DIVERSA GROUP SALARY CONTINUANCE POOL

ARSN 149 439 681

FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2026

CONTENTS **Page**

Directors' report	1
Reviewer’s independence declaration to the directors of Diversa Insurance Limited, as Responsible Entity for Diversa Group Salary Continuance Pool	3
Statement of financial position	4
Statement of comprehensive income	5
Statement of changes in net assets attributable to members	6
Statement of cash flows	7
Notes to the financial statements	8
Directors' declaration	18
Independent reviewer's report to the members of Diversa Group Salary Continuance Pool	19

Diversa Group Salary Continuance Pool
ARSN 149 439 681

Directors' report

For the year ended 30 June 2026

The directors of Diversa Insurance Limited (ABN 77 107 165 962), the Responsible Entity of Diversa Group Salary Continuance Pool (the "Scheme") submit their report for the Scheme for the year ended 30 June 2026.

Directors
The names of the directors of the Responsible Entity in office during the financial year and until the date of this report are:

Mr Peter Werner Mueller
Mr Andrew Derek Stanning
Mr Scott Alan Hodgson

The directors were in office from the beginning of the financial year until the date of this report, unless otherwise stated.

Principal activities
The principal activity of the Scheme during the year was to pool members' premiums in order to gain access to salary continuance insurance at a competitive cost.

Scheme information
Diversa Group Salary Continuance Pool is an Australian registered scheme and was constituted on 25 February 2011. Diversa Insurance Limited, the Responsible Entity of the Scheme, is incorporated and domiciled in Australia.

The registered office of the Responsible Entity is located at Level 3, 465 Victoria Avenue, CHATSWOOD NSW 2067. The principal place of business of the Responsible Entity is located at Level 3, 465 Victoria Avenue, CHATSWOOD NSW 2067.

Review of results and operations

Results and distributions
Net profit attributable to members for the year ended 30 June 2026 was nil.

Fees paid to and interests held by the responsible entities and associates
The following fees were paid to the Responsible Entity and its associates out of Scheme property during the financial year. Management fees for the year paid to the Responsible Entity amounted to $243,918.

Expenses incurred by the Responsible Entity on behalf of the Scheme amounted to $17,430.

The Responsible Entity has chosen not to be reimbursed for these expenses by the Scheme.

The interests in the Scheme held by the Responsible Entity and its associates at the end of the year are disclosed in Note 7 to the financial statements.

Scheme assets
At 30 June 2026 the Scheme held assets to a total value of $182,340. The basis for valuation of the assets is disclosed in Note 2 to the financial statements.

Significant changes in the statement of affairs
None to report.

Diversa Group Salary Continuance Pool
ARSN 149 439 681

Significant events after the balance date
There has been no matter or circumstance that has arisen since the end of the year that has significantly affected, or may significantly affect, the Scheme's operations in future financial years, the results of those operations or the Scheme's state of affairs in future financial years.

Likely developments and expected results
The Scheme will be maintained in accordance with the Scheme's Constitution and continue to be maintained in order to attract new members.

Environment regulation and performance
The operations of the Scheme are not subject to any particular or significant environmental regulation under a law of the Commonwealth or of a State or Territory. There have been no known significant breaches of any other environmental requirements applicable to the Scheme.

Reviewer's independence declaration
An independence declaration has been provided to the directors by the reviewer of the Diversa Group Salary Continuance Pool, National Audits Group Pty Ltd, Tax Advisors & Reviewers, and is attached to the directors' report.

Signed in accordance with a resolution of the directors.

Peter Mueller

Peter Werner Mueller
Director

Dated this 30th day of September 2026

National Audits Group
Authorised Audit Company No.: 325055

Diversa Group Salary Continuance Pool

ARSN: 149 439 681

Auditor's Independence Declaration

For the Year Ended 30 June 2026

We declare that, to the best of our knowledge and belief, during the year ended 30 June 2026 there have been:

(i) no contraventions of the auditor independence requirements as set out in the *Corporations Act 2001* in relation to the audit; and

(ii) no contraventions of any applicable code of professional conduct in relation to the audit.

