund is an investment product where an investor contributes money to receive an interest or 'unit' in the managed fund, which is then pooled together with other investors' monies and managed by a fund manager.</p> <p>You can choose from a wide range of managed funds offered by Australian and international fund managers. Further information about available managed funds can be found in disclosure documents issued by the relevant fund manager.</p>
<b>Term deposits</b>	<p>The Fund provides access to term deposit accounts with a range of durations, where the interest is fixed by the term deposit provider. Typically, durations of three months, six months or one year are offered.</p> <p>Further information about available term deposits can be found in the disclosure documents issued by the relevant term deposit provider. The current terms offered are published on InvestorHUB each week.</p>
<b>Foreign Currency</b>	<p>The Fund provides access to a range of foreign currencies, as outlined in the investment booklet. Foreign currency is held in an omnibus account with an Australian authorised deposit-taking institution ('ADI') which is denominated in a currency other than Australian Dollars ('AUD'). There may be separate omnibus accounts for each available currency.</p>
<b>Longevity products</b>	<p>Longevity products are generally investment-based products that are backed or supported by a life insurance policy and that are designed to pay agreed income stream amounts during your retirement until death. These products are designed to assist you in managing income risk and longevity risk during retirement. Longevity products may have the option to tie their growth or income amounts to different asset classes. Typically, these can include Australian listed securities, cash, fixed interest, or a combination of these asset classes. Longevity products may offer a selection of these asset classes to choose from or may restrict to specific asset classes depending on any guarantees offered by the longevity product.</p>

## Further information about available investment options (continued)

### Diversification

In order to reduce market risk, members should ensure that they spread their investment across a range of asset sectors and investment options offered by the Trustee.

Diversification can be achieved in the following ways:

- Spreading exposure across the different asset sectors; shares, property & infrastructure, alternatives and fixed interest and cash.
- Holding a spread of investments within each asset sector; across countries, industries, companies, and securities.
- Investing in a number of funds managed by different fund managers in order to diversify manager risk.

The level of exposure to the various asset sectors and investment options will be determined by the individual needs of each member.

Determining these needs is the joint responsibility of the member and financial adviser. The Trustee takes no responsibility in making this determination other than to provide a suitable list of investments and ensure that this list remains suitable for members at all times.

The Trustee has a number of policies that outline how the Trustee manages its investment related responsibilities. The Promotor/Administrator, in conjunction with the Trustee, regularly reviews the overall investment strategy.

### Allocation of investment earnings

The net return achieved by the investments selected by you and your adviser (after taking into account gains or losses of a revenue or capital nature and any expenses or tax applicable) and the cash holding in respect of a member (after allowances for tax and expenses including reasonable estimates for tax and expenses where the exact amount may not be known), is passed on to members' accounts.

Your annual return is equal to the gross income generated by the selected underlying investment options less any relevant fees, costs and taxes during each financial year. More information about the fees and costs can be obtained by reviewing the fees and costs information in the current PDS (including incorporated information) applicable to your membership of the Fund.

Any income, relevant fees, costs and taxes are used to update your account balances if you leave the Fund during the financial year. Amounts of fees, costs and taxes may be estimated where they are not actually known or apportioned as determined by, or on behalf of, the Trustee where they relate to the Fund as a whole.

### Fund asset allocation for the year ended 30 June 2025

	2024	2025
Cash	14.27%	13.92%
Fixed interest	19.27%	19.19%
Property	4.32%	4.24%
Australian Shares	28.61%	28.60%
International Shares	31.03%	32.86%
Other*	2.49%	1.19%

\* Other includes investments in emerging markets, technical investment trading, commodities, foreign exchange currencies and other alternative assets. More information about these investments can be obtained from your adviser or the Administrator.

More detailed information about the investments held by the Fund as at 30 June and 31 December each year can be found at [hub24.com.au/product-documents/hub24-super-documents](https://hub24.com.au/product-documents/hub24-super-documents).

### Single investments exceeding 5% of fund assets

The following investments of the Fund were in excess of 5% of total Fund assets as at 30 June 2025:

Investment	Valuation method	% of total assets
Cash <sup>^</sup>	Redemption	8.29%

<sup>^</sup> This represents cash held in the cash account and does not include any cash held via an underlying investment option.

### Use of financial derivatives

The Fund does not invest directly in derivative instruments. Investment managers may use derivatives in managing pooled investment vehicles in which the Trustee invests.

