

Sample 1



GPO Box 3956 Sydney NSW 2001
Customer Services 13 13 36
www.cfs.com.au

<Mailing name>
<Address line 1>
<Address line 2>
<Address line 3>
<<Suburb> <State> <Postcode>>
<COUNTRY>

Account name: <<Account name>>
Account number: <<Account number>>

<Headline> Good news: Insurance for the journey – with lower premiums ahead

Dear <<First Name>>,

We have some insurance changes coming, with lower premiums ahead for you. Your super is here for the long haul, but the insurance in your super is there to support you when life throws a curveball.

<subheading> **We've got you covered**

To support you through this journey, we conduct an insurance review on a regular basis. Here's what's you can expect from upcoming changes:

- **Reduced insurance rates:** From 15 February 2025, as a member of FirstChoice Wholesale Personal Super, your insurance premium will be reduced.
- **Same reliable coverage (with improved features):** You'll continue to be covered, as you've always been, now with some improved product features, as explained in the enclosed flyer.
- **No action required:** These changes will automatically apply to your cover.

<subheading> **Your insurance cover**

This table shows your cover and the reduced premiums that will be deducted from your super account each month. Your premium is generally based on your cover amount, date of birth, occupation, gender and smoker status as at <<Simulation run date>>. Any changes to your insurance cover, employment details or personal details after <<Simulation run date>> may affect these estimates.

	Your insurance before the 15 February 2025 change		Your insurance after the 15 February 2025 change	
Types of insurance cover				
	Cover amount	Monthly premium	New cover amount	New monthly premium
Death	<<\$##>> / NIL	<<\$##>> / NIL	<<\$##>> / NIL	<<\$##>> / NIL
Total and Permanent Disablement (TPD)	<<\$##>> / NIL	<<\$##>> / NIL	<<\$##>> / NIL	<<\$##>> / NIL
Salary Continuance Insurance (SCI)	<<\$##>> per month / NIL Waiting period: <<xx>> days / NA Benefit period: <<x>> years / NA	<<\$##>> / NIL	<<\$##>> per month / NIL Waiting period: <<xx>> days / NA Benefit period: <<x>> years / NA	<<\$##>> / NIL
Total monthly premium		<<\$##>>		<<\$##>>

Your premium amount may change in the future in accordance with the policy terms. Premiums also generally increase as you get older. The premium shown is the estimated gross amount, that excludes any tax benefit that may apply (refer to the relevant PDS and Insurance Booklet at cfs.com.au/pds). If in future, the insurer increases premium rates, we'll notify you in advance.

Details about your current insurance cover and revised premiums will be shown in your next statement. You can also view your insurance via FirstNet, our secure online account service at cfs.com.au or on the Colonial First State app.

<subheading> Changes to your insurance cover

The terms of your insurance offer are changing and improving. These are explained in the enclosed Key Changes Flyer.

<subheading> Consider whether your insurance meets your needs

Depending on your circumstances, you may have more cover than you need or not enough. If you haven't reviewed your insurance cover recently, it might be time to check that your level of cover still suits your needs. If you're paying for more cover than you need it could unnecessarily reduce your retirement savings.

To learn more about insurance cover in super:

- Speak to <<a/your>> financial adviser to help you assess your insurance needs based on your situation. <<If you don't have an adviser, you can find one on our website at cfs.com.au/findanadviser>>.
- <<CFS is committed to making financial advice accessible to every Australian, at any stage of life. If you don't have an adviser, you may choose to [book an appointment with our team of consultants](#). Alternatively, you may choose to consider other [financial advice options](#).>>
- Go to cfs.com.au/insurance or visit the MoneySmart website moneysmart.gov.au which explains what type of insurance is available through super, and helpful things to consider.

You're able to reduce or cancel your insurance cover at any time. However, before cancelling or reducing your cover it's important that you consider what this means for your financial wellbeing.

<subheading> While you're thinking about the future...

Have you thought about what will happen to your super when you're gone? These days super can be one of your largest assets.

You can tell us who you'd like your super to go to when you pass away. This is called a beneficiary nomination. Go to our website to make a nomination (cfs.com.au/nominate.html). Also don't forget to keep it up-to-date. We know things in life change, and sometimes this will mean a change to your beneficiary nomination. If you've got one, check it today.

<subheading> We're here to help

<<We're here to help – and so is your financial adviser.

The financial adviser for your account is <<Servicing Adviser Name>>.>>

If you have general questions about your insurance cover, you can call us on <13 13 36 or +61 2 9197 3050> Monday to Friday, 8:30am to 6pm, Sydney time.

Thank you for choosing CFS. We're proud to offer members like you 'not your average insurance in super'.

Yours sincerely,

Colonial First State

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This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should consider the relevant Product Disclosure Statement (PDS) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. The PDS can be obtained from cfs.com.au or by calling us on 13 13 36. The Target Market Determinations (TMD) for our financial products can be found at cfs.com.au/tmd and include a description of who a financial product is appropriate for.