National Audits Group Pty Ltd
Authorised Audit Company

Chang Chow

Chang Chow
Registered Company Auditor

Dated 30 September 2026

Wagga Wagga

Diversa Group Salary Continuance Pool
ARSN 149 439 681

Statement of Financial Position
As at 30 June 2026

	Note	2026 $	2025 $
ASSETS			
CURRENT ASSETS			
Cash at bank	**3**	182,340	17,119
Premiums receivable		0	0
TOTAL CURRENT ASSETS		**182,340**	**17,119**
TOTAL ASSETS		**182,340**	**17,119**
LIABILITIES			
CURRENT LIABILITIES			
Administration fees payable		0	4,573
Insurance premiums payable		179,319	9,299
Claims payable		0	0
Premiums paid in advance		0	2,914
PAYG payable		0	0
Premium refund payable		2,688	0
Trade creditor		333	333
TOTAL CURRENT LIABILITIES		**182,340**	**17,119**
TOTAL LIABILITIES		**182,340**	**17,119**
NET ASSETS		-	-

Diversa Group Salary Continuance Pool
ARSN 149 439 681

Statement of Comprehensive Income

For the Year Ended 30 June 2026

	Note	2026 $	2025 $
INCOME			
Premiums received		877,803	940,151
Interest received		0	0
Claims received		78,158	80,914
GST received		0	0
Other income		0	0
TOTAL INCOME		**955,961**	**1,021,065**
EXPENSES			
Bank fees		0	0
Premiums paid to insurer		638,459	694,366
Claims paid to members		62,358	64,114
Diversa GL Pool premiums		7	2,913
Administration fees		239,337	242,872
GST paid		0	0
PAYG Paid		15,800	16,800
TOTAL EXPENSES		**955,961**	**1,021,065**
Benefits accrued/(reduced) as a result of operations before income tax		**-**	**-**
Less: Income tax expense/(benefit)		-	-
Benefits accrued/(reduced) as a result of operations after income tax		**-**	**-**

Diversa Group Salary Continuance Pool
ARSN 149 439 681

Statement of Changes in Net Assets Attributable to Members
For the Year Ended 30 June 2026

	Application for membership	Net assets attributed to members
Balance at 01 July 2025	-	-
Issue of memberships	13	-
Redemption of membership	(3)	-
	10	-
Decrease in net assets attributed to members from transactions to membership	-	-
Change in net assets attributed to members	-	-
Balance at 30 June 2026	**-**	**-**

Balance at 01 July 2024	-	-
Issue of memberships	38	-
Redemption of membership	(7)	-
	31	-
Decrease in net assets attributed to members from transactions to membership	-	-
Change in net assets attributed to members	-	-
Balance at 30 June 2025	**-**	**-**

Diversa Group Salary Continuance Pool
ARSN 149 439 681

Statement of Cash Flows
For the Year ended 30 June 2026

	Note	2026 $	2025 $
CASH FLOWS FROM OPERATING ACTIVITIES			
Premiums received		880,491	940,152
Premiums paid		(468,439)	(685,067)
Claim payments paid		(62,358)	(64,114)
Claim payments received		78,158	80,914
Cash Boost		0	0
Admin fees		(243,918)	(238,299)
DGLP premiums paid		(2,913)	0
GST paid		-	-
GST received		-	-
PAYG paid		(15,800)	(16,800)
Bank interest		0	0
Bank fees		(0)	(0)
Float Deposit		0	0
NET CASH (USED IN)/FROM OPERATING ACTIVITIES	**5**	**165,221**	**16,786**
NET INCREASE IN CASH HELD		**165,221**	**16,786**
Cash and cash equivalents at beginning of period		**17,119**	**333**
CASH AND CASH EQUIVALENTS AT THE END OF PERIOD		**182,340**	**17,119**

Diversa Group Salary Continuance Pool
ARSN 149 439 681

Notes to The Financial Statements
For the Year Ended 30 June 2026

1. Corporate information

The registered office of the Responsible Entity is located at Level 3, 465 Victoria Avenue CHATSWOOD NSW 2067.

The objective of the Scheme is to pool members' premiums in order to gain access to Salary Continuance Insurance features and benefits that may not be otherwise available to members directly and to provide these benefits at a competitive cost.

The financial statements of Diversa Group Salary Continuance Pool for the year ended 30 June 2026 were authorised for issue in accordance with a resolution of the board of directors on 30 September 2026.

2. Material Accounting Policies

2.1 Basis of preparation

The financial report is a general purpose financial report, which has been prepared in accordance with the requirements of the *Corporations Act 2001*, Australian Accounting Standards – Simplified Disclosures and other authoritative pronouncements of the Australian Accounting Standards Board. The financial report has also been prepared on a historical cost basis.

