

Date	Plan	Changes
May 2022	PMSA Superannuation Plan	<p>The following changes are being made to eligible PMSA Superannuation Plan members' accounts from 1 July 2022.</p> <ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability and Income Protection are changing for all members with cover and varies with age and gender. • The Life and Age events cover which allows members to increase cover without proof of health has been amended to allow members to apply to increase their cover at ages 30, 40 and 50. • Insurance cover will be recalculated each 1 January (commencing from 1 January 2023), this previously occurred on 1 July. This date has been changed to better align to when salary adjustments occur with your employer. • Changes to the Automatic Acceptance limit (AAL) for Death and Total and Permanent Disability insurance cover and Income Protection cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment. • The Total & Permanent Disability definition will change to include the following information: <ul style="list-style-type: none"> “Members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy.”
May 2022	EVT Superannuation Plan	<p>The following changes are being made to eligible EVT Superannuation Plan members' accounts from 1 July 2022.</p> <ul style="list-style-type: none"> • Death and Total & Permanent Disability premium rates are changing for all members with cover. • Changes to the Automatic Acceptance limit (AAL) for Death and Total and Permanent Disability insurance cover and Income Protection cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment.
May 2022	Mondelez Superannuation Plan	<p>The following changes are being made to eligible Mondelez Superannuation Plan members' accounts from 1 July 2022.</p>

		<ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability and Income Protection are changing for all members with cover and varies with age. • Changes to the Automatic Acceptance limit (AAL) for Death and Total and Permanent Disability insurance cover and Income Protection cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment. • The Total & Permanent Disability definition will change to include the following information: <p>“Members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy.”</p> <p>A new and comprehensive Total & Permanent Disability definition is available on the plan’s microsite.</p> <p>There is no change to the existing grandfathered Total & Permanent Disability definition for Defined Benefit members.</p>
May 2022	ALS Superannuation Plan	<p>The following changes are being made to eligible ALS Superannuation Plan members’ accounts from 1 July 2022.</p> <ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability and Standard Income Protection cover are changing. • Changes to the Automatic Acceptance limit (AAL) for Death and Total and Permanent Disability insurance cover and Income Protection cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment.
May 2022	OTIS Superannuation Plan	<p>The following changes are being made to eligible OTIS Superannuation Plan members’ accounts from 1 July 2022.</p> <ul style="list-style-type: none"> • Death and Total & Permanent Disability premium rates are changing for all members with cover. • The Automatic Acceptance limit (AAL) is changing for Defined Benefit members only. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment.

<p>May 2022</p>	<p>Google Australia Superannuation Plan</p>	<p>The following changes are being made to eligible Google Australia Superannuation members' accounts from 1 July 2022.</p> <ul style="list-style-type: none"> • Change of insurer from MLC Limited to MetLife Insurance Limited. • Premium rates for Death and Total & Permanent Disability cover are changing. • The Total & Permanent Disability definition will change to include the following information: <p style="padding-left: 40px;">"Members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy."</p> <p style="padding-left: 40px;">A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite.</p>
<p>May 2022</p>	<p>Brisbane Grammar School Superannuation Plan</p>	<p>The following changes are being made to eligible Brisbane Grammar School Superannuation Plan members' accounts from 1 July 2022.</p> <ul style="list-style-type: none"> • Change of insurer from MetLife Insurance Limited to Integrity Life Australia Limited (Integrity Life). As with any change in insurer a number of terms and conditions have changed. An updated Super Savings – Corporate Insurance guide will be available from 1 July 2022. • Premium rates for Death and Total & Permanent Disability cover are changing for most members with cover and varies with age and gender. • Premium rates for Standard Income Protection are changing for contributory (A1) members with cover and varies with gender and age. Premiums for Income Protection are paid for by your employer. • The Total & Permanent Disability definition change will include the following information: <p style="padding-left: 40px;">"Members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy."</p>

		A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite.
May 2022	Fraser Property Australia Superannuation Plan	<p>The following changes are being made to eligible Fraser Property Australia Superannuation Plan members' accounts from 1 July 2022.</p> <ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability cover and Income Protection cover are changing. The change varies based on occupational rating, age and gender. • Changes to the Automatic Acceptance limit (AAL) for Death and Total and Permanent Disability insurance cover and Income Protection cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment. • The Life and Age events cover which allows members to increase cover without proof of health has been amended to allow members to apply to increase their cover at ages 30, 40 and 50. • Total & Permanent Disability definition is changing to include the following information: "Members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy." "Members aged 67 or older, but under 70, are assessed under an alternative Activities of Daily Living definition." <p>A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite.</p>
May 2022	Schneider Group Superannuation Plan	<p>The following changes are being made to eligible Schneider Group Superannuation Plan members' accounts from 1 July 2022.</p> <ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability are changing for all members with cover. The change varies with age and gender. • The Life and Age events cover which allows members to increase cover without proof of health has been amended to allow members to apply to increase their cover at ages 30, 40 and 50. • The Total & Permanent Disability definition is changing to include the following information:

		<p>"Members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy."</p> <p>A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite.</p>
May 2022	Goodman Fielder Superannuation Plan	<p>The following changes are being made to eligible Goodman Fielder Superannuation Plan members' accounts from 1 July 2022.</p> <ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability cover are changing for most members with cover. • It has been identified as part of this rerate that a number of Non-Salaried employees over the age of 45 have premiums that are exceeding 1% of their salary. Members who are within this group may want to consider their insurance needs and the impacts premiums may have on their retirement balance. For options around your insurance, including the ability to reduce your cover levels, please refer to your Super Savings – Corporate Insurance Guide available on your employer microsite. • The Life and Age events cover which allows members to increase cover without proof of health has been amended to allow members to apply to increase their cover at ages 30, 40 and 50. • Total & Permanent Disability definition change to include the following information: <p>"Members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy."</p>
May 2022	Wolters Kluwer Superannuation Plan	<p>The following changes are being made to eligible Wolters Kluwer Superannuation Plan members' accounts from 1 July 2022.</p> <ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability cover are changing for all members with cover. The change varies based on gender and age.
May 2022	Evolution Superannuation Plan	<p>The following changes are being made to eligible Evolution Superannuation Plan members' accounts from 1 July 2022.</p> <ul style="list-style-type: none"> • Premium rates for Additional cover are changing. • Years of Future Membership definition change to include the following information:

		<p>“Years of Future Membership is calculated as the number of years and complete months from the later of the previous 1 July and the date you first join the Fund to age 65 (rounded down), unless we advise you otherwise”.</p> <p>This change will alter the way we calculate your Standard cover which may result in some members with cover receiving an increase in Standard Death and Total & Permanent Disability cover levels.</p> <p>Premium rates for Standard cover will continue to be paid for by your employer.</p>
July 2022	LSEG Australian Superannuation Plan	<p>Your fees</p> <ul style="list-style-type: none"> • All fees and costs, including the investment fees and costs, will remain the same at the date of transfer, 1 August 2022. • LSEG Australia will continue to subsidise the dollar-based Administration fee on behalf of all members. <p>Your Insurance Cover</p> <ul style="list-style-type: none"> • From 1 August 2022, LSEG Australia will now meet the costs of Standard Death and TPD cover in the plan. • Standard insurance cover in the LSEG Australia Superannuation Plan will remain the same: • Standard Death and Total & Permanent Disability (TPD) for Permanent employees - 15% x salary x Years of Future Membership (to age 67) • The cost of any additional cover over the Standard cover is met by you and is paid from your superannuation account balance. <p>For more information about Insurance in the LSEG Australia Superannuation Plan please read the Super Savings – Business Product Disclosure Statement (PDS) and the Super Savings – Business Insurance guide which will be available on the plan’s microsite from 1 August 2022.</p> <p>What if I have no insurance cover in the Refinitiv Australia Superannuation Plan?</p> <ul style="list-style-type: none"> • If you currently have no insurance cover in the Refinitiv Australia Superannuation Plan due to previously not meeting the Putting Members’ Interest First (PMIF) legislative requirements of being age 25 or older with an

account balance of over \$6,000 you will be provided Standard Death and TPD cover from 1 August 2022.

- LSEG Australia will meet the costs of this Standard Death and TPD cover in the LSEG Australia Superannuation Plan as explained above.
- If you have previously opted out of having cover or you have cancelled your cover in the Refinitiv Australia Superannuation Plan you may not be eligible for automatic Standard Cover.

Updated insurance arrangements

As a member of the LSEG Australia Superannuation Plan you will continue to receive at least the same level of insurance cover. However, some terms and conditions will change.

From 1 August 2022, the following Insurance changes may affect you:

- LSEG Australia has agreed to fund insurance premiums for the Standard Death and Total & Permanent Disability insurance cover. All Additional Death and Total & Permanent Disability insurance cover remains to be paid by you (if applicable) and will be deducted from your superannuation account balance.
- Premium rates will be increasing by approximately 2% as a result of the new insurance arrangements provided under the plan.
- Although premiums are increasing, members who hold both Standard and Additional cover will remain to be better off as a result of these changes, as the cost of Standard cover is now funded by your employer.
- As a result of your Standard Death and Total & Permanent Disability insurance cover now being funded by your employer, those of who previously may not have met the Putting Members' Interest First legislative requirements of being age 25 or older with an account balance of over \$6,000, may now be eligible to have cover provided to them.
- The default Standard Death and Total % Permanent Disability cover amount remains to be calculated as 15% x your Salary x Years of Future Membership (YFM) to age 67.

		<ul style="list-style-type: none"> • The option to increase or decrease your Standard cover amount to be 5%, 10% or 20% x your Salary x YFM to age 67, will no longer be available under this Plan, and; <ul style="list-style-type: none"> ○ those members who currently had opted to decrease their cover to 5% and 10% x your Salary x YFM to age 67 will have their cover increased to the new default 15% x Salary x YFM to age 67, now funded by your employer. ○ Members who opted to increase their Standard cover amount to be 20% x your Salary x FYM to age 67 will have their Standard cover amount decreased to 15% x your Salary x YFM to age 67, to be funded by your employer, with the remaining 5% converted into a fixed sum insured amount provided as Additional cover. Additional cover will continue to be paid by you, deducted from your superannuation account balance. • Members will now have the option to hold an Insurance Only account under the LSEG Australia Superannuation Plan, however, they may only hold the default Standard cover amount of insurance. Additional cover will not be available with an Insurance Only account, as there will not be any superannuation account balance to pay for the additional insurance premiums. <p>For more information on the insurance terms and conditions that will apply to your Super Savings – Business account with Australian Retirement Trust, please read the Super Savings - Business Insurance guide and the Business Plan information factsheet available on the plan’s microsite from 1 August 2022.</p> <p>What happens if you leave employment with Refinitiv before 1 August 2022?</p> <p>If you’re a member of the Refinitiv Australia Superannuation Plan and you stop working for Refinitiv, your membership will be transferred to a Super Savings account with Australian Retirement Trust. A job change does not mean you have to leave Australian Retirement Trust. If you are eligible to choose your own super fund, you can request your new employer to contribute to your Super Savings account (your fees, insurance cover and premiums may change).</p>
August 2022	Mackay Sugar Superannuation Plan	<p>The following changes are being made to eligible Mackay Sugar Superannuation Plan members’ accounts from 1 October 2022.</p> <ul style="list-style-type: none"> • Change of insurer from AIA Australia Limited (AIA) to Zurich Australia Limited (Zurich).

		<ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability cover and Standard Income Protection cover are changing for all members. • Changes to the Automatic Acceptance Limit (AAL) for Death and Total and Permanent Disability insurance cover and Income Protection cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment. • Changes to cover during paid and unpaid leave for more than 24 months. <ul style="list-style-type: none"> ○ As a result of the change of insurer to Zurich, you'll be required to submit an application (subject to acceptance by the insurer) to continue your cover beyond 24 months. • You'll now have access to Zurich's Grief Support Program at no cost to you if you are diagnosed with a terminal illness. • Life Events cover is changing and will allow you to apply to increase your Standard cover by the lesser of 25% of your current cover and \$250,000 (previously \$200,000) upon a specific Life Event occurring. Further information relating to Life Events cover is available in your Corporate Insurance Guide on your employer's microsite. • The Total & Permanent Disability definition will now include the following information: <p>"Members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy."</p> <p>A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite.</p>
August 2022	Metcash Superannuation Plan	<p>The following changes are being made to eligible Metcash Superannuation Plan members' accounts from 1 October 2022.</p> <ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability cover are changing. • Premium rates for Income Protection are changing. The change in premiums varies based on your chosen benefit period.

		<ul style="list-style-type: none"> • Changes to the Automatic Acceptance Limit (AAL) for Income Protection cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment. • To improve the Total & Permanent Disability definition, Australian Retirement Trust is removing the 'Unlikely to do basic activities associated with work ever again' definition and extending the 'Unlikely to do a suited occupation ever again' definition to members regardless of their employment status. <p>A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite.</p>
August 2022	CCEP Superannuation Plan	<p>The following changes are being made to eligible CCEP Superannuation Plan members' accounts from 28 October 2022.</p> <ul style="list-style-type: none"> • Premium rates for Additional Death and Total & Permanent Disability and Income Protection cover are changing. <p>Your employer pays the premium for your Standard Death, Total & Permanent Disability and Income Protection cover. Premiums for Additional Death and Total & Permanent Disability cover and Optional Income Protection cover are automatically deducted from your Accumulation account each month.</p>
September 2022	Sunrice Superannuation Plan	<p>The following changes are being made to eligible Sunrice Superannuation Plan members' accounts from 1 November 2022.</p> <ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability cover and Income Protection cover are changing. The change in premiums may vary based on your age, gender and occupational category.
September 2022	Laing O'Rourke Superannuation Plan	<p>The following changes are being made to eligible Laing O'Rourke Superannuation Plan members' accounts from 1 November 2022.</p> <ul style="list-style-type: none"> • Change of insurer from AIA Australia Limited (AIA) to Zurich Australia Limited (Zurich). • Premiums rates for Additional Death and Total & Permanent Disability cover and Income Protection cover are changing. • The cost of Standard Death, Total & Permanent Disability and 50% of Income Protection is paid by your employer, any Additional cover and the remaining Income Protection premiums are paid by you from your accumulation account. Any premiums paid by your employer count towards the concessional contributions cap. Breaching this cap may have tax implications for you. Refer to the Super Savings Guide for more information.