The Trustee allows the use of derivatives within these vehicles, for certain circumstances including but not limited to:

- protecting the assets against, or minimise liability from, a fluctuation in market values.
- reducing the transaction cost or setting the desired asset allocation or investment profile.
- obtaining prices that may not be available to the Fund in other markets.

For further information on the use of financial derivatives, please refer to the relevant underlying disclosure documents for your chosen investment option(s) which are available from your adviser or InvestorHUB.

# Other important information

## Compliance

The Fund is administered at all times to comply with the Superannuation Industry (Supervision) Act 1993 (Cth.) ('SIS') and all other relevant legislation. The Trustee has lodged with APRA all relevant annual returns and disclosure documents. The Trustee has not received a notice from APRA stating that the Fund is non-compliant with relevant law during the reporting period. No penalties have been imposed on the Fund and/or the Trustee from any kind of non-compliance during the 2024/2025 financial year.

## Annual member meeting

The HUB24 Super Fund Annual Member Meeting will be held in January 2026. It is a great opportunity for members to hear from our Board on the Fund's achievements and strategy.

The last Annual Member Meeting was held on 06 February 2025.

## Government superannuation surcharge

During the reporting period, we may have received a surcharge assessment from the Australian Taxation Office (ATO). The amount payable in respect of members was deducted from the relevant members' accounts and remitted to the ATO at the time that it fell due.

Any amount paid will be shown in the transaction section of your member statement.

## Indemnity insurance

The Trustee maintains an appropriate level of professional indemnity insurance to protect its directors and officers from any liability they may incur in carrying out their duties. Protection from liability does not extend to loss incurred through gross negligence or wilful misconduct and is subject to the terms of the relevant insurance policy.

## Temporary residents

If you are or have been a temporary resident, you can generally only withdraw your benefits as a single lump sum after your visa has expired and you've left Australia permanently. Exceptions apply if you become permanently disabled, suffer a terminal medical condition (as set out in law) or die. If you don't claim your benefit within six months of your departure from Australia or your visa expiring, whichever is later, we may have to pay it to the ATO as unclaimed money. If this happens, you'll no longer be a member of the Fund and you may lose any insurance cover. You will then need to apply to the ATO to claim your benefit.

## How you keep us informed

You should contact the Administrator if you wish to:

- advise us of a change of your name or contact details.
- change your beneficiary(ies).
- apply to increase or change your insurance cover.
- claim a benefit from the Fund.
- receive a copy of the accounts and other regulatory documents for the Fund.

## Contact us

**Mail:** GPO Box 529 Sydney NSW 2001  
**Phone:** 1300 854 994  
**Email:** [admin@hub24.com.au](mailto:admin@hub24.com.au)  
**Website:** [hub24.com.au/Super](https://hub24.com.au/Super)

## Complaints

If you have a complaint, you should contact the Administrator (see contact details provided above). Please note the complaint details for the period ending 30/06/2025:

Number of Complaints Received	Complaints Outstanding	AFCA Referred Complaints
118	8	7

## Complaints summary

**Complaints during the period were largely concerned with member specific administration and transaction issues. To a lesser extent complaints also related to errors around member instructions and there were a number of complaints relating to death claims.**

We take complaints seriously as they give us information about how we can improve services to you. We have an internal complaint handling policy which you can access free of charge. For more complex issues, the Trustee will keep you updated regularly as to the progress of your complaint.

You may contact Australian Financial Complaints Authority (AFCA) at any time. If you are not satisfied with the outcome from our internal complaints resolution process, you can contact AFCA. AFCA is the independent external dispute resolution scheme for the financial services industry.

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You can contact AFCA by calling 1800 931 678, or in writing to:

**Mail:** Australian Financial Complaints Authority Limited  
GPO Box 3 Melbourne VIC 3001  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Website:** [afca.org.au](https://afca.org.au)

## Other important information (continued)

### Operational risk reserve

Super fund trustees are required to 'reserve' monies which can be drawn on to address losses arising from operational risks. The Trustee of the Fund meets this requirement by:

- maintaining a reserve in the Fund called the Operational Risk Reserve (ORR) for this purpose which is operated in line with the Trustee's Operational Risk Financial Requirement (ORFR) strategy; and
- holding an amount of Trustee capital outside the Fund (Trustee Capital).

The target reserve amount at 30 June 2025 was determined as being 0.09% of the Fund's net assets. Should the total ORR fall below 67% of the target reserve amount, the Trustee will implement a Replenishment Plan to increase the ORR to its target reserve amount. The level and appropriateness of the ORR is reviewed annually.