The statement of financial position is presented on a liquidity basis. Assets and liabilities are presented in decreasing order of liquidity. All balances are expected to be recovered or settled within twelve months.

The financial report has been prepared on a going concern basis, which contemplates the continuity of normal business activities and the realisation of assets and settlement of liabilities in the ordinary course of business.

The financial statements are presented in Australian dollars and all values are rounded to the nearest dollar except where otherwise indicated.

Statement of Compliance
The financial statements have been prepared in accordance with the Australian Accounting Standards as issued by the Australian Accounting Standards Board and International Financial Reporting Standards as issued by the International Accounting Standards Board.

New Accounting Standards and Interpretations

Australian Accounting Standards and Interpretations that have recently been issued or amended but are not yet effective have not been adopted by the Scheme for the reporting period ended 30 June 2026. The impact of these standards and interpretations has been assessed and to the extent applicable to the Scheme. Standards and Interpretations that are not expected to have a material impact on the Scheme have not been included.

2.2 Significant accounting judgments and estimates

The preparation of the Scheme's financial statements requires management to make judgments, estimates and assumptions that affect the amounts recognised in the financial statements. However, uncertainty about these assumptions and estimates could result in outcomes that could require a material adjustment to the carrying amount of the asset or liability affected in the future.

Fair value of financial instruments
Where applicable, when the fair value of financial assets and financial liabilities recorded in the statement of financial position cannot be derived from active markets, they are determined using a variety of valuation techniques that include the use of mathematical models. The inputs to these models are taken from observable markets where possible, but where this is not feasible, a degree of judgment is required in establishing fair values.

The judgments include considerations of liquidity and model inputs such as credit risk (both own and counterparty's), correlation and volatility. Changes in assumptions about these factors could affect the reported fair value of financial instruments.

Functional Currency
The liquidity of the Scheme is managed on a day-to-day basis in Australian dollars in order to meet the operations of the Scheme. The Scheme's performance is evaluated in Australian dollars. Therefore, management considers the Australian dollar as the currency that most faithfully represents the economic effects of the underlying transactions, events and conditions.

2.3 Summary of material accounting policies

The material accounting policies applied in the preparation of these financial statements are set out below.

(A) Financial Instruments

(i) Classification
The Scheme classifies its financial assets and financial liabilities into the categories below in accordance with AASB9.

Financial assets and liabilities at fair value through profit or loss
The category of financial assets and liabilities at fair value through the profit or loss is sub-divided, where applicable, into:

Loans and receivables
Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. The Scheme includes in this category short term receivables.

Other financial liabilities
This category includes all financial liabilities, other than those classified as at fair value through profit or loss. The Scheme includes in this category short term payables.

(ii) Recognition
The Scheme recognises a financial asset or a financial liability when, and only when, it becomes a party to the contractual provisions of the instrument. Purchases or sales of financial assets that require delivery of assets within the time frame generally established by regulation or convention in the marketplace are recognised on the trade date, i.e. the date that the Scheme commits to purchase or sell the asset.

(iii) Derecognition
A financial asset (or, where applicable a part of a financial asset or part of a group of similar financial assets) is derecognised where:

i. the rights to receive cash flows from the asset have expired; or

ii. the Scheme has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a 'pass through' arrangement; and
iii. either (a) the Scheme has transferred substantially all the risks and rewards of the asset, or (b) the Scheme has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

The Scheme derecognises a financial liability when the obligation under the liability is discharged, cancelled or expires.

(iv) Initial measurement
Financial assets and financial liabilities at fair value through profit or loss are recorded in the statement of financial position at fair value. All transaction costs for such instruments are recognised directly in profit or loss.

Loans and receivables and financial liabilities (other than those classified as at fair value through profit or loss) are measured initially at their fair value plus any directly attributable incremental costs of acquisition or issue.

(v) Subsequent measurement
After initial measurement, the Scheme measures financial instruments which are classified as at fair value through profit or loss at fair value (see Note 2.3(B) below). Subsequent changes in the fair value of those financial instruments are recorded in 'change in fair value of financial assets and liabilities at fair value through profit or loss'. Interest earned is recorded in 'Interest revenue' according to the terms of the contract.

Loans and receivables are carried at amortised cost using the effective interest method less any allowance for impairment. Gains and losses are recognised in profit or loss when the loans and receivables are derecognised or impaired, as well as through the amortisation process.

