

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 made some insurance changes, 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 has changed:

- **Reduced insurance premium rates:** From 1 February 2025, as a member of FirstChoice Employer Super, your insurance premium rates have been 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 were automatically applied 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, salary and account balance 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 at 1 February 2025 before the change		Your insurance at 1 February 2025 after the 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>	<<###> / NIL>	<<###> per month / NIL>	<<###> / NIL>
	Waiting period:	<<xx> days / NA>	Waiting period:	<<xx> days / NA>
	Benefit period:	<<x> years / NA>	Benefit period:	<<x> years / NA>
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.

<<FCES EPP Only: As part of your employment arrangements, some or all of your insurance premiums are currently reimbursed by <<Insert Employer Name>>. Any reimbursements will appear as employer additional contributions on your transaction summary on FirstNet (secure account access) or on your statement.>>

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 cover have changed and improved. These are explained in the enclosed Key Changes Flyer.

<<Affordability variable for FCES members paying more than 2% salary:

<subheading> Is your current level of insurance right for you?

We've identified that the insurance premiums you're currently paying may be high compared to your salary or the contributions being made to your account. The total amount of contributions you received in your super account for the 12 months before <<Simulation run date>> was \$<<Amount>>. Your super account balance as at <<Simulation run date>> was \$<<Amount>>.

You should review your level of cover to ensure it still suits your needs, because if you're paying for more cover than you need it could unnecessarily reduce your retirement savings.>>

<<All other FCES members:

<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:

1. 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>>.
2. << 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](#).>>
3. 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

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (Colonial First State, Trustee) is the issuer of FirstChoice Wholesale Personal Super and FirstChoice Employer Super offered from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557. The insurance provider is AIA Australia Limited ABN 79 004 837 861 (Insurer). The insurance cover is provided under policies issued by the Insurer to the Trustee.

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 4



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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 have been some improvements to your insurance that we want to make you aware of. Your superannuation is here for the long haul, and 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 Employer Super, the terms of your insurance offering cover have changed and improved. These are explained in the enclosed flyer. These changes have been automatically applied to your cover.

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To learn more about insurance cover in super:

4. 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>>.
5. << 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](#).>>
6. 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.

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