As at 30 June 2025 the Fund had an ORR consisting of \$27.39M in the Fund, the total of which was below the target reserve amount but within the tolerance range of the Trustee's ORR target.

### General reserve

The Trustee maintains a General Reserve to pay Fund expenses. The General Reserve may be used to cover operating expenses of the Fund, or any Trustee expenses related to the Fund in line with the Trustee's Reserving Policy. The General Reserve is held in the Fund's Expense Reserve Account held on the platform.

The General Reserve is funded via an expense recovery of 0.025% pa (capped at \$87.50 per quarter) from members' cash accounts. The level of the General Reserve is monitored by the Trustee on a regular basis. The Fund's Reserving Policy for the General Reserve is reviewed annually.

### Fund Reserves

The movements in the Fund's reserves during the three most recent fund reporting periods is outlined in the table below:

	(\$'000)			
	Operational Risk Reserve	General Reserve	Unallocated (Deficit/Surplus)	Total Equity
Opening balance as at 1 July 2024	25,247	15,181	7,173	47,601
<b>closing balance as at 30 June 2025</b>	<b>27,390</b>	<b>18,830</b>	<b>73,668</b>	<b>119,888</b>
Opening balance as at 1 July 2023	23,053	6,485	(1,011)	28,527
<b>closing balance as at 30 June 2024</b>	<b>25,247</b>	<b>15,181</b>	<b>7,173</b>	<b>47,601</b>
Opening balance as at 1 July 2022	20,808	2,709	6,645	30,162
<b>closing balance as at 30 June 2023</b>	<b>23,053</b>	<b>6,485</b>	<b>(1,011)</b>	<b>28,527</b>



# ClearView Insurance Plan

The ClearView Insurance Plan is a membership category within Division 2 of the HUB24 Super Fund and applies to members who hold an interest in the HUB24 Super Fund through one of the following products and covers:

Product	Availability	Description
ClearView ClearChoice Super <sup>1</sup>	Open to new members	Provides cover for Life, Accidental Death, Total and Permanent Disability (TPD), Accidental TPD, Income Protection, Income Protection Plus or Accidental Income Protection Cover. Premiums are payable monthly or annually.
ClearView LifeSolutions Super <sup>1</sup>	Closed to new members, <sup>2</sup> except existing customers of LifeSolutions.	
ClearView ClearChoice Super Rollover <sup>1</sup>	Closed to new members and closed to new contributions from existing members. <sup>3</sup>	Allows you to pay your annual life insurance premium via a tax paid rollover from a complying superannuation fund. In order to do this, you must have an interest in the HUB24 Super Fund. Rollover monies in ClearView ClearChoice Super Rollover are invested in a life investment policy which, after the deduction of insurance premiums and any taxes that are immediately payable, issues units in the ClearView ClearChoice Super Cash Fund. The life investment policy is issued to the Trustee by ClearView Life.
ClearView LifeSolutions Super Rollover <sup>1</sup>	Closed to new members, <sup>4</sup> except existing customers of LifeSolutions.	Allows you to pay your annual life insurance premium via a tax paid rollover from a complying superannuation fund. In order to do this, you must have an interest in the HUB24 Super Fund. Rollover monies in ClearView LifeSolutions Super Rollover are invested in a life investment policy which issues units in the ClearView Life Super Cash Fund. The life investment policy is issued to the Trustee by ClearView Life.

Members of the ClearView Insurance Plan should note the following information which replaces, or supplements, information contained in other sections of this Annual Report.

<sup>1</sup> These products are collectively referred to as the ClearView superannuation products.

<sup>2</sup> This product was closed to new customers on 5 October 2021.

<sup>3</sup> This product was closed to new customers and new contributions on 12 May 2024.

<sup>4</sup> This product was closed to new customers on 5 October 2021 and will close to new contributions from existing members on 19 November 2025.

## ClearView Insurance Plan (continued)

### Clearview Life

ClearView Life Assurance Limited ABN 12 000 021 581, AFS Licence No 227682 (ClearView Life) has been appointed to carry out the day-to-day administration for the ClearView superannuation products.

In addition, ClearView Life issues to the Trustee:

- life risk insurance policies in relation to insurance cover provided to members under ClearView ClearChoice Super and ClearView LifeSolutions Super; and
- life investment policies in relation to the Investment of rollover monies from a complying superannuation fund made by ClearView ClearChoice Super Rollover and ClearView LifeSolutions Super Rollover members.