Financial liabilities, other than those classified as at fair value through profit or loss, are measured at amortised cost using the effective interest method. Gains and losses are recognised in profit or loss when the liabilities are derecognised as well as through the amortisation process.

The effective interest method is a method of calculating the amortised cost of a financial asset or a financial liability and of allocating the interest income or interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, the Scheme estimates cash flows considering all contractual terms of the financial instruments but does not consider future credit losses. The calculation includes all fees paid or received between parties to the contract that are an integral part of the effective interest rate, transaction costs and all other premiums or discounts.

Notes to The Financial Statements
For the Year Ended 30 June 2026

(B) Impairment of Financial Assets
The Scheme assesses at each reporting date whether a financial asset or group of financial assets classified as loans and receivables is impaired. Evidence of impairment may include indications that the debtor or a group of debtors is experiencing significant financial difficulty, default or delinquency in interest or principal payments, the probability that they will enter bankruptcy or other financial reorganisation and where observable data indicate that there is a measurable decrease in the estimated future cash flows, such as changes in arrears or economic conditions that correlate with defaults. If there is objective evidence that an impairment loss has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows (excluding future expected credit losses that have not yet been incurred) discounted using the asset's original effective interest rate. The carrying amount of the asset is reduced through the use of an allowance account and the amount of the loss is recognised in profit or loss as 'impairment expense'.

Impaired debts together with the associated allowance are written off when there is no realistic prospect of future recovery and all collateral has been realised or has been transferred to the Scheme. If, in a subsequent period, the amount of the estimated impairment loss increases or decreases because of an event occurring after the impairment was recognised, the previously recognised impairment loss is increased or reduced. If a previous write-off is later recovered, the recovery is credited to the 'impairment expense'.

Interest revenue on an impaired financial asset is recognised using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

(C) Offsetting Financial Instruments
Financial assets and financial liabilities are offset and the net amount reported in the statement of financial position if, and only if, there is a currently enforceable legal right to offset the recognised amounts and there is an intention to settle on a net basis, or to realise the asset and settle the liability simultaneously. This is generally not the case with master netting agreements unless one party to the agreement defaults and the related assets and liabilities are presented gross in the statement of financial position.

(D) Fees, Commissions and Other Expenses
Except where included in the effective interest calculation (for financial instruments carried at amortised cost), fees and commissions are recognised on an accrual basis. Legal and audit fees are disclosed in the Directors Report as expenses incurred by the Responsible Entity on behalf of the Scheme, which amounted to $17,430, and are recorded on an accrual basis.

(E) Income Taxes
Under current Australian legislation, the Scheme is not subject to income tax provided the members are presently entitled to the income of the Scheme and the Scheme fully distributes its net taxable income.

(F) Cash and Cash Equivalents
Cash and cash equivalents in the statement of financial position comprise cash on hand and cash deposits in banks which are subject to an insignificant risk of changes in value.

For the purpose of the statement of cash flows, cash and cash equivalents consist of cash and cash equivalents as defined above, net of outstanding bank overdrafts.

(G) Capital Management
The Responsible Entity manages the net surplus attributable to members as capital, notwithstanding net assets attributable to members is classified as a liability.

Notes to The Financial Statements
For the Year Ended 30 June 2026

(H) Goods and Services Tax (GST)
Revenue, expenses and assets are recognised net of the amount of GST except:

i. when the GST incurred on a purchase of goods and services is not recoverable from the taxation authority, in which case the GST is recognised as part of the cost of acquisition of the asset or as part of the expense item as applicable; and
ii. receivables and payables are stated with the amount of GST included.

Cash flows are included in the statement of cash flows on a gross basis and the GST component of cash flows arising from investing and financing activities, which is recoverable from, or payable to, the taxation authority is classified as part of operating cash flows.

	2026 $	2025 $
3. Cash and cash equivalents		
Cash at bank	182,340	17,119
4. Auditor's remuneration		
No Auditor remuneration was paid out of Scheme property during the financial year. Auditor's fees were paid by the Responsible Entity on behalf of the Scheme.		
Amounts received or due and receivable by National Audits Group Pty Ltd for:		
Audit and review of the financial reports of the Scheme	6,500	5,000
5. Statement of cash flow reconciliation		
(a) Reconciliation of change in net assets attributable to members to net cash flows from operating activities		
Change in net assets attributable to members	-	-
Net changes in operating assets and liabilities:		
(Increase)/decrease in premiums receivable	0	0
Increase/(decrease) in other payables	2,688	2,913
Increase /(Decrease) in Trade Creditor	(0)	(0)
Increase/(decrease) in administration fees payable	(4,573)	4,573
(Decrease) in premiums received in advance	(2,914)	-
Increase/(decrease) in premiums payable	170,020	9,299
Increase in PAYG payable	0	0
Net cash provided by operating activities	165,221	16,786