		<ul style="list-style-type: none"> • Changes to the Automatic Acceptance Limit (AAL) for Death and Total and Permanent Disability insurance cover and Income Protection cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment. • Changes to cover during paid and unpaid leave for more than 24 months. <ul style="list-style-type: none"> ○ As a result of the change of insurer to Zurich, you'll be required to submit an application (subject to acceptance by the insurer) to continue your cover beyond 24 months. • You'll now have access to Zurich's Grief Support Program at no cost to you if you are diagnosed with a terminal illness. Further information about this program is available in your <i>Corporate Insurance Guide</i> on your employer's microsite from 1 November 2022. • Life Events cover is changing and will allow you to apply to increase your Standard cover by the lesser of 25% of your current cover and \$250,000 (previously \$200,000) upon a specific Life Event occurring. Further information relating to Life Events cover is available in your <i>Corporate Insurance Guide</i> on your employer's microsite from 1 November 2022. • The Total & Permanent Disability definition will now include the following information: <p>"Members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy."</p> <p>The Total & Permanent Disability definition that applies to members aged 67 and over is also changing.</p> <p>All Total & Permanent Disability definitions are available on the plan's microsite for your reference.</p>
October 2022	Bega Superannuation Plan	<p>The following changes are being made to eligible Bega Superannuation Plan members' accounts from 15 November 2022.</p> <ul style="list-style-type: none"> • Change of insurer from AIA Australia Limited (AIA) to MetLife Insurance Limited (MetLife). • Premium rates for Death and Total & Permanent Disability cover are changing for all members. The change varies based on gender and age.

		<ul style="list-style-type: none"> • Premium rates for Income Protection cover are changing for all members. The change varies based on the Waiting Period provided. • The Total & Permanent Disability definition is changing to include the following information: "Members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy." A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite.
October 2022	EML Superannuation Plan	<p>The following changes are being made to eligible EML Superannuation Plan members' accounts from 2 December 2022</p> <ul style="list-style-type: none"> • Change of insurer from AIA Australia Limited (AIA) to Zurich Australia Limited (Zurich). • Premium rates for Death and Total & Permanent Disability cover and Income Protection cover are changing for all members. • Changes to the Automatic Acceptance limit (AAL) for Death and Total and Permanent Disability insurance cover and Income Protection cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment. • Life Events cover is changing and will allow you to apply to increase your Standard cover by the lesser of 25% of your current cover and \$250,000 (previously \$200,000) upon a specific Life Event occurring. Further information and terms and conditions relating to Life Events cover is available in your Corporate Insurance Guide on your employer's microsite from 2 December 2022. • You and your immediate family will now have access to Zurich's Grief Support Program at no cost if you are diagnosed with a terminal illness. Further information about this program is available in your Corporate Insurance Guide on your employer's microsite from 2 December 2022.

		<ul style="list-style-type: none"> The Total & Permanent Disability definition will now include the following information: "Members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy." The Total & Permanent Disability definitions are available on the plan's microsite.
October 2022	Collins Foods Superannuation Plan	<p>The following changes are being made to eligible Collins Food Superannuation Plan members' accounts from 1 December 2022.</p> <ul style="list-style-type: none"> Change of insurer from AIA Australia Limited (AIA) to Zurich Australia Limited (Zurich). Premium rates for Death and Total & Permanent Disability cover and Income Protection cover are changing. For eligible employees, premiums for Standard Death and Total & Permanent Disability cover are met by your employer. The cost of any Income Protection and any Additional Death and Total & Permanent Disability cover held is deducted monthly from your Accumulation account. Any premiums paid by your employer count towards the concessional contributions cap. Breaching this cap may have tax implications for you. Refer to the Super Savings Guide for more information. Changes to the Automatic Acceptance Limit (AAL) for Income Protection cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment. Changes to cover during paid and unpaid leave for more than 24 months. <ul style="list-style-type: none"> As a result of the change of insurer to Zurich, you'll be required to submit an application (subject to acceptance by the insurer) to continue your cover beyond 24 months. You'll now have access to Zurich's Grief Support Program at no cost to you if you are diagnosed with a terminal illness. Further information about this program is available in your Corporate Insurance Guide on your employer's microsite from 1 December 2022. Life Events cover is changing and will allow you to apply to increase your Standard cover by the lesser of 25% of your current cover and \$250,000 (previously \$200,000) upon a

		<p>specific Life Event occurring. Further information relating to Life Events cover is available in your Corporate Insurance Guide on your employer's microsite from 1 December 2022.</p> <ul style="list-style-type: none"> • While on claim for Income Protection benefits, claim escalation will no longer be available from 1 December 2022. • The Total & Permanent Disability definition is changing to include the following information: <p style="margin-left: 40px;">"Members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy."</p> <p>A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite for your reference.</p>
November 2022	Hanson Superannuation Plan	<p>The following changes are being made to eligible Hanson Superannuation Plan members' accounts from 1 December 2022.</p> <ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability and Standard Income Protection cover are changing. • Your insurance cover will be recalculated on 1 April each year. This previously occurred on 1 July. The date has been changed to better align to when salary adjustments occur with your employer.
November 2022	Australian Retirement Trust Employee Superannuation Plan	<p>The following changes are being made to eligible Australian Retirement Trust Employee Superannuation Plan members' accounts from 1 January 2023.</p> <ul style="list-style-type: none"> • Premium rates for Death, Total & Permanent Disability Assist, Total & Permanent Disability and Income Protection cover are changing. The change varies based on your type of cover, gender and age. • Changes to the Automatic Acceptance Limit (AAL) for Income Protection cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment. • From 1 January 2023, for claims approved with a Date of Disablement after this date, Total & Permanent Disability Assist support payments will be structured with the initial support payment equal to 25% of your Total & Permanent Disability Assist cover amount. If you continue to meet the definition of Total & Permanent Disability Assist you may be eligible for up

		<p>to a maximum of five further support payments (each equal to 15% of your Total & Permanent Disability Assist cover amount on your Date of Disablement). If your Date of Disablement is prior to 1 January 2023, the previous payment structure will continue to apply.</p> <p>Administration Fee Change</p> <p>The weekly administration fees are changing for all members.</p>
November 2022	Virgin Australia Superannuation Plan	<p>The following changes are being made to eligible Virgin Australia Superannuation Plan members' accounts from 1 January 2023.</p> <ul style="list-style-type: none"> • Premium rates for Income Protection cover are changing for all members. • The Total & Permanent Disability definition is changing to include the following information: <ul style="list-style-type: none"> • "Members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy." <p>A new and comprehensive Total & Permanent Disability factsheet is available on the plan's microsite.</p>
December 2022	Data#3 Superannuation Plan	<p>From 1 January 2023, there will be a change to the Total & Permanent Disability definition for the Data#3 Superannuation Plan.</p> <p>The Total & Permanent Disability definition is changing to include the following information:</p> <p>"Members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy."</p>
February 2023	Vanguard Crew Superannuation Plan	<p>We're writing to advise you that the Super Savings - Corporate Vanguard Crew Australia Superannuation Plan with Australian Retirement Trust will soon close. Your arrangements in this plan will be transferred to a Super Savings Accumulation account with Australian Retirement Trust on 1 April 2023.</p> <p>This change will happen automatically.</p>

Any arrangements that are currently in place for Superannuation Guarantee (SG) contributions, additional voluntary contributions, including salary sacrifice will continue, but will be paid to your new Super Savings Accumulation account.

Your member number will remain the same and any beneficiaries and investment choice you have will move across to your new account.

Updated insurance arrangements

When you are transferred out from the Super Savings – Corporate Vanguard Crew Australia Superannuation Plan, the structure of your insurance, its costs, and terms and conditions will change.

From 1 April 2023, the following Insurance changes may affect you:

- Any Death and/or Total & Permanent Disability cover you have will now be provided as Tailored cover on a fixed cover basis. This means your level of cover remains the same and the cost of your cover generally increases with age. Your level of cover was previously based on a percentage of your salary and altered when your salary changed.
- Tailored Death Cover will continue until age 70 (previously age 65). Once you reach age 61, your Tailored Total & Permanent Disability cover reduces annually by 10% of your insured benefit at age 60, until your 67th birthday when cover ceases.
- The cost of any cover will change. You'll receive an Insurance Welcome Summary following the transfer that will provide your new cover and premium details. The cost of any insurance cover will be deducted from your Super Savings account on a weekly basis. Your insurance premiums will no longer be paid by Vanguard Australia.
- The maximum level of insurance cover that can be transferred from an external super fund to your Super Savings account is decreasing to \$1 million (previously \$2 million) for Death and Total & Permanent Disability cover, and \$120,000 p.a. for Income Protection cover.
- Your Terminal Illness benefit is also changing. A Terminal Illness means that you are suffering from an illness, or have incurred an injury, that is likely to result in your death within a period of 24 months (previously 12 months).
- Total & Permanent Disability definition change. Please refer to page 44 of the Super Savings – Insurance guide showing the new Total & Permanent Disability definition available at australianretirementtrust.com.au/pds

March 2023	Swiss Re Superannuation Plan	<p>The following changes are being made to eligible Swiss Re Superannuation Plan members' accounts from 1 March 2023.</p> <ul style="list-style-type: none"> • Your insurance cover will be recalculated each 1 April, this previously occurred on 1 July. This date has been changed to better align to when salary adjustments occur with your employer. • Premium rates for Death and Total & Permanent Disability insurance cover are changing for all members.
March 2023	Michael Hill Jeweller Superannuation Plan	<p>The following changes are being made to eligible Michael Hill Jeweller Superannuation Plan members' accounts from 2 March 2023.</p> <ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability and Income Protection insurance cover are changing for all members. • Your insurance cover will be recalculated each 1 November, this previously occurred on 1 July. This date has been changed to better align to when salary adjustments occur with your employer. • Changes to the Automatic Acceptance Limit (AAL) for Death and Total and Permanent Disability insurance cover and Income Protection cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment. • The plans insurance design is being simplified and unutilised options are being removed: <ul style="list-style-type: none"> ○ The reduced Standard cover level option is being removed. The default level of Standard cover remains. ○ The Optional Income Protection cover with a '2-Year' Benefit Period for Management and Executive members is being removed. The Standard Income Protection cover remains unchanged.
March 2023	RB Super	<p>The following changes are being made to eligible RB Superannuation Plan members' accounts from 29 March 2023.</p> <ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability and Income Protection insurance cover are changing for all members. • If you are an accumulation member, when you cease employment with RBA or NPA, your death and Total & Permanent disablement cover continues in Super Savings, but the premium will be different. This is not changing.

		<ul style="list-style-type: none"> • Category X Defined Benefit Members: If you cease employment under age 55 with an RB Super Employer and transfer your Total Defined benefit value to a Super Savings Accumulation account, then your Defined Death and Ill Health benefit¹ cover and Additional Death and Total & Permanent Disability cover (if applicable) will continue in Super Savings, but the premiums, and terms and conditions, will be different. <p>¹Important Details about the Defined Death and Ill Health benefit</p> <ul style="list-style-type: none"> • The Ill Health benefit will be provided as Tailored Total & Permanent Disability cover in Super Savings. The Super Savings Insurance Guide definition will apply. • Your Death cover in Super Savings will be calculated as the difference between your lump sum Defined Death Benefit and your Leaving Service benefit at your resignation date. • Your Total & Permanent Disablement cover in Super Savings will be calculated as the difference between your lump sum Defined Ill Health Benefit and your Leaving Service benefit at your resignation date. • Any additional Death and Total & Permanent Disability cover held will also be included. • Tailored Death and Total & Permanent Disability cover is provided on a fixed cover basis.
March 2023	Rabobank Staff Superannuation Plan	<p>The following changes are being made to eligible Rabobank Staff Superannuation Plan members' accounts from 29 March 2023.</p> <ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability and Income Protection insurance cover are changing for all members. <p>It is important to note - For Permanent employees, the cost of Standard Death, Total & Permanent Disability and Income Protection cover is met by your employer. For Non-Permanent employees, the cost of Standard Death and Total & Permanent Disability is deducted from your Accumulation account. The cost of any Additional cover held is deducted from the member's Accumulation account.</p> <ul style="list-style-type: none"> • Changes to the Automatic Acceptance Limit (AAL) for Income Protection cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment.

		<ul style="list-style-type: none"> • Where you hold Income Protection with a 2-year Benefit Period, claim escalation while on claim for Income Protection benefits will no longer be available from 1 April 2023. Claims escalation will continue to apply where you hold Income Protection with a to-age-65 Benefit Period. • You'll now have access to Zurich's Grief Support Program at no cost to you if you are diagnosed with a terminal illness. • Total & Permanent Disability definition change to include the following information: <ul style="list-style-type: none"> - "Members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy." - Reducing the claim waiting period down to 3 months (previously 6 months) for the "Unlikely to do a suited occupation ever again" definition • Total & Permanent Disability definition change to remove the following information: <ul style="list-style-type: none"> - "Permanent impairment" definition - "Loss of independent existence" definition <p>A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite.</p>
March 2023	IAG Superannuation Plan	<p>The following changes are being made to eligible IAG Superannuation Plan members' accounts from 31 March 2023.</p> <ul style="list-style-type: none"> • Change of insurer MLC Limited (MLC) to Zurich Australia Limited (Zurich) • Premium rates for Death and Total & Permanent Disability and Income protection cover are changing. • Income Protection benefits commencing with respect to a disablement which occurred on or after the effective date, 31 March 2023, will no longer cease upon acceptance of either a Total and Permanent Disability benefit or Terminal Illness benefit. • Changes to the Automatic Acceptance Limit (AAL) for Death and Total and Permanent Disability insurance cover.