ClearView Life is a subsidiary of ClearView Wealth Limited ABN 83 106 248 248.

For the avoidance of doubt, the Trustee is not a registered life insurer and is not able to issue life insurance policies; and ClearView Life is not an RSE licensee and is not able to issue an interest in the HUB24 Super Fund.

ClearView Life is committed to ensuring the confidentiality and security of your personal information including sensitive information. All personal information will be handled in accordance with the Privacy Act 1988 (Cth). For a copy of ClearView's Privacy Policy, please call **132 979** or visit [clearview.com.au/privacy](https://clearview.com.au/privacy).

You should refer to the Trustee's Privacy Policy for more details about the personal information the Trustee collects, uses and discloses. The Trustee's Privacy Policy also includes further information regarding when personal information may be transferred by the Trustee to countries outside Australia. The Trustee's Privacy Policy is available at [eqt.com.au/global/privacystatement](https://eqt.com.au/global/privacystatement) and can also be obtained by contacting the Trustee's Privacy Officer by phone on (03) 8623 5000 or by email to [privacy@eqt.com.au](mailto:privacy@eqt.com.au).

### Investment Option

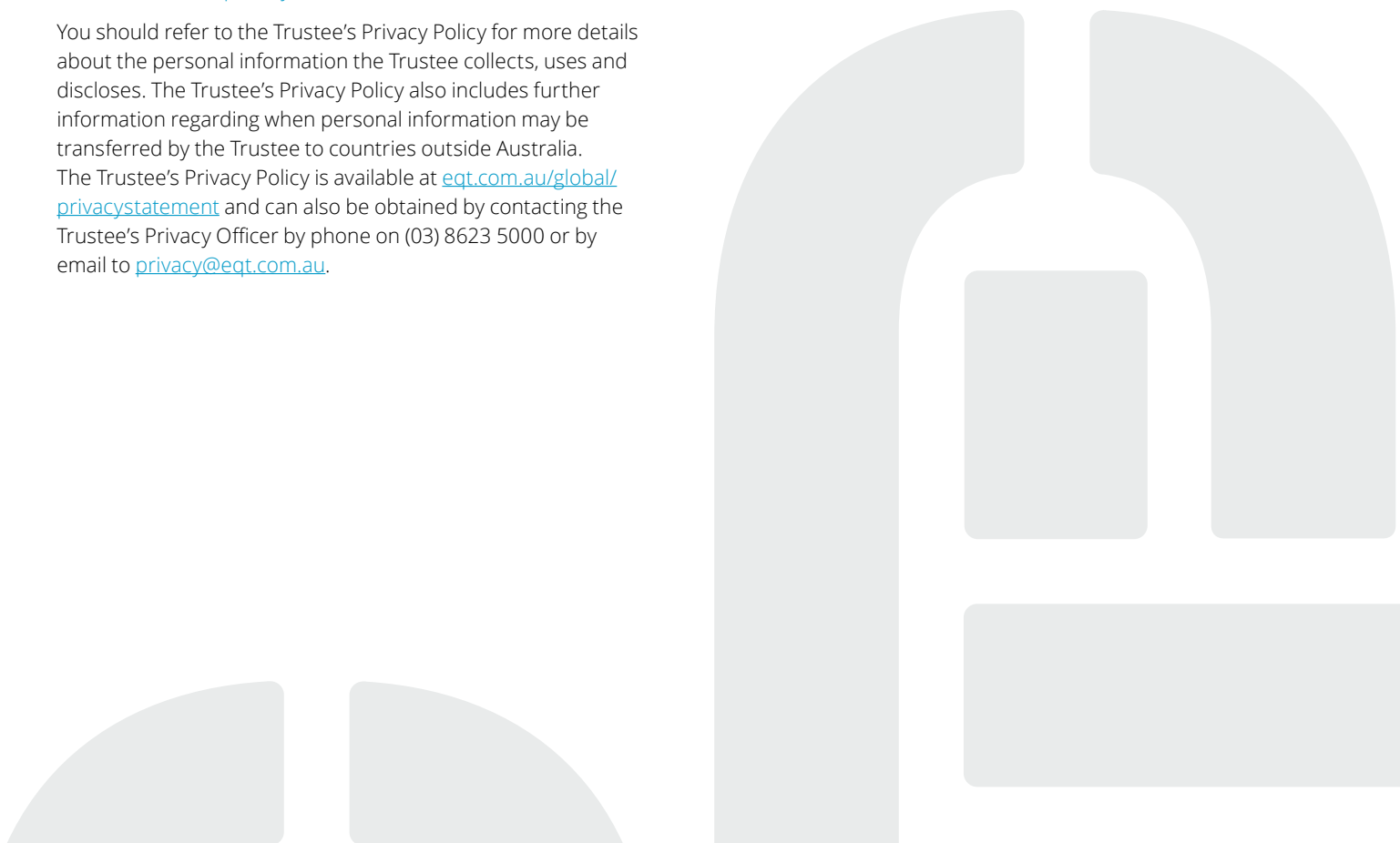
ClearView ClearChoice Super Rollover provides only one investment option, the ClearView ClearChoice Super Cash Fund, which invests 100% in cash and short-term securities. ClearView ClearChoice Super Rollover was closed to new members and to new contributions from existing members on 12 May 2024.