Notes to The Financial Statements
For the Year Ended 30 June 2026

6 . Financial Risk Management Objectives and Policies

Introduction
The Scheme's objective in managing risk is the creation and protection of members. Risk is inherent in the Scheme's activities but it is managed through a process of ongoing identification, measurement and monitoring, subject to risk limits and other controls. The process of risk management is critical to the Scheme's continuing profitability.

Risk management structure
The Scheme's Responsible Entity is responsible for identifying and controlling risks. The board of directors supervises the Responsible Entity and is ultimately responsible for the overall risk management approach within the Scheme.

Risk measurement and reporting system
Monitoring and controlling risks is primarily set up to be performed based on limits established by the Responsible Entity. These limits reflect the business strategy and market environment of the Scheme as well as the level of the risk that Scheme is willing to accept. In addition, the Scheme monitors and measures the overall risk bearing capacity in relation to the aggregate risk exposure across all risk type and activities.

Excessive risk concentration
Concentration indicates the relative sensitivity of the Scheme's performance to developments affecting a particular industry or geographical location. Concentrations of risk arise when a number of financial instruments or contracts are entered into with the same counterparty, or where a number of counterparties are engaged in similar business activities, or activities in the same geographic region, or have similar economic features that would cause their ability to meet contractual obligations to be similarly affected by changes in economic, political or other conditions.

In order to avoid excessive concentration of risk, the Scheme's policies and procedures include specific guidelines to focus on credit quality.

Market risk
Market risk is the risk that the fair value or future cash flows of financial instruments will fluctuate due to changes in market variables such as interest rates.

Interest rate risk
Interest rate risk arises from the possibility that changes in interest rates will affect future cash flows or the fair values of financial instruments.

The majority of interest rate exposure arises on cash accounts in the Australian market

The Scheme's financial assets comprise cash at bank of $182,340 (2025 :$17,119) held in a transactional account that does not bear interest. The Scheme earned no interest revenue during the year (2025 : Nil). The Scheme's financial liabilities are non-interest bearing payables. Accordingly, the Scheme has no material exposure to interest rate risk and no sensitivity analysis has been presented.

Liquidity risk

Liquidity risk is defined as the risk that the Scheme will encounter difficulty in meeting obligations associated with financial liabilities. Liquidity risk arises because of the possibility that the Scheme could be required to pay its liabilities earlier than expected.

Notes to The Financial Statements
For the Year Ended 30 June 2026

The table below summarises the maturity profile of the Scheme's financial liabilities on contractual undiscounted cash flows.

The Scheme manages the liquidity risk associated with cash outflows by holding cash. The total amount meeting this classification as at 30 June 2026 is $182,340.

	Less than 1 month $	1 to 3 months $	3 to 6 months $	6 to 12 months $	1 to 5 years $	Total $
Financial liabilities						
Administration fees payable	-	-	-	-	-	-
Premium refund payable	2,688	-	-	-	-	2,688
Trade creditor	333	-	-	-	0	333
PAYG payables	-	-	-	-	-	0
Premiums payable	179,319	-	-	-	-	179,319
Total financial liabilities	**182,340**	**-**	**-**	**-**	**0**	**182,340**

Credit Risk

Credit risk is the risk that the counterparty to a financial instrument will cause a financial loss for the Scheme by failing to discharge an obligation.

The Scheme is exposed to the risk of credit-related losses that can occur as a result of a counterparty or issuer being unable or unwilling to honour its contractual obligations. These credit exposures exist within financing relationships.

The table below analyses the Scheme's maximum exposure to credit risk. The maximum exposure is shown gross, before the effect of mitigation through the use of master netting and collateral agreements at reporting date.

	2026 $	2025 $
Cash and cash equivalents	182,340	17,119
Premiums receivable	-	0
Total credit risk exposure	**182,340**	**17,119**

Notes to The Financial Statements
For the Year Ended 30 June 2026

7. Related party disclosures

(a) Responsible Entity

The Responsible Entity of Diversa Group Salary Continuance Pool is Diversa Insurance Limited.

