

# Important changes to insurance

FirstChoice Wholesale Personal Super

New Insurance Booklet:  
Issue No. 2025/1 dated 15 February 2025

Old Insurance Booklet:  
Issue No. 2024/1 dated 16 November 2024

This brochure outlines the changes we have made to the FirstChoice Insurance booklet dated 16 November 2024 (Old Insurance Booklet) for FirstChoice Wholesale Personal Super. This booklet forms part of the Product Disclosure Statement (PDS) for FirstChoice Wholesale Personal Super.

You should read this document to understand the changes to your insurance cover.

The changes in this brochure are included in the new Insurance booklet dated 15 February 2025 (New Insurance Booklet), which forms part of the PDS. You can obtain a copy of the most up to date PDS on our website at [cfs.com.au](https://cfs.com.au), or call us on 13 13 36.

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# Insurance changes

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Following an insurance review we've negotiated premium changes and improvements to some terms with the insurer.

The following outlines the changes applied to the FirstChoice Wholesale Personal Super Insurance booklet issued on 15 February 2025. The changes set out in this document only apply if you have insurance cover.

If you have insurance cover in FirstChoice Wholesale Personal Super, view your insurance details online at any time by logging in to FirstNet (our secure online account access) on [cfs.com.au](https://cfs.com.au). You can also view your account anytime in the Colonial First State app on [cfs.com.au/app](https://cfs.com.au/app).

## Changes to premium rates

On 15 February 2025, the insurance premium rates for:

- Death, Total Permanent and Disablement (TPD) will reduce, and
- Salary Continuance Insurance (SCI) with benefit period of five years and to age 65 will increase.

There are no premium rate changes for SCI with benefit period of two years.

The new premium rates will be set out in the new FirstChoice Wholesale Personal Super Insurance Booklet, available from 15 February 2025. If you are an insured member, the actual premium rate changes will be communicated in a separate document.

## Improved eligibility terms for TPD cover

From 15 February 2025, there is no longer a requirement to be employed on a permanent basis (or on a fixed term contract of no less than 12 months) for at least 15 hours a week to be eligible to apply for TPD cover. Instead, you will only be required to be employed or self-employed (in any capacity). Other existing TPD eligibility criteria remain unchanged.

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The insurance provider is AIA Australia Limited ABN 79 004 837 861, AFSL 230043 (AIA Australia, the 'Insurer'). AIA Australia is part of the AIA Group. The respective insurance covers are provided under policies issued to the trustee. 30591/FS7151/1224