ClearView LifeSolutions Super Rollover provides only one investment option, the ClearView Life Super Cash Fund, which invests 100% in cash and short-term securities.

Both are unitised investment options and ClearView Life guarantees the money invested less net withdrawals which include tax, fees and insurance premiums paid for ClearView ClearChoice Super and ClearView LifeSolutions Super cover. This guarantee is provided from the assets of the ClearView Life Statutory Fund No. 2. No part of your investment return is guaranteed.

We may change the investment option in the future. If this occurs, we will notify you.

We do not take into account labour standards or environmental, social or ethical considerations in the selection, retention or realisation of investments in relation to ClearView ClearChoice Super Rollover or ClearView LifeSolutions Super Rollover.



## ClearView Insurance Plan (continued)

### ClearView ClearChoice Super Cash Fund and ClearView Life Super Cash Fund

<b>Description</b>	A very low risk strategy classification which generally provides exposure to cash and other highly liquid investments.		
<b>Designed for</b>	Investors who are looking for high security in order to fund insurance premiums.		
<b>Investment return objective</b>	To earn returns that match the Reserve Bank of Australia (RBA) cash rate before fees and taxes over rolling one-year periods. <sup>1</sup>		
<b>Strategy benchmark</b>	Funds offered will typically benchmark with reference to the Bloomberg AusBond Bank Bill Index.		
<b>Standard risk measure</b>	Risk Band: 1 / Risk Label: Very low Estimated number of negative annual returns over any 20 year period: Less than 0.5		
<b>Minimum suggested investment timeframe</b>	One year		
<b>Allocation to growth assets</b>	0%		
<b>Representative asset allocation range</b>	<b>Asset class</b>	<b>Allocation benchmark</b>	<b>Allocation range</b>
	Money Market	100%	0–100%

<sup>1</sup> For more information, refer to section 6 of the ClearView ClearChoice Super Rollover Additional Information Brochure and ClearView LifeSolutions Super Rollover Additional Information brochure, as applicable, which can be found at [clearview.com.au/pds](http://clearview.com.au/pds)

### Clearview ClearChoice Super Cash Fund

<b>Investment Performance</b>	<b>1 Year Total Return</b>	<b>3 year Total Return</b>	<b>5 year Total Return</b>	<b>10 year Return</b>	<b>Since Inception (% p.a.)</b>
	4.96%	N/A	N/A	N/A	3.42%

### Clearview Life Super Cash Fund

<b>Investment Performance</b>	<b>1 Year Total Return</b>	<b>3 year Total Return</b>	<b>5 year Total Return</b>	<b>10 year Return</b>	<b>Since Inception (% p.a.)</b>
	3.43%	2.83%	1.62%	0.95%	1.05%

The performance returns are calculated net of fees and taxes. All returns were calculated for the relevant period ending 30 June 2025. Performance returns for periods greater than one year are annualised. Past performance is not a reliable indicator of future performance.

While past performance is not an indicator of future performance, investment history has shown:

- investments with potentially higher long-term returns tend to have more variable returns and have a greater chance of negative returns in the short-term; and
- investments that provide more stable returns, with less chance of negative returns, have tended to produce lower returns over the long-term and would expect less fluctuation in returns and less chance of capital loss.

## ClearView Insurance Plan (continued)

### Fees

Please refer to the ClearView ClearChoice Super Rollover Product Disclosure Statement (PDS) and LifeSolutions Super Rollover PDS, as applicable, which can be found at [clearview.com.au/pds-and-brochures](https://clearview.com.au/pds-and-brochures) to understand the fees and costs payable.