Sample 2



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<Mailing name>
<Address line 1>
<Address line 2>
<Address line 3>
<<Suburb> <State> <Postcode>>
<COUNTRY>

Account name: <<Account name>>
Account number: <<Account number>>

Subject: Insurance for the journey – with changes to premiums ahead

<Headline> Insurance for the journey – with changes to premiums ahead

Dear <<First Name>>,

There are some upcoming changes to your insurance premiums that we want to make you aware of. Your superannuation is here for the long haul. And along the way, the insurance in your super is there to support you when life throws a curveball.

<subheading> **Upcoming changes**

To support you through this journey, we conduct an insurance review on a regular basis. Here's what's you can expect from upcoming changes:

- **Increase to insurance rates:** From 15 February 2025, as a member of FirstChoice Wholesale Personal Super, there will be an increase in your insurance premium and in the following table we have outlined what this change will be.
- **Same reliable coverage (with improved features):** You'll continue to be covered, as you've always been, now with some improved product features, as explained in the enclosed flyer.
- **No action required:** These changes will automatically apply to your account.

<subheading> **Why are there insurance changes?**

Insurers need to periodically review insurance premiums to ensure that members are paying the appropriate amount for their cover, and they can continue to pay claims to members in their time of

need. As a result, the insurer will change the insurance premiums. We have reviewed the changes on your behalf, to ensure that insurance premiums remain reasonable, and we can continue to offer you high quality insurance cover.

<subheading> Your insurance cover

This table shows your cover and the premiums that will be deducted from your super account each month. Your premium is generally based on your cover amount, date of birth, occupation, gender and smoker status as at <<Simulation run date>>. Any changes to your insurance cover, employment details or personal details after <<Simulation run date>> may affect these estimates.

Types of insurance cover	Your insurance before the 15 February 2025 change		Your insurance after the 15 February 2025 change	
	Cover amount	Monthly premium	New cover amount	New monthly premium
Death	<<\$##>> / NIL	<<\$##>> / NIL	<<\$##>> / NIL	<<\$##>> / NIL
Total and Permanent Disablement (TPD)	<<\$##>> / NIL	<<\$##>> / NIL	<<\$##>> / NIL	<<\$##>> / NIL
Salary Continuance Insurance (SCI)	<<\$##>> per month / NIL Waiting period: <<xx>> days / NA Benefit period: <<x>> years / NA	<<\$##>> / NIL	<<\$##>> per month / NIL Waiting period: <<xx>> days / NA Benefit period: <<x>> years / NA	<<\$##>> / NIL
Total monthly premium		<<\$##>>		<<\$##>>

Your premium amount may change in the future in accordance with the policy terms. Premiums also generally increase as you get older. The premium shown is the estimated gross amount, that excludes any tax benefit that may apply (refer to the relevant PDS and Insurance Booklet at cfs.com.au/pds). If in future, the insurer increases premium rates, we'll notify you in advance.

Details about your current insurance cover and revised premiums will be shown in your next statement. You can also view your insurance via FirstNet, our secure online account service at cfs.com.au or on the Colonial First State app.

<subheading> Changes to your insurance cover

The terms of your insurance offer are changing and improving. These are explained in the enclosed Key Changes flyer.

<subheading> Consider whether your insurance meets your needs

Depending on your circumstances, you may have more cover than you need or not enough. If you haven't reviewed your insurance cover recently, it might be time to check that your level of cover still suits your needs. If you're paying for more cover than you need it could unnecessarily reduce your retirement savings.

To learn more about insurance cover in super:

- Speak to <<a/your>> financial adviser to help you assess your insurance needs based on your situation. <<If you don't have an adviser, you can find one on our website at cfs.com.au/findanadviser>>.
- <<CFS is committed to making financial advice accessible to every Australian, at any stage of life. If you don't have an adviser, you may choose to [book an appointment with our team of consultants](#). Alternatively, you may choose to consider other [financial advice options](#).>>

- Go to cfs.com.au/insurance or visit the MoneySmart website moneysmart.gov.au which explains what type of insurance is available through super, and helpful things to consider.

You're able to reduce or cancel your insurance cover at any time. However, before cancelling or reducing your cover it's important that you consider what this means for your financial wellbeing.

<subheading> While you're thinking about the future...

Have you thought about what will happen to your super when you're gone? These days super can be one of your largest assets.

You can tell us who you'd like your super to go to when you pass away. This is called a beneficiary nomination. Go to our website to make a nomination (cfs.com.au/nominate.html). Also don't forget to keep it up-to-date. We know things in life change, and sometimes this will mean a change to your beneficiary nomination. If you've got one, check it today.

<subheading> More information

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The financial adviser for your account is <<Servicing Adviser Name>>.>>

If you have general questions about your insurance cover, you can call us on <13 13 36 or +61 2 9197 3050> Monday to Friday, 8:30am to 6pm, Sydney time.

Thank you for choosing CFS.