		<p>The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment.</p> <ul style="list-style-type: none"> • The additional features associated with your Income Protection benefits are changing, while some features will be removed, Zurich offers a range of alternative ancillary benefits including: <ul style="list-style-type: none"> - Return to Work Assistance; - Grief Support; and - Early Notification Incentive Benefit. • The Total & Permanent Disability definitions are changing to replace the 'unable to perform Activities of Daily Living' definition with an 'unable to do basic activities associated with work' definition. <p>A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite.</p>
<p>March 2023</p>	<p>NRMA Superannuation Plan</p>	<p>The following changes are being made to eligible NRMA Superannuation Plan members' accounts from 31 March 2023.</p> <ul style="list-style-type: none"> • Change of insurer from MLC Limited (MLC) to Zurich Australia Limited (Zurich) • Premium rates for Death and Total & Permanent Disability and Income Protection cover are changing for all members. • Income Protection benefits commencing with respect to a disablement which occurred on or after the effective date, 31 March 2023, will no longer cease upon acceptance of either a Total and Permanent Disability benefit or Terminal Illness benefit. • Changes to the Automatic Acceptance Limit (AAL) for Death and Total and Permanent Disability insurance cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment. • The additional features associated with your Income Protection benefits are changing, while some features will be removed, Zurich offers a range of alternative ancillary benefits including: <ul style="list-style-type: none"> - Return to Work Assistance; - Grief Support; and - Early Notification Incentive Benefit. • The Total & Permanent Disability definitions are changing to replace the 'unable to perform Activities of Daily Living'

		<p>definition with an 'unable to do basic activities associated with work' definition.</p> <p>A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite.</p>
March 2023	Ex-IAG NRMA Superannuation Plan	<p>The following changes are being made to eligible Ex-IAG NRMA Superannuation Plan members' accounts from 31 March 2023.</p> <ul style="list-style-type: none"> • Change of insurer MLC Limited (MLC) to Zurich Australia Limited (Zurich) • Premium rates for Death and Total & Permanent Disability and Income Protection cover are increasing overall for the plan. • Income Protection benefits commencing with respect to a disablement which occurred on or after the effective date, 31 March 2023, will no longer cease upon acceptance of either a Total and Permanent Disability benefit or Terminal Illness benefit. • The additional features associated with your Income Protection benefits are changing, while some features will be removed, Zurich offers a range of alternative ancillary benefits including: <ul style="list-style-type: none"> - Return to Work Assistance; - Grief Support; and - Early Notification Incentive Benefit. <p>For more information about these benefits, please refer to your Super Savings Insurance Guide on your employer microsite for more information.</p> <ul style="list-style-type: none"> • The Total & Permanent Disability definitions are changing to replace the 'unable to perform Activities of Daily Living' definition with an 'unable to do basic activities associated with work' definition. <p>A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite.</p>
March 2023	ACAST Superannuation Plan	<p>The following changes are being made to eligible ACAST Superannuation Plan members' accounts from 1 May 2023.</p> <ul style="list-style-type: none"> • Premium rates for Standard Death and Total & Permanent Disability cover, Additional Death and Total and Permanent Disability cover and Optional Income Protection are changing for all members with cover. <p>Salary Review Date</p>

		<ul style="list-style-type: none"> Any Optional Income Protection insurance cover you may hold will be recalculated each 1 January, this previously occurred on 1 July. This date has been changed to better align to when salary adjustments occur with your employer. To ensure your Income Protection cover is calculated using the most up to date salary information as possible, your cover will undergo a recalculation at 1 July 2023 before moving to 1 January moving forward. <p>Life Events</p> <ul style="list-style-type: none"> Life events cover allows members to increase cover without proof of health upon occurrence of specified life events and will be available from 1 May 2023. For more information, please refer to your Corporate Insurance guide. <p>TPD Change</p> <ul style="list-style-type: none"> The Total & Permanent Disability definition is changing to include the following information: "Members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy."
April 2023	Arrow Energy Superannuation Plan	<p>The following changes are being made to eligible Arrow Energy Superannuation Plan members' accounts from 1 April 2023.</p> <ul style="list-style-type: none"> Premium rates for Death and Total & Permanent Disability and Standard Income Protection and Optional Income Protection cover are changing for all members.
April 2023	Roche Products Superannuation Plan	<p>The following changes are being made to eligible Roche Superannuation Plan members' accounts from 1 April 2023.</p> <ul style="list-style-type: none"> Premium rates for Death and Total & Permanent Disability and Income Protection cover are changing for all members. Your insurance cover will be recalculated each 1 April, this previously occurred on 1 July. This date has been changed to better align to when salary adjustments occur with your employer. Changes to the Automatic Acceptance Limit (AAL) for Death and Total and Permanent Disability insurance. The AAL is a specified limit where eligible employees will have their

		insurance cover automatically accepted without having to undergo an individual health assessment.
May 2023	BlueScope Super	<p>The following changes are being made to eligible BlueScope Superannuation Plan members' accounts from 1 July 2023.</p> <p>Changes to premiums</p> <p>Premiums rates for Death and Total & Permanent Disability cover and Income Protection cover are changing.</p> <p>Changes to premiums – grandfathered members</p> <p>Premium rates for Death and Total & Permanent Disability cover are changing. Income Protection premiums will remain the same.</p> <p>Life and Age Events</p> <p>Life Events cover will be changing to Life and Age Events, where, in addition to Life Events, members will be also able to make an application to increase cover without proof of health upon turning ages 30, 40 and 50. Refer to your Super Savings Corporate Insurance Guide for further details about Life and Age Events, available from your employer microsite.</p> <p>Total and Permanent Disability definition</p> <p>Total & Permanent Disability definition change to include the following information:</p> <ul style="list-style-type: none"> • The 'Loss of limbs and/or sight' definition is being updated where the meaning of Cognitive Function is changing to Cognitive Impairment, which will provide a more clinical objection criteria for the purpose of claims assessment. • The 'unable to do basic activities associated with work ever again' definition is being removed. • A new definition will be introduced where members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The specific Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy. • A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite. <p>Terminal Illness definition</p> <ul style="list-style-type: none"> • To better align with the legislative definition of "Terminal Medical Condition", the insurance policy definition of

		<p>“Terminal Illness” will be updated. The relevant certification period will change from a life expectancy of less than 12 months, to less than 24 months.</p> <p>Key terms and conditions change due to changing insurance policies</p> <p>Effective 1 July 2023, some of the key terms and conditions which will be changing include:</p> <ul style="list-style-type: none"> • Claims escalation on 2 Year Income Protection benefits will no longer apply. • The ‘do not travel warning’ exclusion to claims will no longer apply. • Members will be able to make an application for Additional cover provided they are at least one year younger, previously five years younger, than the cover cessation age. <p>Please refer to the Super Savings Corporate Insurance Guide for details on the terms and conditions that will apply to your insurance from 1 July 2023, made available on your employer microsite.</p>
May 2023	PricewaterhouseCoopers Employee Superannuation Plan	<p>The following changes are being made to eligible PricewaterhouseCoopers Superannuation Plan members’ accounts from 1 July 2023.</p> <p>Premiums are changing</p> <p>Premium rates for Death and Total & Permanent Disability cover are changing for all members. The change varies depending on age and gender.</p> <p>TPD definition change</p> <p>Total & Permanent Disability definition is changing to include the following information:</p> <ul style="list-style-type: none"> • The definition of Cognitive Function is changing to Cognitive Impairment, which provides a more clinical objection criteria for the purpose of claims assessment. • The defined Medical Condition of Dementia and Alzheimer’s Disease is being improved to enable the payment of benefit earlier in the progression of the disease. <p>A new and comprehensive Total & Permanent Disability definition is available on the plan’s microsite.</p>

<p>May 2023</p>	<p>Anglican Church Southern QLD Superannuation Plan</p>	<p>The following changes are being made to eligible Anglican Church Superannuation Plan members' accounts from 1 July 2023.</p> <p>Premiums are changing</p> <p>Premium rates for Death and Total & Permanent Disability and Income Protection cover are changing for all members.</p> <p>Life and Age Events</p> <p>Life Events cover will be changing to Life and Age Events, where, in addition to Life Events, members will also be able to make an application to increase cover without proof of health upon turning ages 30, 40 and 50. Refer to your Super Savings Corporate Insurance Guide for further details about Life and Age Events, available from your employer microsite.</p> <p>Total and Permanent Disability definition</p> <p>Total & Permanent Disability definition change to include the following information:</p> <ul style="list-style-type: none"> • The 'Loss of limbs and/or sight' definition is being updated where the meaning of Cognitive Function is changing to Cognitive Impairment, which will provide a more clinical objection criteria for the purpose of claims assessment. • The 'unable to do basic activities associated with work ever again' definition is being removed. • A new definition will be introduced where members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The specific Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy. <p>A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite.</p> <p>Key terms and conditions change due to changing insurance policies</p> <p>Effective 1 July 2023, some of the key terms and conditions which will be changing include:</p> <ul style="list-style-type: none"> • Claims escalation on 2 Year Income Protection benefits will no longer apply. • The 'do not travel warning' exclusion to claims will no longer apply.
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		<ul style="list-style-type: none"> Members will be able to make an application for Additional cover provided they are at least one year younger, previously five years younger, than the cover cessation age.
May 2023	Codan Limited Superannuation Plan	<p>The following changes are being made to eligible Codan Limited Superannuation Plan members' accounts from 1 July 2023.</p> <p>Change of Insurer</p> <p>Change of insurer from MetLife Insurance Limited (MetLife) to AIA Australia Limited (AIA).</p> <p>Premiums are changing</p> <p>Premium rates for Death and Total & Permanent Disability cover and Income Protection cover are changing for all members.</p> <p>Total and Permanent Disability change</p> <p>The Total & Permanent Disability definition is changing to include the following information:</p> <ul style="list-style-type: none"> The 'Loss of limbs and/or sight' definition is being updated where the meaning of Cognitive Function is changing to Cognitive Impairment, which will provide a more clinical objection criteria for the purpose of claims assessment. The 'unable to do basic activities associated with work ever again' definition is being removed. A new definition will be introduced where members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The specific Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy. <p>Salary Review date</p> <p>Your insurance cover will be recalculated each 1 January, this previously occurred on 1 July. This date has been changed to better align to when salary adjustments occur with your employer. To ensure your cover is calculated using the most up to date salary information as possible, your cover will undergo a recalculation on 1 July 2023 before moving to 1 January moving forward.</p>
May 2023	HSBC Superannuation Plan	<p>The following changes are being made to eligible HSBC Superannuation Plan members' accounts from 1 July 2023.</p> <p>Changes to premiums</p>

		<p>Premium rates for Death and Total & Permanent Disability cover are changing for all members.</p> <p>Total and Permanent Disability definition</p> <p>Total & Permanent Disability definition change to include the following information:</p> <ul style="list-style-type: none"> • The 'Loss of limbs and/or sight' definition is being updated where the meaning of Cognitive Function is changing to Cognitive Impairment, which will provide a more clinical objection criteria for the purpose of claims assessment. • The specifically defined Medical Condition of Dementia and Alzheimer's Disease is being improved to enable the payment of benefit earlier in the progression of the disease. • A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite. <p>Salary Review date</p> <ul style="list-style-type: none"> • Death and Total & Permanent Disability insurance cover that you may hold will be recalculated annually on 1 March, this previously occurred on 1 July. This date has been changed to better align to when salary adjustments occur with your employer. To ensure your insurance cover is calculated using the most up to date salary information, your cover will continue to undergo a recalculation on 1 July 2023 before changing to 1 March moving forward.
May 2023	Simplot Superannuation Fund	<p>The following changes are being made to your account from 1 July 2023.</p> <p>Changes to premiums</p> <ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability cover and Income Protection cover are changing. <p>Automatic Acceptance Limit (AAL)</p> <ul style="list-style-type: none"> • Changes to the Automatic Acceptance Limit (AAL) for Death and Total and Permanent Disability insurance cover and Income Protection cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment.