We may increase existing fees and charges or impose additional fees at our discretion (without your consent) with at least 30 days' advance notice.

In addition, ClearView Life may vary the fees or introduce new fees or charges for the services that it provides to us by varying the fees under the policy it issues by notification to us (and without your consent). We will consider the actions available to us in respect of any proposed fee variation.

If ClearView Life increases or varies the fees or costs under the policy held by us and we determine to pass the fee increase or variation on to the HUB24 Super Fund members or if we otherwise decide to introduce any additional fees or increase existing fees and charges, then we will give you at least 30 days' advance notice. We may at our discretion reduce or waive any of the fees and costs disclosed in the PDS or the Additional Information brochure.

### Allocation of investment earnings

The investment option is divided into notional units. A unit represents a proportion of an investment option.

The price of a unit is calculated by dividing the net market value of the assets of an investment option by the number of units issued in the investment option.

The gross market value of the assets of an investment option includes provision for the relevant investment expenses (which includes indirect costs, any applicable tax provisions, transaction costs and government duties and charges) before the unit price is declared. These allowances are indirectly borne by all investors in each investment option. The gross market value less these investment expenses equal the net market value.

The number of units you will be allocated will be dependent on the amount you have to invest and the unit price on the date of investment.

The number of units allocated to your account will change with each transaction performed on your account.

Unit prices fluctuate, in line with changes in the market value of the assets held in the investment option. The value of your investment in an investment option will also fluctuate.

Except as otherwise specifically stated above, neither we nor ClearView Life guarantees the repayment of capital or any particular rate of return.

For more information on how unit prices are calculated, please refer to the Product Disclosure Document and Additional Information Brochure available at [clearview.com.au/pds-and-brochures/](https://clearview.com.au/pds-and-brochures/)

The latest unit prices are available at [clearview.com.au](https://clearview.com.au) or by calling us on **132 979**.

ClearView Insurance Plan (continued)

Complaints

Please note the complaint details for the period ending 30/06/2025:

Number of Complaints Received	Complaints Outstanding	AFCA Referred Complaints
147	15	16

Complaints Summary

**Complaints during the period were mostly concerned with administration and contact centre service levels.**

Our customers are important to us. If something goes wrong, we’re determined to make it right. If you have an experience with us that you are not satisfied with, we’re here to resolve the issue. If you have a complaint, please call us on **132 979** or write to:

**Complaints Resolution Manager ClearView**

Reply Paid 4232  
Sydney NSW 2001

**Email:** [complaints@clearview.com.au](mailto:complaints@clearview.com.au)

We will acknowledge your complaint within one business day (being Monday to Friday except for public holidays in Sydney NSW) of receiving it, or as soon as practical.

We aim to address your complaint within 45 calendar days and will provide a final response to your complaint in writing or via electronic communication:

- for complaints about superannuation death benefit distributions, within 90 calendar days after the expiry of the 28-day calendar period for objecting to a proposed death benefit distribution; and
- for all other complaints, within 45 calendar days of receiving your complaint.

If you make a complaint and the Trustee resolves it within 5 business days from receipt to your satisfaction, we are not required to send you a written response, unless you request one; or your complaint relates to hardship, a declined insurance claim, the value of an insurance claim or for any decision of a trustee (or failure by the trustee to make a decision) relating to a complaint.

In exceptional cases where there is no reasonable opportunity for us to respond within the applicable timeframe because resolution of the complaint is particularly complex and/or because of circumstances beyond our control which cause complaint management delays, we will need more time to respond to your complaint.

In these cases, before the applicable timeframe expires, we will provide you with a notice:

- telling you that we need more time setting out our written reasons for the delay;
- clearly communicating our revised expected timeframe; and
- setting out information about your right to take your complaint to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied and the contact details for AFCA.

You can contact AFCA at:

**Australian Financial Complaints Authority**

GPO Box 3  
Melbourne VIC 3001

**Phone:** 1800 931 678

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Website:** [afca.org.au](http://afca.org.au)

Contact Us

**ClearView Life**

GPO Box 4232  
Sydney NSW 2001

**Phone:** 132 979

**Email:** [life@clearview.com.au](mailto:life@clearview.com.au)

**Website:** [clearview.com.au](http://clearview.com.au)



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## Want to learn more?

Call our team on

**1300 508 797** (members)

**1300 854 994** (advisers)

or visit **HUB24.com.au**

GPO Box 529, Sydney NSW 2001

Email: [admin@hub24.com.au](mailto:admin@hub24.com.au)