(b) Details of Key Management Personnel

(i) Directors
The directors of Diversa Insurance Limited are considered to be key management personnel of the Scheme. The Directors of the Responsible Entity in office during the year and up to the date of the report are:

Mr Peter Werner Mueller
Mr Andrew Derek Stanning
Mr Scott Alan Hodgson

(ii) Compensation of Key Management Personnel
No amount is paid by the Scheme directly to the directors of the Responsible Entity. Consequently, no compensation as defined in AASB 124 “Related Party Disclosures” is paid by the Scheme to the directors as key management personnel.

Compensation is paid to the Responsible Entity in the form of fees and is disclosed in note 7(c).

(c) Fees

Diversa Insurance Limited provides management services to Diversa Group Salary Continuance Pool and outsources custodial functions to Trust Company (Australia) Limited. All costs associated with the provision of custodial services are paid for by the Responsible Entity and are conducted on normal commercial terms and conditions.

Transactions between Diversa Group Salary Continuance Pool and Diversa Insurance Limited result from normal dealings with that company as the Scheme’s Responsible Entity. Diversa Insurance Limited is an Australian Financial Services Licence holder.

Diversa Insurance Limited receives all management fees that have been paid by the Scheme during the year. Total fees paid to the Responsible Entity during the year for management of the Scheme was $243,918. At balance date there is $Nil outstanding.

During the period the Responsible Entity incurred certain expenses on behalf of the Scheme of $17,430.

(d) Related Party transactions

Related Parties
Transactions between the Scheme and the Responsible Entity during the year are outlined in note 7(c) above.

Terms and conditions of transactions with related parties
All related party transactions are made in arm’s length transactions on normal commercial terms and conditions. Outstanding balances at year end are unsecured and settlement occurs in cash. There have been no guarantees provided or received for any related party receivables.

Diversa Group Salary Continuance Pool
ARSN 149 439 681

Directors' Declaration

In accordance with a resolution of the Directors of Diversa Insurance Limited, I state that:

In the opinion of the directors:

(a) The financial statements and notes of the Scheme are in accordance with the *Corporations Act 2001*, including:

i. Giving a true and fair view of the Scheme's financial position as at 30 June 2026 and of its performance for the year ended on that date; and

ii. Complying with Accounting Standards and *Corporations Regulations 2001*.

(b) There are reasonable grounds to believe that the Scheme will be able to pay its debts as and when they become due and payable.

On behalf of the board

Peter Mueller

Peter Werner Mueller
Director

Dated this 30th day of September 2026

National Audits Group
Authorised Audit Company No.: 325055

Diversa Group Salary Continuance Pool

ARSN: 149 439 681

Independent Auditor's Report

For the Year Ended 30 June 2026

Report on the Audit of the Financial Report

Opinion

We have audited the financial report of Diversa Group Salary Continuance Pool (the Entity), which comprises the statement of financial position as at 30 June 2026, the statement of profit or loss and other comprehensive income, the statement of changes in equity and the statement of cash flows for the year then ended, and notes to the financial statements, including a summary of material accounting policies, and the Directors' declaration.

In our opinion, the accompanying financial report of the Entity is in accordance with the *Corporations Act 2001*, including:

i. giving a true and fair view of the Entity's financial position as at 30 June 2026 and of its financial performance for the year then ended; and
ii. complying with the Australian Accounting Standards – Simplified Disclosures (AASB 1060) and the *Corporations Regulations 2001*.

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. We are independent of the Entity in accordance with the auditor independence requirements and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We confirm that the independence declaration required by the *Corporations Act 2001*, which has been given to the Directors of the Entity, would be in the same terms if given to the Directors as at the time of this independent auditor's report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Diversa Group Salary Continuance Pool

ARSN: 149 439 681

Independent Auditor's Report

For the Year Ended 30 June 2026

Responsibilities of the Directors for the Financial Report

The Directors of the Entity are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards – Simplified Disclosures (AASB 1060), the *Corporations Act 2001, Corporations Regulations 2001* and for such internal control as the Directors determine is necessary to enable the preparation of the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the Directors are responsible for assessing the Entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of preparation unless the Directors either intend to liquidate the Entity or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an independent auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website at: https://www.auasb.gov.au/auditors_responsibilities/ar4.pdf. This description forms part of our auditor's report.

National Audits Group Pty Ltd
Authorised Audit Company



Chang Chow
Registered Company Auditor

Dated 30 September 2026

Wagga Wagga