		<ul style="list-style-type: none"> • When your insurance cover is updated on 1 July 2023, if your new level of cover is greater than the new AAL then you'll retain this higher limit as your AAL going forward. <p>Life and Age Events</p> <p>Life Events cover will be changing to Life and Age Events, where, in addition to Life Events, members will be also able to make an application to increase cover without proof of health upon turning ages 30, 40 and 50.</p> <p>Total & Permanent Disability definition</p> <p>The Total & Permanent Disability definition is changing to include the following information:</p> <ul style="list-style-type: none"> • The 'Loss of limbs and/or sight' definition is being updated where the meaning of Cognitive Function is changing to Cognitive Impairment, which will provide a more clinical objection criteria for the purpose of claims assessment. • The 'unable to do basic activities associated with work ever again' definition is being removed. • A new definition will be introduced where members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The specific Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy. <p>A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite.</p> <p>Other changes</p> <p>Effective 1 July 2023, a number of key terms and conditions are changing, these include:</p> <ul style="list-style-type: none"> • Claims escalation on 2 Year Income Protection benefits will no longer apply. • The 'do not travel warning' exclusion to claims will no longer apply.
May 2023	Unilever Superannuation Plan	<p>The following changes are being made to your account from 1 July 2023.</p> <p>Premiums are changing</p> <p>Premium rates for Death and Total & Permanent Disability cover are changing for all members. The change varies depending on age and gender.</p>

		<p>TPD Definition Changes</p> <p>The Total & Permanent Disability definition is changing to include the following information:</p> <ul style="list-style-type: none"> • The Part A definition of Cognitive Function is changing to Cognitive Impairment, which provides a more clinical objection criteria for the purpose of claims assessment. • The Part C defined Medical Condition of Dementia and Alzheimer’s Disease is being improved to enable the payment of benefit earlier in the progression of the disease. • A new and comprehensive Total & Permanent Disability definition is available on the plan’s microsite.
<p>May 2023</p>	<p>Incitec Pivot Superannuation Plan</p>	<p>The following changes are being made to eligible Incitec Pivot Superannuation Plan members’ accounts from 1 July 2023.</p> <p>Premiums are changing</p> <p>Premium rates for Death and Total & Permanent Disability cover and Income Protection cover are changing for all members. The change varies depending on the type of cover held.</p>
<p>June 2023</p>	<p>WSP Superannuation Plan</p>	<p>The following changes are being made to the WSP Superannuation Plan accounts from 3 August 2023.</p> <p>Premium rates for Death and Total & Permanent Disability cover are changing.</p> <p>Total & Permanent Disability definition</p> <p>Total & Permanent Disability definition change to include the following information:</p> <ul style="list-style-type: none"> • The ‘Loss of limbs and/or sight’ definition is being updated where the meaning of ‘cognitive function’ is changing to ‘cognitive impairment’, which will provide a more clinical objection criteria for the purpose of claims assessment. • The ‘unable to do basic activities associated with work ever again’ definition is being removed. • A new definition will be introduced where members who experience a catastrophic event or are diagnosed with a specified medical condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The specific medical conditions include items such as chronic lung disease and cardiomyopathy. <p>A new and comprehensive Total & Permanent Disability definition is available on the plan’s microsite.</p>

		<p>Terminal Illness definition</p> <p>To better align with the legislative definition of “Terminal Medical Condition”, the insurance policy definition of “Terminal Illness” will be updated. The relevant certification period will change from a life expectancy of less than 12 months, to less than 24 months.</p>												
August 2023	Codan Limited Superannuation Plan	<p>On 1 October 2023, the following changes to the insurance rules in the Super Savings – Corporate Accumulation account were made. Full rule changes are available in the Super Savings – Corporate Insurance Guide on your employer microsite.</p> <p>Depending on specific benefit design applicable to you and chosen by your employer, some changes may not be relevant.</p> <p>When cover stops – Income Protection</p> <table border="1" data-bbox="667 786 1465 1104"> <thead> <tr> <th data-bbox="667 786 1066 824">Before 1 October 2023</th> <th data-bbox="1066 786 1465 824">After 1 October 2023</th> </tr> </thead> <tbody> <tr> <td data-bbox="667 824 1066 1104"> <ul style="list-style-type: none"> • you are no longer working at least 15 hours per week with your employer, or you no longer satisfy the eligibility conditions for Income Protection cover </td> <td data-bbox="1066 824 1465 1104"> <ul style="list-style-type: none"> • you no longer satisfy the eligibility conditions for Income Protection cover <p>Note: members working less than 15 hours per week will be assessed against ‘limited total disability’ definition</p> </td> </tr> </tbody> </table> <p>Date of disablement (clarification) – Income Protection</p> <table border="1" data-bbox="667 1178 1465 1738"> <thead> <tr> <th data-bbox="667 1178 1042 1216">Before 1 October 2023</th> <th data-bbox="1042 1178 1465 1216">After 1 October 2023</th> </tr> </thead> <tbody> <tr> <td data-bbox="667 1216 1042 1738">N/A</td> <td data-bbox="1042 1216 1465 1738"> <p>If you are a casual employee or working on average less than 15 hours per week in the three months before becoming disabled, you will be assessed against ‘limited total disability’ definition.</p> <p>Note: Same applies for members on ‘unpaid leave’ or parental leave who were working as casual employee or working less than 15 hours per week immediately before the commencement of the leave.</p> </td> </tr> </tbody> </table> <p>Concurrent event – Income Protection</p> <table border="1" data-bbox="667 1812 1465 2020"> <thead> <tr> <th data-bbox="667 1812 1066 1850">Before 1 October 2023</th> <th data-bbox="1066 1812 1465 1850">After 1 October 2023</th> </tr> </thead> <tbody> <tr> <td data-bbox="667 1850 1066 2020">Where you are ‘totally disabled’ because of more than one sickness or injury, or from both, whether related or not, benefits payable in</td> <td data-bbox="1066 1850 1465 2020">Where you are ‘totally disabled’ or ‘partially disabled’ because of more than one sickness or injury, or from both, whether related or not,</td> </tr> </tbody> </table>	Before 1 October 2023	After 1 October 2023	<ul style="list-style-type: none"> • you are no longer working at least 15 hours per week with your employer, or you no longer satisfy the eligibility conditions for Income Protection cover 	<ul style="list-style-type: none"> • you no longer satisfy the eligibility conditions for Income Protection cover <p>Note: members working less than 15 hours per week will be assessed against ‘limited total disability’ definition</p>	Before 1 October 2023	After 1 October 2023	N/A	<p>If you are a casual employee or working on average less than 15 hours per week in the three months before becoming disabled, you will be assessed against ‘limited total disability’ definition.</p> <p>Note: Same applies for members on ‘unpaid leave’ or parental leave who were working as casual employee or working less than 15 hours per week immediately before the commencement of the leave.</p>	Before 1 October 2023	After 1 October 2023	Where you are ‘totally disabled’ because of more than one sickness or injury, or from both, whether related or not, benefits payable in	Where you are ‘totally disabled’ or ‘partially disabled’ because of more than one sickness or injury, or from both, whether related or not,
Before 1 October 2023	After 1 October 2023													
<ul style="list-style-type: none"> • you are no longer working at least 15 hours per week with your employer, or you no longer satisfy the eligibility conditions for Income Protection cover 	<ul style="list-style-type: none"> • you no longer satisfy the eligibility conditions for Income Protection cover <p>Note: members working less than 15 hours per week will be assessed against ‘limited total disability’ definition</p>													
Before 1 October 2023	After 1 October 2023													
N/A	<p>If you are a casual employee or working on average less than 15 hours per week in the three months before becoming disabled, you will be assessed against ‘limited total disability’ definition.</p> <p>Note: Same applies for members on ‘unpaid leave’ or parental leave who were working as casual employee or working less than 15 hours per week immediately before the commencement of the leave.</p>													
Before 1 October 2023	After 1 October 2023													
Where you are ‘totally disabled’ because of more than one sickness or injury, or from both, whether related or not, benefits payable in	Where you are ‘totally disabled’ or ‘partially disabled’ because of more than one sickness or injury, or from both, whether related or not,													

respect of only one sickness or injury, as the Insurer shall reasonable determine, based on medical evidence.	benefits payable in respect of only one sickness or injury, as the Insurer shall reasonable determine, based on medical evidence.
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Duplicate covers – Income Protection

Before 1 October 2023	After 1 October 2023
N/A	If you have two or more Super Savings – Corporate accounts with insurance, you will only be entitled to insurance cover from one account. (does not include Super Savings accounts or Super Savings – Business accounts).

Insurance definitions are being updated

The following changes were made to some definitions we use as part of the rules we have for insurance cover. These changes are effective for claims from 1 October 2023. Full definitions are available in the Super Savings – Corporate Insurance Guide on your employer microsite.

Cognitive impairment

Before 1 October 2023	After 1 October 2023
“Cognitive Function” means intellectual capacity, loss of which requires you to be under the continuous care and supervision of another adult person for at least three (3) consecutive months and, at the end of that three (3) month period, they are likely to require permanent ongoing continuous care and supervision by another adult person.	‘Cognitive impairment’ means the loss of intellectual capacity which renders your mini-mental state examination, or equivalent thereof, score deteriorates to twenty-four (24) or less, as confirmed by a consultant neurologist, psychiatrist or geriatrician.

Dementia / Alzheimer’s Disease

Before 1 October 2023	After 1 October 2023
Dementia / Alzheimer’s Disease means the definite (clinical) diagnosis of dementia as confirmed by a consultant neurologist, psychiatrist or	Dementia / Alzheimer’s Disease means the definite (clinical) diagnosis of dementia as confirmed by a consultant neurologist, psychiatrist or

geriatrician resulting in significant cognitive impairment. Significant cognitive impairment means deterioration of your minimal state examination or equivalent thereof, scores to twenty (20) or less.	geriatrician resulting in significant cognitive impairment. Significant cognitive impairment means deterioration of your minimal state examination, or equivalent thereof, scores to twenty-four (24) or less.
Dementia as a result of alcohol or drug abuse is excluded.	Dementia as a result of alcohol or drug abuse is excluded.

Total & Permanent Disability (Part A – Loss of limbs and / or sight)

Before 1 October 2023	After 1 October 2023
a)...	a)...
b) the loss of 'Cognitive Function' (this has a three consecutive month waiting period), and	b) you have suffered a 'cognitive impairment' which requires you to be under the continuous care and supervision of another adult person for at least three (3) consecutive months and, at the end of that three (3) month period, you are likely to require permanent ongoing continuous care and supervision by another adult person, and
c) ...	c) ...

Partial disability or partially disabled

Before 1 October 2023	After 1 October 2023
'Partial Disability' means where following a period of 'Total Disability' for seven (7) out of the first ten (10) working days of the 'Waiting Period' and while you continue to be either 'Totally Disabled' or 'Partially Disabled' during the 'Waiting Period' you: a) ...	'Partial disability' means where following a period of 'total disability' or ' limited total disability ' (where applicable) for seven (7) out of the first ten (10) working days of the 'waiting period' and while you continue to be either 'totally disabled' or 'limited totally disabled' or 'partially disabled' during the 'waiting period' you:

Limited Total Disability

Before 1 October 2023	After 1 October 2023
N/A	' Limited total disability ' or ' limited totally disabled ' means

		<p>as a result of sickness or injury, you:</p> <p>a) have been incapacitated to such an extent as to render you unable to engage in your usual occupation or any occupation for which you are reasonably suited by education, training and experience; and</p> <p>b) remain under the regular care, attendance and following the advice of a 'medical practitioner' in relation to that sickness or injury; and</p> <p>c) are not engaged in any occupation (whether paid or unpaid).</p>
August 2023	RACV Superannuation Plan	<p>The following changes are being made to eligible RACV Superannuation Plan members' accounts from 26 October 2023.</p> <p>Changes to premiums</p> <ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability and Income Protection cover are changing for all members. • Casual employees and non-executive directors will maintain the same level of cover however premium rates will now be based on your age and will not be a fixed weekly premium for all ages. <p>Total & Permanent Disability definition</p> <p>The Total & Permanent Disability definition is changing to include the following information:</p> <ul style="list-style-type: none"> • The 'Loss of limbs and/or sight' definition is being updated where the meaning of 'Cognitive Function' is changing to 'Cognitive impairment', which will provide a more clinical objective criteria for the purpose of claims assessment. • The 'unable to do basic activities associated with work ever again' definition is being removed. • Reduce the qualification period for 'Unlikely to do a suited occupation ever again' from six months to three months. • Removing the 'Activities of Daily Living' definition for Casual employees and applying the same definition for both permanent and casual employees.

		<ul style="list-style-type: none"> • Replace the Activities of Daily Work component with the Specified Medical Conditions definition. • A new definition will be introduced where members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The specific Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy. • Casual employees will no longer have a separate Total & Permanent Disability definition. <p>A new and comprehensive Total & Permanent Disability definition is available on the plan’s microsite.</p> <p>Additional Death and Total & Permanent Disability cover</p> <p>Casual employees are now eligible to apply for Additional Death and Total & Permanent Disability cover. Any application for insurance cover is subject to acceptance by the insurer. Satisfactory evidence of health may be required.</p>
August 2023	AIA Insured Business Plans	<p>We recently completed a review of Super Savings – Business members insurance arrangements with our insurer to ensure we continue to provide a tailored offering to suit our members’ needs. As a result of this review, we’ll be making some changes to our rules for insurance cover.</p> <p>In most cases there will also be an increase in insurance premiums for members. This increase reflects both the continuous improvement in insurance terms and conditions that we have negotiated with our insurer, as well as higher levels of claims and claims acceptances.</p> <p>Premiums are increasing</p> <ul style="list-style-type: none"> • Death base rates are increasing on average by 16.6% and Total & Permanent Disability base rates are increasing on average by 17.8%. • There will be no change in the base premium rates for Income Protection / Optional Income Protection.(Excluding Great Southern Bank, Northside Christian College & Queensland Country Bank). • For Great Southern Bank, Northside Christian College & Queensland Country Bank, Premium rates for Income Protection / Optional Income Protection are increasing on average by 76.4%.

Insurance rule changes

From 1 October 2023, we'll be making some changes to the insurance rules in your Super Savings – Business Accumulation account. Full rule changes will be available in the Super Savings – Business Insurance Guide from 1 October 2023 on your employer microsite.

Depending on specific benefit design applicable to you and chosen by your employer, some changes may not be relevant. Please refer to your Plan Information factsheet for more details on your insurance arrangements.

When cover stops – Income Protection

Before 1 October 2023	After 1 October 2023
<ul style="list-style-type: none">• you are no longer working at least 15 hours per week,• your work status changes to casual	<ul style="list-style-type: none">• you are no longer working at least 15 hours per week, <p>Note: members working less than 15 hours per week will be assessed against 'limited total disability' definition</p> <ul style="list-style-type: none">• your work status changes to casual, unless Income Protection cover is available for casuals in the Plan

Date of disablement (clarification) – Income Protection

Before 1 October 2023	After 1 October 2023
N/A	<p>If you are a casual employee or working on average less than 15 hours per week in the three months before becoming disabled, you will be assessed against 'limited total disability' definition.</p> <p>Note: Same applies for members on 'unpaid leave' or parental leave who were working as casual employee or working less than 15 hours per week immediately before the commencement of the leave.</p>

Concurrent event – Income Protection

Before 1 October 2023	After 1 October 2023
Where you are 'totally disabled' because of more	Where you are 'totally disabled' or ' partially disabled '

than one sickness or injury, or from both, whether related or not, benefits payable in respect of only one sickness or injury, as the Insurer shall reasonably determine, based on medical evidence.

because of more than one sickness or injury, or from both, whether related or not, benefits payable in respect of only one sickness or injury, as the Insurer shall reasonably determine, based on medical evidence.