Yours sincerely,

Colonial First State

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Sample 3



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<Mailing name>
<Address line 1>
<Address line 2>
<Address line 3>
<<Suburb> <State> <Postcode>>
<COUNTRY>

Account name: <<Account name>>
Account number: <<Account number>>

<Email Subject> Insurance for the journey – with changes to premiums ahead

<Headline> Insurance for the journey – with changes to premiums ahead

Dear <<First Name>>,

There are some upcoming changes to your insurance premiums that we want to make you aware of. Your super is here for the long haul. And along the way, the insurance in your super is there to support you when life throws a curveball.

<subheading> **Upcoming changes**

To support you through this journey, we conduct an insurance review on a regular basis. Here's what you can expect from upcoming changes:

- **Change to insurance rates:** From 15 February 2025, as a member of FirstChoice Wholesale Personal Super, there will be a change in your insurance premium, and this is outlined in more detail below.
- **Same reliable coverage (with improved features):** You'll continue to be covered, as you've always been, now with some improved product features, as explained in the enclosed flyer.
- **No action required:** These changes will automatically apply to your cover.

<subheading> Why are there insurance changes?

Insurers need to periodically review insurance premiums to ensure that members are paying the appropriate amount for their cover, and they can continue to pay claims to members in their time of need. As a result, the insurer will change the insurance premiums. We have reviewed the changes on your behalf, to ensure that insurance premiums remain reasonable, and we can continue to offer you high quality insurance cover.

<subheading> Your insurance cover

This table shows your cover and the premiums that will be deducted from your super account each month. Your premium is generally based on your cover amount, date of birth, occupation, gender and smoker status as at <<Simulation run date>>. Any changes to your insurance cover, employment details or personal details after <<Simulation run date>> may affect these estimates.

	Your insurance before the 15 February 2025 change		Your insurance after the 15 February 2025 change	
Types of insurance cover	Cover amount	Monthly premium	New cover amount	New monthly premium
Death	<<###> / NIL	<<\$##> / NIL	<<\$##> / NIL	<<###> / NIL
Total and Permanent Disablement (TPD)	<<###> / NIL	<<\$##> / NIL	<<\$##> / NIL	<<###> / NIL
Salary Continuance Insurance (SCI)	<<\$##> per month / NIL Waiting period: <<xx> days / NA Benefit period: <<x> years / NA	<<\$##> / NIL	<<\$##> per month / NIL Waiting period: <<xx> days / NA Benefit period: <<x> years / NA	<<###> / NIL
Total monthly premium		<<\$##>		<<\$##>

Your premium amount may change in the future in accordance with the policy terms. Premiums also generally increase as you get older. The premium shown is the estimated gross amount, that excludes any tax benefit that may apply (refer to the relevant PDS and Insurance Booklet at cfs.com.au/pds). If in future, the insurer increases premium rates, we'll notify you in advance.

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<subheading> Changes to your insurance cover

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<subheading> Consider whether your insurance meets your needs

Depending on your circumstances, you may have more cover than you need or not enough. If you haven't reviewed your insurance cover recently, it might be time to check that your level of cover still suits your needs. If you're paying for more cover than you need it could unnecessarily reduce your retirement savings.

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- << CFS is committed to making financial advice accessible to every Australian, at any stage of life. If you don't have an adviser, you may choose to [book an appointment](#) with our team of consultants. Alternatively, you may choose to consider other [financial advice options](#).>>
- Go to cfs.com.au/insurance or visit the MoneySmart website moneysmart.gov.au which explains what type of insurance is available through super, and helpful things to consider.

You're able to reduce or cancel your insurance cover at any time. However, before cancelling or reducing your cover it's important that you consider what this means for your financial wellbeing.

<subheading> While you're thinking about the future...

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You can tell us who you'd like your super to go to when you pass away. This is called a beneficiary nomination. Go to our website to make a nomination (cfs.com.au/nominate.html). Also don't forget to keep it up-to-date. We know things in life change, and sometimes this will mean a change to your beneficiary nomination. If you've got one, check it today.

<subheading> More information

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Yours sincerely,

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Sample 4



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<Mailing name>
<Address line 1>
<Address line 2>
<Address line 3>
<<Suburb> <State> <Postcode>>
<COUNTRY>

Account name: <<Account name>>
Account number: <<Account number>>

Email Subject: Good news: Insurance for the journey – with improved product features ahead

<Headline> Good news: Insurance for the journey – with improved product features ahead

Dear <<First Name>>,

There are some upcoming improvements to your insurance that we want to make you aware of. Your superannuation is here for the long haul. And along the way, the insurance in your super is there to support you when life throws a curveball.

<subheading> **We've got you covered**

To support you through this journey, we conduct an insurance review on a regular basis. As a member of FirstChoice Wholesale Personal Super, the terms of your insurance offering are changing and improving. These are explained in the enclosed flyer. These changes will automatically apply to your cover.

<subheading> **Consider whether your insurance meets your needs**

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