Duplicate covers – Income Protection

Before 1 October 2023	After 1 October 2023
N/A	If you have two or more Super Savings – Business accounts with insurance, you will only be entitled to insurance cover from one account. (does not include Super Savings accounts or Super Savings – Corporate accounts).

Insurance definitions are being updated

We'll be making changes to some definitions we use as part of the rules we have for insurance cover. These changes will be effective for claims from 1 October 2023. These changes will be effective for claims from 1 October 2023. Full definitions will be available in the Super Savings – Business Insurance Guide from 1 October 2023 on your employer microsite.

Cognitive Impairment

Before 1 October 2023	After 1 October 2023
“Cognitive Function” means intellectual capacity, loss of which requires you to be under the continuous care and supervision of another adult person for at least three (3) consecutive months and, at the end of that three (3) month period, they are likely to require permanent ongoing continuous care and supervision by another adult person.	‘Cognitive impairment’ means the loss of intellectual capacity which renders your mini-mental state examination, or equivalent thereof, score deteriorates to twenty-four (24) or less, as confirmed by a consultant neurologist, psychiatrist or geriatrician.

Dementia / Alzheimer’s Disease

Before 1 October 2023	After 1 October 2023
Dementia / Alzheimer’s Disease means the definite	Dementia / Alzheimer’s Disease means the definite

(clinical) diagnosis of dementia as confirmed by a consultant neurologist, psychiatrist or geriatrician resulting in significant cognitive impairment. Significant cognitive impairment means deterioration of your minimal state examination or equivalent thereof, scores to twenty (20) or less.

Dementia as a result of alcohol or drug abuse is excluded.

(clinical) diagnosis of dementia as confirmed by a consultant neurologist, psychiatrist or geriatrician resulting in significant cognitive impairment. Significant cognitive impairment means deterioration of your minimal state examination, or equivalent thereof, scores to **twenty-four (24)** or less.

Dementia as a result of alcohol or drug abuse is excluded.

Total & Permanent Disability (Part A – Loss of limbs and/or sight)

Before 1 October 2023	After 1 October 2023
a)...	a)...
b) the loss of 'Cognitive Function' (this has a three consecutive month waiting period), and	b) you have suffered a 'cognitive impairment' which requires you to be under the continuous care and supervision of another adult person for at least three (3) consecutive months and, at the end of that three (3) month period, you are likely to require permanent ongoing continuous care and supervision by another adult person, and
c) ...	c) ...

Partial disability or partially disabled

Before 1 October 2023	After 1 October 2023
'Partial Disability' means where following a period of 'Total Disability' for seven (7) out of the first ten (10) working days of the 'Waiting Period' and while you continue to be either 'Totally Disabled' or 'Partially Disabled' during the 'Waiting Period' you:	'Partial disability' means where following a period of 'total disability' or 'limited total disability' (where applicable) for seven (7) out of the first ten (10) working days of the 'waiting period' and while you continue to be either 'totally disabled' or 'limited totally disabled' or 'partially disabled' during the 'waiting period' you:
a) ...	

Limited total disability

Before 1 October 2023	After 1 October 2023

		N/A	<p>'Limited total disability' or 'Limited totally disabled' means as a result of sickness or injury, you:</p> <p>a) have been incapacitated to such an extent as to render you unable to engage in your usual occupation or any occupation for which you are reasonably suited by education, training and experience; and</p> <p>b) remain under the regular care, attendance and following the advice of a medical practitioner in relation to that sickness or injury; and</p> <p>c) are not engaged in any occupation (whether paid or unpaid).</p> <p>Important: For defined benefit members, the following changes only apply to additional accumulation accounts. Please refer to your Defined Benefit Handbook for more information on if this is offered in your plan.</p>
September 2023	Scyne Superannuation Plan	<p>When your employment transfers to Scyne Advisory, your membership in the PricewaterhouseCoopers Employees Superannuation Plan will be transferred to the new Scyne Superannuation Plan with Australian Retirement Trust (ART).</p> <p>This change will happen automatically. We will close your PricewaterhouseCoopers Employees Superannuation Plan membership when we move your account to the new Scyne Superannuation Plan.</p> <p>Ordinarily, ceasing employment with PricewaterhouseCoopers (PwC) would result in the transfer of your membership into an ART Super Savings Accumulation account, with changes to the fees and premiums as disclosed in the PwC PDS. However due to the special circumstances, ART is pleased to be able to replicate the insurance terms and premiums of the PwC Employees Super Plan for you in a new corporate plan for employees of Scyne.</p> <p>If you also hold a second account with ART that has not been receiving contributions from another employer, this account will be automatically consolidated with your membership into the Scyne Superannuation Plan. If a second account with ART includes existing insurance cover higher than the cover provided in the</p>	

Scyne Superannuation Plan, the excess will be applied as additional Voluntary cover.

We are pleased to advise that your member number will remain the same and any beneficiaries and investment choice(s) you have will be transferred to your new Scyne Superannuation Plan.

Your administration fees

- When you join the new Scyne Superannuation Plan with Australian Retirement Trust, your administration fees will be as follows be:

Fee Type	Scyne Superannuation Plan and ART Super Savings Accumulation account
	\$1.20 per week plus 0.10% p.a. of the first \$800,000 of your account balance only.
Administration fees and costs	plus 0.07% p.a. deducted from general reserves.

Your insurance cover

- When you join the new Scyne Superannuation Plan with Australian Retirement Trust, you will be eligible for both Death, and Total and Permanent Disablement (TPD) benefits.

For PricewaterhouseCoopers Employees Superannuation Plan transferring to the new Scyne Superannuation Plan:

- You'll be provided with Insurance cover in the Scyne Superannuation Plan calculated in the same way that your cover was determined in the PricewaterhouseCoopers Employees Superannuation Plan. Note that the "Years of Future Membership" will be calculated at the commencement date, and at each 1 July thereafter of your membership of the Plan.
- Any additional Voluntary cover that you had in the PricewaterhouseCoopers Employees Superannuation Plan will also be transferred across.
- The cost of insurance will be calculated using the same premium tables which applied in the PricewaterhouseCoopers Employees Superannuation Plan. You will be able to confirm your cover in Member Online.

For partners of PricewaterhouseCoopers with a Super Savings account that are becoming employees of Scyne wanting to join the new Scyne Superannuation Plan:

		<ul style="list-style-type: none"> • As an existing ART Super Savings member, if your membership is consolidated into the Scyne Superannuation Plan, your initial cover will be equal to the higher of the default cover provided in the Scyne Superannuation Plan and your existing ART Super Savings membership. • You will also have the alternate opportunity to transfer your existing death and total and permanent disablement cover of \$2.5m under a policy with MetLife into your membership of the Scyne Superannuation Plan should you choose it for your future super guarantee contributions. • The premiums will be deducted from your Scyne Superannuation Plan. You may nominate an amount of fixed cover up to \$2.5m. For an estimate of how much your cover may cost, refer to our Insurance calculator available from the date of this letter at australianretirementtrust.com.au/ScyneSuper <p>For employees of PricewaterhouseCoopers with a Super Savings account whose employment transfers to Scyne:</p> <ul style="list-style-type: none"> • As an existing ART Super Savings member, if your membership is consolidated into the Scyne Superannuation Plan, your initial cover will be equal to the higher of the default cover provided in the Scyne Superannuation Plan and your existing ART Super Savings membership. • The premiums will be deducted from your Scyne Superannuation Plan. For an estimate of how much your cover may cost, refer to our Insurance calculator available from the date of this letter on the plan’s microsite. <p>If you are not yet eligible for automatic insurance cover (if your balance is less than \$6,000.00 and you are younger than 25 years of age), you may Opt-in for cover to commence by completing the Member Application form included with the PDS.</p>
September 2023	DXC Superannuation Plan	<p>The following changes are being made to eligible DXC Superannuation Plan members’ accounts from 24 November 2023.</p> <p>Change of insurer from MetLife Insurance Limited to Zurich Australia Limited (Zurich).</p> <p>Changes to premiums</p> <ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability cover and Income Protection cover are changing for all members.

- The Standard cover for Non-Permanent employees will remain as Fixed Premium Death & TPD cover at \$3 per week for 1 unit of cover. The amount of cover you receive will generally change with your age. The change in insurers will also impact the amount of cover provided at each age, please refer to your Corporate Insurance Guide for the new cover scale, available on your employer microsite.

Automatic Acceptance Limits

- Changes to the Automatic Acceptance Limit (AAL) for Income Protection cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment.
- Where your cover was previously limited by the AAL, your cover may increase as a result of this change.

Total & Permanent Disability definition

The Total & Permanent Disability definition is changing to include the following information:

- The 'Loss of limbs and/or sight' definition is being updated where the meaning of 'Cognitive Function' is changing to 'Cognitive impairment', which will provide a more clinical objective criteria for the purpose of claims assessment.
- The 'unable to do basic activities associated with work ever again' definition is being removed.
- The specific Medical Conditions definitions, with no waiting periods, are to be aligned with ART's updated definitions.
- A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite.

Change of Income Protection Ancillary Benefits

The additional features associated with your Income Protection benefits are changing, while some features may be removed, Zurich offers a range of alternative ancillary benefits including:

- Enhanced Bereavement Benefit,
- Return to Work Assistance,
- Grief Support, and
- Early Notification Incentive Benefit.

Cover during paid and unpaid leave for more than 24 months

		<p>As a result of the change of insurer to Zurich, you'll be required to submit an application (subject to acceptance by the insurer) to continue your cover beyond 24 months. Previously, your cover would cease without the option to apply for an extension.</p> <p>Life Events cover now available</p> <p>Life Events cover will allow you to apply to increase your Standard cover by the lesser of 25% of your current cover and \$250,000 upon a specific Life Event occurring. Further information relating to Life Events cover will be available in your Corporate Insurance Guide on your employer's microsite.</p>								
September 2023	PricewaterhouseCoopers	<p>Any additional Voluntary cover that you had in the PricewaterhouseCoopers Employees Superannuation Plan will also be transferred across.</p> <p>The cost of insurance will be calculated using the same premium tables which applied in the PricewaterhouseCoopers Employees Superannuation Plan. You will be able to confirm your cover in Member Online.</p>								
October 2023	PricewaterhouseCoopers Employees Superannuation Plan	<p>From 1 October 2023, we'll be making some changes to the insurance rules in the Super Savings – Corporate Accumulation account. Full rule changes will be available in the Super Savings – Corporate Insurance Guide from 1 October 2023 on your employer microsite.</p> <p>Depending on specific benefit design applicable to you and chosen by your employer, some changes may not be relevant.</p> <p>When cover stops – Income Protection</p> <table border="1"> <thead> <tr> <th>Before 1 October 2023</th> <th>After 1 October 2023</th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> • you are no longer working at least 15 hours per week with your employer, or you no longer satisfy the eligibility conditions for Income Protection cover </td> <td> <ul style="list-style-type: none"> • you are no longer working at least 15 hours per week with your employer, or you no longer satisfy the eligibility conditions for Income Protection cover <p>Note: members working less than 15 hours per week will be assessed against 'limited total disability' definition</p> </td> </tr> </tbody> </table> <p>Date of disablement (clarification) – Income Protection</p> <table border="1"> <thead> <tr> <th>Before 1 October 2023</th> <th>After 1 October 2023</th> </tr> </thead> <tbody> <tr> <td>N/A</td> <td>If you are a casual employee or working on average less than 15 hours per week in the three months before becoming</td> </tr> </tbody> </table>	Before 1 October 2023	After 1 October 2023	<ul style="list-style-type: none"> • you are no longer working at least 15 hours per week with your employer, or you no longer satisfy the eligibility conditions for Income Protection cover 	<ul style="list-style-type: none"> • you are no longer working at least 15 hours per week with your employer, or you no longer satisfy the eligibility conditions for Income Protection cover <p>Note: members working less than 15 hours per week will be assessed against 'limited total disability' definition</p>	Before 1 October 2023	After 1 October 2023	N/A	If you are a casual employee or working on average less than 15 hours per week in the three months before becoming
Before 1 October 2023	After 1 October 2023									
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Before 1 October 2023	After 1 October 2023									
N/A	If you are a casual employee or working on average less than 15 hours per week in the three months before becoming									

disabled, you will be assessed against 'limited total disability' definition.

Note: Same applies for members on 'unpaid leave' or parental leave who were working as casual employee or working less than 15 hours per week immediately before the commencement of the leave.

Concurrent event – Income Protection

Before 1 October 2023	After 1 October 2023
Where you are 'totally disabled' because of more than one sickness or injury, or from both, whether related or not, benefits payable in respect of only one sickness or injury, as the Insurer shall reasonable determine, based on medical evidence.	Where you are 'totally disabled' or 'partially disabled' because of more than one sickness or injury, or from both, whether related or not, benefits payable in respect of only one sickness or injury, as the Insurer shall reasonable determine, based on medical evidence.

Duplicate covers – Income Protection

Before 1 October 2023	After 1 October 2023
N/A	If you have two or more Super Savings – Corporate accounts with insurance, you will only be entitled to insurance cover from one account. (does not include Super Savings accounts or Super Savings – Business accounts).

Insurance definitions are being updated

We'll be making changes to some definitions we use as part of the rules we have for insurance cover. These changes will be effective for claims from 1 October 2023. Full definitions will be available in the Super Savings – Corporate Insurance Guide from 1 October 2023 on your employer microsite.

Cognitive impairment

Before 1 October 2023	After 1 October 2023
"Cognitive Function" means intellectual capacity, loss of which requires you to be under the continuous care and supervision of another adult	'Cognitive impairment' means the loss of intellectual capacity which renders your mini-mental state examination, or equivalent thereof, score

person for at least three (3) consecutive months and, at the end of that three (3) month period, they are likely to require permanent ongoing continuous care and supervision by another adult person.

deteriorates to twenty-four (24) or less, as confirmed by a consultant neurologist, psychiatrist or geriatrician.

Dementia / Alzheimer's Disease

Before 1 October 2023	After 1 October 2023
Dementia / Alzheimer's Disease means the definite (clinical) diagnosis of dementia as confirmed by a consultant neurologist, psychiatrist or geriatrician resulting in significant cognitive impairment. Significant cognitive impairment means deterioration of your mini-mental state examination or equivalent thereof, scores to twenty (20) or less.	Dementia / Alzheimer's Disease means the definite (clinical) diagnosis of dementia as confirmed by a consultant neurologist, psychiatrist or geriatrician resulting in significant cognitive impairment. Significant cognitive impairment means deterioration of your mini-mental state examination, or equivalent thereof, scores to twenty-four (24) or less.
Dementia as a result of alcohol or drug abuse is excluded.	Dementia as a result of alcohol or drug abuse is excluded.

Total & Permanent Disability (Part A – Loss of limbs and / or sight)

Before 1 October 2023	After 1 October 2023
a)...	a)...
b) the loss of 'Cognitive Function' (this has a three consecutive month waiting period), and	b) you have suffered a 'cognitive impairment' which requires you to be under the continuous care and supervision of another adult person for at least three (3) consecutive months and, at the end of that three (3) month period, you are likely to require permanent ongoing continuous care and supervision by another adult person, and
c) ...	c) ...

Partial disability or partially disabled

Before 1 October 2023	After 1 October 2023
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		<p>'Partial Disability' means where following a period of 'Total Disability' for seven (7) out of the first ten (10) working days of the 'Waiting Period' and while you continue to be either 'Totally Disabled' or 'Partially Disabled' during the 'Waiting Period' you:</p> <p>a) ...</p>	<p>'Partial disability' means where following a period of 'total disability' or 'limited total disability' (where applicable) for seven (7) out of the first ten (10) working days of the 'waiting period' and while you continue to be either 'totally disabled' or 'limited totally disabled' or 'partially disabled' during the 'waiting period' you:</p>				
		<p>Limited Total Disability</p> <table border="1"> <thead> <tr> <th data-bbox="654 689 1061 728">Before 1 October 2023</th> <th data-bbox="1061 689 1477 728">After 1 October 2023</th> </tr> </thead> <tbody> <tr> <td data-bbox="654 728 1061 1496">N/A</td> <td data-bbox="1061 728 1477 1496"> <p>'Limited total disability' or 'limited totally disabled' means as a result of sickness or injury, you:</p> <p>a) have been incapacitated to such an extent as to render you unable to engage in your usual occupation or any occupation for which you are reasonably suited by education, training and experience; and</p> <p>b) remain under the regular care, attendance and following the advice of a 'medical practitioner' in relation to that sickness or injury; and</p> <p>c) are not engaged in any occupation (whether paid or unpaid).</p> </td> </tr> </tbody> </table> <p>Important: For defined benefit members, the following changes only apply to additional accumulation accounts. Please refer to your Defined Benefit Handbook for more information on if this is offered in your plan.</p>		Before 1 October 2023	After 1 October 2023	N/A	<p>'Limited total disability' or 'limited totally disabled' means as a result of sickness or injury, you:</p> <p>a) have been incapacitated to such an extent as to render you unable to engage in your usual occupation or any occupation for which you are reasonably suited by education, training and experience; and</p> <p>b) remain under the regular care, attendance and following the advice of a 'medical practitioner' in relation to that sickness or injury; and</p> <p>c) are not engaged in any occupation (whether paid or unpaid).</p>
Before 1 October 2023	After 1 October 2023						
N/A	<p>'Limited total disability' or 'limited totally disabled' means as a result of sickness or injury, you:</p> <p>a) have been incapacitated to such an extent as to render you unable to engage in your usual occupation or any occupation for which you are reasonably suited by education, training and experience; and</p> <p>b) remain under the regular care, attendance and following the advice of a 'medical practitioner' in relation to that sickness or injury; and</p> <p>c) are not engaged in any occupation (whether paid or unpaid).</p>						
October 2023	Tricare Superannuation Plan	<p>The Tricare Superannuation Plan with Australian Retirement Trust will soon close. Your arrangements in this plan will be transferred to a Super Savings Accumulation account with Australian Retirement Trust.</p> <p>This change will happen automatically. You should read the information in this document carefully to make sure you understand what is changing.</p>					

Any arrangements that are currently in place for Superannuation Guarantee (SG) contributions, additional voluntary contributions, including salary sacrifice will continue, but will be paid to your new Super Savings Accumulation account.

Your member number will remain the same and any beneficiaries and investment choice you have will move across to your new account.

Updated insurance arrangements

When you are transferred out from the Tricare Superannuation Plan to your new Super Savings Accumulation account, the structure of your insurance, its costs, and terms and conditions will change.

From **the date of transfer**, the following Insurance changes will apply:

- If you have Death and/or Total & Permanent Disability it will now be provided as Tailored cover on a fixed cover basis. This means your level of cover remains the same and the cost of your cover generally increases with age.
- If you have Tailored Death Cover it will continue until age 70 (previously age 67). Once you reach age 61, your Tailored Total & Permanent Disability cover reduces annually by 10% of your insured benefit at age 60, until your 70th birthday when cover ceases.
- If you have Income Protection cover it will now be provided as Tailored Income Protection cover on a fixed cover basis. Your level of cover will be indexed annually on 1 July, based on the annual trend adjusted increase in Average Weekly Ordinary Time Earnings (AWOTE).
- You'll receive an Insurance Welcome Summary following the transfer that will provide your new cover and premium details. The cost of any insurance cover will be deducted from your Super Savings account on a weekly basis.
- The maximum level of insurance cover that can be transferred from an external super fund to your Super Savings account is decreasing to \$120,000 p.a. for Income Protection cover.
- If you have Death cover, the Terminal Illness benefit that applies is also changing. A Terminal Illness means that you are suffering from an illness, or have incurred an injury, that is likely to result in your death within a period of 24 months (previously 12 months).

<p>October 2023</p>	<p>Cerebral Palsy Alliance Superannuation Plan</p>	<p>The following changes are being made to eligible Cerebral Palsy Alliance Superannuation Plan members' accounts from 1 December 2023.</p> <p>Changes to premiums</p> <ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability cover and Income Protection cover are changing. • Premium rates for Supported Employees, who receive the age-based Death only cover, are changing. The change in premiums varies depending on your age. Supported Employees will continue to have Standard Death only cover be funded by their employer. • Permanent employees will continue to have Standard Income Protection cover funded by your employer. <p>Automatic Acceptance Limits</p> <ul style="list-style-type: none"> • Changes to the Automatic Acceptance Limit (AAL) for Income Protection cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment. • Where your cover was previously limited by the AAL, your cover may increase as a result of this change.
<p>October 2023</p>	<p>RACV Superannuation Plan</p>	<p>On October 26 2023, the Total & Permanent Disability definition for the RACV Superannuation Plan was updated.</p> <p>Total & Permanent Disability definition</p> <p>The Total & Permanent Disability definition is changing to include the following information:</p> <ul style="list-style-type: none"> • The 'Loss of limbs and/or sight' definition is being updated where the meaning of 'Cognitive Function' is changing to 'Cognitive impairment', which will provide a more clinical objective criteria for the purpose of claims assessment. • The 'unable to do basic activities associated with work ever again' definition is being removed. • Reduce the qualification period for 'Unlikely to do a suited occupation ever again' from six months to three months. • Replace the Activities of Daily Work component with the Specified Medical Conditions definition.

		<ul style="list-style-type: none"> • A new definition will be introduced where members who experience a catastrophic event or are diagnosed with a specified Medical Condition with no chance of recovery may be paid a single lump sum benefit with no waiting period. The specific Medical Conditions include items such as Chronic Lung Disease and Cardiomyopathy. <p>A new and comprehensive Total & Permanent Disability definition has been enclosed for your reference.</p> <p>Everything else about your Defined Benefit will remain the same.</p>
November 2023	HT&E Superannuation Plan	<p>HT&E Superannuation Plan with Australian Retirement Trust will soon close. Your arrangements in this plan will be transferred to a Super Savings Accumulation account with Australian Retirement Trust.</p> <p>Updated insurance arrangements</p> <p>When you are transferred out from the Super Savings – Corporate HT&E Superannuation Plan to your new Super Savings Accumulation account, the structure of your insurance, its costs, and terms and conditions will change.</p> <p>From the date of transfer, the following Insurance changes will apply:</p> <ul style="list-style-type: none"> • If you have Death and/or Total & Permanent Disability it will now be provided as Tailored cover on a fixed cover basis. This means your level of cover remains the same and the cost of your cover generally increases with age. • If you have Tailored Death Cover it will continue until age 70 (previously age 67). Once you reach age 61, your Tailored Total & Permanent Disability cover reduces annually by 10% of your insured benefit at age 60, until your 67th birthday when cover ceases. • If you have Income Protection cover it will now be provided as Tailored Income Protection cover on a fixed cover basis. Your level of cover will be indexed annually on 1 July, based on the annual trend adjusted increase in Average Weekly Ordinary Time Earnings (AWOTE). • You'll receive an Insurance Welcome Summary following the transfer that will provide your new cover and premium details. The cost of any insurance cover will be deducted from your Super Savings account on a weekly basis. • The maximum level of insurance cover that can be transferred from an external super fund to your Super Savings account is decreasing to \$120,000 p.a. for Income Protection cover. • When the transfer of cover occurs from Super Savings – Corporate HT&E Superannuation Plan to a Super Savings Accumulation account, members will be classified as 'White Collar' employees.

		<ul style="list-style-type: none"> If you have Death cover, the Terminal Illness benefit that applies is also changing. A Terminal Illness means that you are suffering from an illness, or have incurred an injury, that is likely to result in your death within a period of 24 months (previously 12 months). 				
November 2023	Good Start Early Learning Superannuation Plan	<p>From 5 December 2023 we're making an important change that will affect your super account.</p> <p>A change to the administration fees</p> <p>From 5 December 2023 we're changing the administration fee that you pay.</p> <table border="1"> <thead> <tr> <th>Fee Type</th> <th>From 5 December 2023</th> </tr> </thead> <tbody> <tr> <td>Administration fees and costs</td> <td>\$1.20 per week plus 0.10% p.a. of the first \$800,000 of your account balance only. plus 0.07% p.a. deducted from general reserves.</td> </tr> </tbody> </table> <p>For more information on the fees that will apply to your Goodstart Early Learning Superannuation Plan please view the Product Disclosure Statement (PDS) available from 5 December on your employer microsite.</p>	Fee Type	From 5 December 2023	Administration fees and costs	\$1.20 per week plus 0.10% p.a. of the first \$800,000 of your account balance only. plus 0.07% p.a. deducted from general reserves.
Fee Type	From 5 December 2023					
Administration fees and costs	\$1.20 per week plus 0.10% p.a. of the first \$800,000 of your account balance only. plus 0.07% p.a. deducted from general reserves.					
November 2023	Hitachi Superannuation Plan	<p>The following changes are being made to eligible Hitachi Superannuation Plan members' accounts from 1 January 2024.</p> <p>Changes to Death and Total & Permanent Disability and Income Protection premiums</p> <p>Premium rates for Death and Total & Permanent Disability cover and Income Protection cover are changing for some members. The change varies depending on age and gender:</p> <p>Automatic Acceptance Limits</p> <p>Changes to the Automatic Acceptance Limit (AAL) for Death and Total and Permanent Disability insurance cover for Permanent employees. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment.</p>				
November 2023	Brisbane Grammar School Superannuation Plan	<p>The following changes are being made to eligible Brisbane Grammar School Superannuation Plan members' accounts from 18 January 2024.</p> <p>Change of insurer</p>				

		<p>Change of insurer from Integrity Life to Zurich Australia Limited (Zurich).</p> <p>Automatic Acceptance Limits</p> <ul style="list-style-type: none"> • Changes to the Automatic Acceptance Limit (AAL) for Death and Total and Permanent Disability insurance cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment. <p>Where your cover was previously limited to the AAL, your cover may increase as a result of this change.</p> <p>Income Protection cover</p> <p>If you are eligible for an Income Protection claim, the plan now also offers a number of additional benefits. These include workplace modification assistance, early notification incentive benefit and a bereavement benefit.</p> <p>Maximum cover limits are increasing</p> <ul style="list-style-type: none"> • Death cover limit will now be unlimited • TPD cover limit is increasing to \$5 million • Terminal Illness limit is increasing to \$3 million <p>Details about this change will be updated in your Super Savings Corporate Product Disclosure Statement (PDS) and Insurance Guide from 18 January 2024 on your employer microsite.</p>
November 2023	EG Superannuation Plan	<p>The following changes are being made to eligible EG Superannuation Plan members' accounts from 18 January 2024.</p> <p>Change of insurer</p> <p>Change of insurer from Integrity Life to Zurich Australia Limited (Zurich).</p> <p>Income Protection cover</p> <p>If you are eligible for an Income Protection claim, the plan now also offers a number of additional benefits. These include workplace modification assistance, early notification incentive benefit and a bereavement benefit.</p> <p>Maximum cover limits are increasing</p> <ul style="list-style-type: none"> • Death cover limit will now be unlimited

		<ul style="list-style-type: none"> • TPD cover limit is increasing to \$5 million • Terminal Illness limit is increasing to \$3 million <p>Premium rates</p> <ul style="list-style-type: none"> • The premium rates being charged for Death, Total & Permanent Disability and Income Protection cover have not changed. The premiums include a 5% insurance fee to offset Australian Retirement Trust's costs of providing the cover. • Details about this change will be updated in your Super Savings Corporate Product Disclosure Statement (PDS) and Insurance Guide available from 18 January 2024 on your employer microsite.
January 2024	Challenger Group Superannuation Plan	<p>The following changes are being made to eligible Challenger Group Superannuation Plan members' accounts from 1 March 2024.</p> <p>Change of insurer</p> <p>Change of insurer from AIA Australia Limited to MLC Insurance Limited (MLC).</p> <p>Changes to insurance premiums</p> <ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability (TPD) cover and Income Protection cover are changing for all members. • Premiums for Death and Total & Permanent Disability for Permanent employees and Maximum Term Contractors will continue to be funded up to the Automatic Acceptance Limit by your employer. • Premiums for Standard Income Protection for Permanent employees will continue to be funded up to the Automatic Acceptance Limit by your employer. <p>Automatic Acceptance Limits</p> <ul style="list-style-type: none"> • Changes to the Automatic Acceptance Limit (AAL) for Death and Total and Permanent Disability insurance cover and Income Protection cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment.

		<ul style="list-style-type: none"> Where your cover was previously limited by the AAL, your cover may increase as a result of this change. <p>Cover during paid and unpaid leave for more than 24 months.</p> <p>As a result of the change of insurer to MLC, any Death, Total & Permanent Disability, and Income Protection cover will cease when any employer approved leave exceeds 24 months. Please refer to the Challenger Group Superannuation Plan Corporate Insurance Guide for details regarding your cover while on paid or unpaid leave, available on your employer microsite.</p>
January 2024	Worley Superannuation Plan	<p>The following changes are being made to eligible Worley Superannuation Plan members' accounts from 23 March 2024.</p> <p>Changes to Death and Total & Permanent Disability premiums</p> <p>Premium rates for Death and Total & Permanent Disability cover are changing for most members. The change varies depending on age.</p> <p>Total & Permanent Disability definition</p> <p>Total & Permanent Disability definition is changing to include the following information:</p> <ul style="list-style-type: none"> The 'unlikely to do basic activities associated with work ever again' definition is being removed. <p>A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite.</p>
February 2024	Procter & Gamble Superannuation Plan	<p>The following changes are being made to eligible Procter & Gamble Superannuation Plan members' accounts from 1 April 2024.</p> <p>Change of insurer</p> <p>Change of insurer from AIA Australia Limited (AIA) to Zurich Australia Limited (Zurich).</p> <p>Premiums are changing</p> <p>Premium rates for Death and Total & Permanent Disability cover are changing for all members. The change varies based on gender and age.</p> <p>Maximum cover amount</p>

		<ul style="list-style-type: none"> • Maximum cover for TPD will increase from \$3 million to \$5 million. • Maximum cover for Terminal Illness will decrease from \$5 million to \$3 million. <p>Transfer of external cover terms</p> <p>Members can transfer their external Death & TPD cover into this plan. The maximum cover amount that members can transfer is \$1 million.</p> <p>Life Events</p> <p>The Life Events option that allows members to increase cover without proof of health has been included to allow members to apply to increase their cover when specified life events occur. Please refer to your Super Savings - Corporate Insurance Guide available from 1 July 2024 on your employer microsite for more information on the Life Events option.</p> <p>TPD definition change</p> <p>Total & Permanent Disability definition change to include the following information:</p> <ul style="list-style-type: none"> • The definition of Cognitive Function is changing to Cognitive Impairment, which provides a more clinical objection criteria for the purpose of claims assessment. • The defined Medical Condition of Dementia and Alzheimer's Disease is being improved to enable the payment of benefit earlier in the progression of the disease. <p>A new and comprehensive Total & Permanent Disability definition is available on the plan's microsite.</p>
February 2024	SAS Superannuation Plan	<p>The following changes are being made to eligible SAS Superannuation Plan members' accounts from 2 April 2024.</p> <p>Change of insurer</p> <p>Change of insurer from AIA Australia Limited to MLC Limited .</p> <p>Premiums are changing</p> <p>Premium rates for Death and Total & Permanent Disability cover are changing.</p> <p>Automatic Acceptance Limit</p>

		<ul style="list-style-type: none"> • Changes to the Automatic Acceptance Limit (AAL) for Death and Total and Permanent Disability insurance cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment. • Where your cover was previously limited by the AAL, your cover may increase as a result of this change. <p>Life Events</p> <p>Life Events options is no longer available from 2 April 2024.</p>
February 2024	Evident Superannuation Plan	<p>On 2 April 2024, your Super Savings - Business Accumulation account will close, and we'll automatically transfer you into a Super Savings Accumulation account with us. Your member number will stay the same, as will any beneficiaries you've nominated and any investment choices you have in place. Any contributions you or your employer are making into your account will also continue to be paid into your Super Savings Accumulation account.</p> <p>The main change you'll see is to your insurance cover and premiums. We've detailed those changes below.</p> <p>The reason we're making the change is because your employer, Evident, was part of the Olympus Australia Superannuation Plan within Australian Retirement Trust. This is changing on 2 April 2024.</p> <p>Updated insurance arrangements</p> <p>When you're transferred from a Super Savings – Business Accumulation account to a Super Savings Accumulation account, the structure of your insurance, its costs, and terms and conditions will change. You'll now have our Tailored cover, and you can tailor your cover to better suit your needs.</p> <p>From 2 April 2024, the following insurance changes will affect you:</p> <ul style="list-style-type: none"> • The cost of your insurance cover will change. We'll calculate the premiums weekly and normally deduct it from your Accumulation account monthly. • Your level of any Death and/or Total & Permanent Disability cover you have will stay the same. However, it will now be provided as Tailored cover on a 'fixed cover' basis, which means your level of cover remains the same and the cost of your cover generally increases with age. Your level of cover was previously based on a percentage of your salary and changed when your salary changed.

		<ul style="list-style-type: none"> • Your Tailored Death cover will continue until age 70. Once you reach age 61, your Tailored Total & Permanent Disability cover will reduce annually by 10% of your insured benefit at age 60, until your 67th birthday when cover stops. • Any Income Protection will be provided as Tailored Income Protection cover on a 'fixed cover' basis. Your level of cover will be indexed annually on 1 July, based on the annual trend adjusted increase in Average Weekly Ordinary Time Earnings (AWOTE). • Your terminal illness benefit conditions are also changing. A 'terminal illness' currently means that you're suffering from an illness, or have incurred an injury, that is likely to result in your death within a period of 12 months. This will change to 24 months. • Your 'date of disablement' definition, 'at work' definition and 'employed' definition will change as outlined in the enclosed Insurance definitions factsheet <p>For more information, please refer to the Super Savings - Insurance Guide available at art.com.au/pds for the new insurance arrangement and definitions, and the Super Savings - Business Insurance Guide available on your employer microsite for the previous insurance arrangement and definitions.</p>
March 2024	GrainCorp Superannuation Plan	<p>The following changes are being made to eligible GrainCorp Superannuation Plan members' accounts from 21 May 2024.</p> <p>Change of insurer</p> <p>Change of insurer from AIA Australia Limited (AIA) to MLC Limited (MLC).</p> <p>Changes to premiums</p> <p>Premium rates for Death and Total & Permanent Disability cover and Income Protection cover are changing for all members.</p> <p>Automatic Acceptance Limit</p> <ul style="list-style-type: none"> • Changes to the Automatic Acceptance Limit (AAL) for Death and Total and Permanent Disability insurance cover. The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment. • Where your cover was previously limited by the AAL, your cover may increase as a result of this change.

		<p>Maximum cover amount</p> <ul style="list-style-type: none"> • Maximum cover for Death will decrease from Unlimited to \$10 million. • Maximum cover for Terminal Illness will decrease from \$5 million to \$3 million. <p>Optional Income Protection</p> <p>Optional Income Protection cover is no longer available from 21 May 2024. If you currently hold Optional Income Protection cover, your cover will continue.</p>
April 2024	Cardno	<p>The Cardno Superannuation Plan is closing on 7 June 2024. This means your Super Savings - Corporate Accumulation account will close, and we'll automatically transfer you into a Super Savings Accumulation account on that date.</p> <p>There'll be no changes to the fees you pay.</p> <p>Because you're moving to an Accumulation account, you'll see changes to your insurance cover and premiums. We've detailed those changes below.</p> <p>Updated insurance arrangements</p> <p>I When you're transferred from the Cardno Superannuation Plan, the structure of your insurance, its costs, and terms and conditions will change. You'll now have our Tailored cover, so you can tailor your cover to better suit your needs.</p> <p>From 7 June 2024, the following Insurance changes may affect you:</p> <ul style="list-style-type: none"> • The cost of insurance cover will change. Please refer to the 'Your insurance cover' section below. We'll calculate the premiums weekly and normally deduct it from your Accumulation account monthly. • Your level of any Death and/or Total & Permanent Disability cover you have will stay the same. However, it will now be provided as Tailored cover on a 'fixed cover' basis, which means your level of cover remains the same and the cost of your cover generally increases with age. Your level of cover was previously based on a percentage of your salary and changed when your salary changed. • Your Tailored Death Cover will continue until age 70. Once you reach age 61, your Tailored Total & Permanent Disability cover reduces annually by 10% of your insured

		<p>benefit at age 60, until your 67th birthday when cover stops.</p> <ul style="list-style-type: none"> • Any Income Protection will be provided as Tailored Income Protection cover on a 'fixed cover' basis. Your level of cover will be indexed annually on 1 July, based on the annual trend adjusted increase in Average Weekly Ordinary Time Earnings (AWOTE). • Your Terminal Illness benefit is also changing. A 'terminal illness' currently means that you're suffering from an illness, or have incurred an injury, that is likely to result in your death within a period of 12 months. This will change to 24 months. <p>The following definitions will change as outlined in the enclosed Insurance definitions factsheet:</p> <ul style="list-style-type: none"> - date of disablement - at work - employed - cognitive impairment - pre-disability salary - salary/ income <p>For more information, please refer to the Super Savings – Insurance Guide available at art.com.au/pds for the new insurance arrangement and definitions, and the Super Savings – Corporate Insurance Guide available at employer microsite for the previous insurance and definitions.</p>
May 2024	API Superannuation Plan	<p>The following changes are being made to eligible API Superannuation Plan members' accounts from 1 July 2024</p> <p>Changes to premiums</p> <ul style="list-style-type: none"> • Premium rates for Death and Total & Permanent Disability cover and Optional Income Protection cover are changing for Permanent employees. • Premiums and Standard cover levels will stay the same for Casual employees. <p>Terminal Illness definition is changing</p> <p>To better align with the Superannuation Industry (Supervision) Regulation 1994 (SIS) definition for the early release of</p>

		<p>superannuation benefits under a Terminal Medical Condition, the insurance policy definition of Terminal Illness to receive payment of any Death insurance benefit held under this plan is changing from a certification period of a life expectancy of less than 12 months to 24 months.</p> <p>Income Protection claims escalation</p> <p>Claims escalation on 2 Year Income Protection benefits will no longer apply.</p>
<p>May 2024</p>	<p>Goodstart Early Learning Superannuation Plan</p>	<p>The following changes are being made to eligible Goodstart Early Learning Superannuation Plan members' accounts from 1 July 2024.</p> <p>Changes to premiums</p> <p>Premium rates for Death and Total & Permanent Disability cover and Income Protection cover are changing for all members.</p> <p>Terminal Illness definition</p> <p>To better align with the Superannuation Industry (Supervision) Regulation 1994 (SIS) definition for the early release of superannuation benefits under a Terminal Medical Condition, the insurance policy definition of Terminal Illness to receive payment of any Death insurance benefit held under this plan is changing from a certification period of a life expectancy of less than 12 months to 24 months.</p> <p>Income Protection claims escalation</p> <p>Claims escalation on 2 Year Income Protection benefits will no longer apply.</p>
<p>May 2024</p>	<p>Hastings Deering Superannuation Plan</p>	<p>The following changes are being made to eligible Hastings Deering Superannuation Plan members' accounts from 1 July 2024.</p> <p>Changes to premiums</p> <p>Premium rates for Death and Total & Permanent Disability (TPD) cover are changing.</p> <p>Changes to the definition of Total & Permanent Disability</p> <p>The definition of Total & Permanent Disability is being improved to include the following changes:</p>

		<ul style="list-style-type: none"> • The Part A definition of Cognitive Function is changing to Cognitive Impairment, which provides a more clinical objection criteria for the purpose of claims assessment. • The Part C defined Medical Condition of Dementia and Alzheimer's Disease is being improved to enable the payment of benefit earlier in the progression of the disease. <p>A new and comprehensive Total & Permanent Disability definition has been enclosed for your reference.</p>
May 2024	Hunter Douglas Superannuation Plan	<p>The following changes are being made to eligible Hunter Douglas Superannuation Plan members' accounts from 1 July 2024.</p> <p>Changes to premiums</p> <p>Although it's disappointing that premiums are increasing, the new rates are the cheapest offered by four life insurers that we sought quotes from.</p> <ul style="list-style-type: none"> • Death and Total & Permanent Disability (TPD) premium rates are changing for all members. <p>Change to Terminal Illness Certification Period</p> <p>To better align with the Superannuation Industry (Supervision) regulation 1994 (SIS) definition for the early release of superannuation benefits under a Terminal Medical Condition, the insurance policy definition of Terminal Illness to receive payment of any Death insurance benefit held under this plan is changing from a certification period of a life expectancy of less than 12 months to 24 months.</p>
May 2024	Morgan Stanley Superannuation Plan	<p>The following changes are being made to eligible Morgan Stanley Superannuation Plan members' accounts from 1 July 2024.</p> <p>Change of insurer</p> <p>Change of insurer from AIA Australia Limited (AIA) to MLC Limited (MLC).</p> <p>Changes to premiums</p> <p>Death and Total & Permanent Disability premium rates are changing for all members. The change varies based on your gender, age and employment category.</p>

		<p>Maximum cover level</p> <p>The maximum cover level is the maximum limit members can be covered for.</p> <ul style="list-style-type: none"> • For Death cover, this has changed from being unlimited to \$10 million. • For Terminal Illness, this has reduced from \$5 million to \$3 million.
May 2024	Nutrien AG Solutions Superannuation Plan	<p>The following changes are being made to eligible Nutrien Superannuation Plan members' accounts from 1 July 2024.</p> <p>Changes to premiums</p> <p>Premium rates for Death and Total & Permanent Disability cover and Income Protection cover are changing for all members. The change varies based on your age and the type of cover held:</p> <p>Change of insurer</p> <p>Change of insurer from AIA Australia Limited (AIA) to Zurich Australia Limited (Zurich).</p> <p>Income Protection claim benefits</p> <p>Where you've been accepted for an Income Protection claim, Zurich gives you benefits, designed to help you return to wellness or support your family. These may include:</p> <ul style="list-style-type: none"> • Workplace modification assistance • Bereavement Benefit • Grief Support • Early Notification Incentive Benefit <p>Working less than 14 hours per week</p> <ul style="list-style-type: none"> • With the change in insurer the 'limited total disability' definition will no longer apply. • Permanent employees working less than 14 hours per week, won't be eligible for Income Protection cover. <p>For more information refer to the Corporate Insurance Guide.</p>
May 2024	Besix Watpac Superannuation Plan Metcash Superannuation Plan Mondelez Superannuation Plan	<p>The following changes are being made to eligible Besix Watpac, Metcash, Mondelez and Schneider Superannuation Plan members' accounts from 1 July 2024.</p> <p>Administration fee changes</p>

	Schneider Superannuation Plan	<p><i>Super Savings — Corporate Accumulation account</i></p> <p>From 1 July 2024, we're making the following changes to the administration fees and costs.</p> <ul style="list-style-type: none"> We're reducing the maximum balance the percentage administration fee is charged on. Currently, this fee applies to the first \$800,000 of your account balance in each Super Savings account. It will apply to the first \$500,000 of your account balance in each Super Savings account you hold. This cap does not apply to the weekly dollar fee or costs met from reserves. The dollar administration fee and the percentage administration fee is changing. The change does not impact costs met from our general reserves. <p>An updated Product Disclosure Statement will be available on your employer microsite after 1 July 2024.</p> <ul style="list-style-type: none"> Savings account. It will apply to the first \$500,000 of your account balance in each Super Savings account you hold. This cap does not apply to the weekly dollar fee or costs met from reserves. The dollar administration fee and the percentage administration fee is changing. The change does not impact costs met from our general reserves. <p>An updated Product Disclosure Statement will be available on your employer microsite after 1 July 2024.</p>
May 2024	Data3 Superannuation Plan Goodman Fielder Superannuation Plan SAS Superannuation Plan	<p>From 1 July 2024, we're making the following changes to the administration fees and costs.</p> <ul style="list-style-type: none"> We're reducing the maximum balance the percentage administration fee is charged on. Currently, this fee applies to the first \$800,000 of your account balance in each Super Savings account. It will apply to the first \$500,000 of your account balance in each Super Savings account you hold. This cap does not apply to the weekly dollar fee or costs met from reserves. The dollar administration fee is changing.
May 2024	Thomas Reuters Superannuation Plan	<p>The following changes are being made to eligible Thomas Reuters Superannuation Plan members' accounts from 1 July 2024.</p> <p>Changes to premiums</p> <p>Premium rates for Death and Total & Permanent Disability cover are changing for all members. The change varies based on your gender and age:</p> <p>Automatic Acceptance Limit</p>

Changes to the Automatic Acceptance Limit (AAL) for Death and Total and Permanent Disability insurance cover.

- The AAL is a specified limit where eligible employees will have their insurance cover automatically accepted without having to undergo an individual health assessment.
- Where your cover was previously limited by the AAL, your cover may increase because of this change.

Maximum cover amount

The maximum cover level is the maximum limit you can be covered for.

- For Death cover, this has decreased from being unlimited to \$10 million.
- For Terminal Illness, this has decreased from \$5 million to \$3 million.

Terminal Illness Certification Period is changing

To better align with the Superannuation Industry (Supervision) Regulation 1994 (SIS) definition for the early release of superannuation benefits under a Terminal Medical Condition, the insurance policy definition of Terminal Illness to receive payment of any Death insurance benefit held under this plan is changing from a certification period of a life expectancy of less than 12 months to 24 months.

Change of insurer

Change of insurer from AIA Australia Limited (AIA) to MLC Limited (MLC).

Life Event

Your Life Event option is changing. With the change of insurers, age-based events will no longer apply from 1 July 2024.

Special offer until 30 June 2024 (Life and Age Events cover)

Life and Age Events cover has been available since 1 July 2021, but we made an error and didn't let you know at the time. We're sorry this happened.

We're pleased to let you know you can apply for Life and Age Events option **retrospectively**, for applicable life events that occurred since 1 July 2021.

The increase in cover will start on the day the insurer accepts your application. **IMPORTANT:** You can only apply for a maximum of 2

		<p>life events from 1 July 2021 to 30 June 2024, and up to a maximum of 4 life events and 3 age events over the life of your membership.</p> <p>To apply, please complete the attached Life and Age Event Insurance Options Form and submit by 30 June 2024.</p> <p>Life Event options</p> <ul style="list-style-type: none"> • you get married, • you have or adopt a child, • you take out a mortgage to buy or build your home or you increase your current mortgage by \$100,000 or more, • you get divorced, or • the death of your spouse. <p>Age Event options</p> <ul style="list-style-type: none"> • you turn 30, 40 or 50. <p>Each increase in cover under this option will be subject to Limited Cover for twenty-four (24) months. The cover will stop being subject to Limited Cover once you're At Work for 30 consecutive days after the initial 24-month period. A suicide or any intentional self-inflicted act exclusion will apply for the first 12 months from the date Additional cover starts.</p>
<p>May 2024</p>	<p>VMWare Superannuation Plan</p>	<p>The VMware Australia Superannuation Plan is closing on 30 June 2024, following the recent Broadcom acquisition. This means your Super Savings – Corporate Accumulation account will close, and we'll automatically transfer you into a Super Savings Accumulation account, effective 1 July 2024.</p> <p>Your member number will stay the same, as will any beneficiaries you've nominated and any investment choices you have in place. Any contributions you or your employer are making into your account will also continue to be paid into your Super Savings Accumulation account.</p> <p>Because you're moving to a Super Savings Accumulation account, you'll see changes to your insurance cover and premiums, as well as your administration fees. We've detailed those changes below.</p> <p>Updated fee arrangements</p> <p>From 1 July 2024, your administration fee will change:</p> <ul style="list-style-type: none"> • to \$1.20 per week. • The percentage administration fee is changing to 0.10%. The change does not impact costs met from our general reserves. <p>We're reducing the maximum balance the percentage administration fee is charged on. Currently, this fee applies to the first \$800,000 of your account balance in each Super Savings</p>

account. From 1 July 2024, it will apply to the first \$500,000 of your account balance in each Super Savings account you hold. This cap does not apply to the weekly dollar fee or costs met from reserves. Refer to our Product Update (Super Savings) May 2024 available at art.com.au/sen

Updated insurance arrangements

Insurance can give you peace of mind about the financial future for you and your family. When you're transferred from the VMware Australia Superannuation Plan, the structure of your insurance, its costs, and terms and conditions will change. You'll now have our Tailored cover, so you can tailor your cover to better suit your needs

From **1 July 2024**, the following insurance changes may affect you:

- The cost of insurance cover will change. **Broadcom/VMware Australia will not be continuing the 50% employer funded portion of your Death and Total & Permanent Disability (TPD) premiums for your Standard cover.** Please refer to the 'Your insurance cover' section below for your new premium. We'll calculate the premiums weekly and normally deduct it from your Accumulation account monthly.
- Your level of any Death and/or TPD cover will stay the same. However, it will now be provided as Tailored cover on a 'fixed cover' basis, which means your level of cover remains the same and the cost of your cover generally increases with age. Your level of cover was previously based on a multiple of salary and changed when your salary changed.
- Your Tailored Death cover will continue until age 70. Once you reach age 61, your Tailored TPD cover reduces annually by 10% of your insured benefit at age 60, until your 67th birthday when the cover stops.
- Your Terminal Illness benefit is also changing. A 'terminal illness' currently means that you're suffering from an illness, or have incurred an injury, that is likely to result in your death within a period of 12 months. This will change to 24 months.
- The following definitions will change as outlined in the enclosed Insurance definitions factsheet:
 - date of disablement
 - at work

		<ul style="list-style-type: none"> - employed - cognitive impairment <p>For more information, please refer to the Super Savings Insurance Guide available at art.com.au/pds for the new insurance arrangement and definitions, and the Super Savings – Corporate Insurance Guide available on your employer microsite for the previous insurance arrangement and definitions.</p>
June 2024	BESIX Watpac Employee Superannuation Plan	<p>The following changes are being made to eligible BESIX Watpac Employee Superannuation Plan members' account from 1 August 2024.</p> <p>Changes to Death and Total & Permanent Disability premiums</p> <p>Premium rates for Death and Total & Permanent Disability (TPD) cover and Income Protection cover are changing.</p> <p>Terminal Illness definition</p> <p>To better align with the Superannuation Industry (Supervision) Regulation 1994 definition for the early release of superannuation benefits under a Terminal Medical Condition, the insurance policy definition of Terminal Illness to receive payment of any Death insurance benefit held under this plan is changing from a certification period of a life expectancy of less than 12 months to 24 months.</p> <p>Annual Salary and Insurance Review date</p> <p>Effective 1 August 2024, Death and Total & Permanent Disability insurance cover that you may hold will be recalculated annually on 1 April, this previously occurred on 1 July. This date has been changed to better align to when salary adjustments occur with your employer and ensure your insurance cover is calculated using the most up to date salary information.</p>
July 2024		<p>Administration Fee changes for the Corp plans.</p> <p>We're reducing the maximum balance the percentage administration fee is charged on. Currently, the percentage fee applies to the first \$800,000 of your account balance in each Super Savings account you hold. From 1 July 2024, it will apply to the first \$500,000 of your account balance in each Super Savings account you hold.</p>
July 2024	Hunter Douglas Superannuation Plan	<p>From 1 July 2024, we're making the following changes to the administration fees and costs.</p>

		<ul style="list-style-type: none"> • We're reducing the maximum balance the percentage administration fee is charged on. Currently, this fee applies to the first \$800,000 of your account balance in each Super Savings account. It will apply to the first \$500,000 of your account balance in each Super Savings account you hold. This cap does not apply to the weekly dollar fee or costs met from reserves. • The percentage administration fee is changing. The change does not impact costs met from our general reserves.
July 2024	<p>All Super Savings Employer Accounts where members receive a fee rebate.</p> <p>Data#3 Limited RAINBOW TOWN CHILD CARE CENTRE ANGLICAN CHURCH GRAMMAR SCHOOL THE GLENNIE SCHOOL TRINITY ANGLICAN SCHOOL WHITSUNDAY ANGLICAN SCHOOL BRISBANE BOYS COLLEGE SOMERVILLE HOUSE SCHOOL CLAYFIELD COLLEGE METCASH TRADING LTD HILLBROOK ANG SCHL P&F ASSOC TACAPS ST LUKE'S ANGLICAN SCHOOL COOMERA ANGLICAN COLLEGE MACKAY SUGAR LIMITED ST ANDREWS ANGLICAN COLLEGE GrainCorp TRINITY ANGLICAN MISSION SUNSHINE COAST GRAMMAR SCHOOL Simplot Australia Pty Ltd FSAC LTD THE SOUTHPORT SCHOOL GRAMMAR EARLY LEARNING LIMITED TFT SOCIETY OF SACRED ADVENT-ST</p>	<p>Super Savings — Accumulation account</p> <p>From 1 July 2024, we're making the following changes to the administration fees and costs.</p> <ul style="list-style-type: none"> • We're reducing the maximum balance the percentage administration fee is charged on. Currently, this fee applies to the first \$800,000 of your account balance in each Super Savings account. It will apply to the first \$500,000 of your account balance in each Super Savings account you hold. This cap does not apply to the weekly dollar fee or costs met from reserves. • The dollar administration fee will be \$1.20 per week • The percentage fee will be 0.10% per week. This does not impact costs met from general reserves. <p>An updated Product Disclosure Statement will be available at art.com.au/pds-guides after 1 July 2024.</p>

<p>OAKLANDS CHILDCARE & KINDERGARTE CANTERBURY COLLEGE ST MICHAEL'S COLLEGIATE SCHOOL ST PAULS SCHOOL ALL SAINTS ANGLICAN SCHOOL ST HILDAS SCHOOL WEST MORETON ANGLICAN COLLEGE RACV HASTINGS DEERING AUST LTD ST ALBANS WILSTON EARLY CHILDHOOD KENSINGTON TERRACE LIMITED DIOCESAN ADMINISTRATION OFFICES PMSA SECRETARIAT CANNON HILL ANGLICAN COLLEGE P/L HILLBROOK ANGLICAN SCHOOL DYNO NOBEL PTY LIMITED Co-Operative Bulk Handling Ltd BRISBANE BOYS COLLEGE P&F ASSOC</p>	
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