

ROLLOVER &

SUPERANNUATION FUND

This flyer dated 30 June 2021 outlines the key changes to the Product Disclosure Statement (PDS) for the Colonial First State Rollover & Superannuation Fund dated 12 March 2012 issued by Colonial First State Investments Limited ABN 98 002 348 352 AFS Licence 232468. You should read this flyer together with the original PDS dated 12 March 2012. You can obtain a copy of the PDS, free of charge, by calling us on 13 13 36.

About this flyer

This flyer consists of changes to the following sections of the PDS dated 12 March 2012:

Section	Page number(s)
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Risk update	5 to 8
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About superannuation	22 to 26
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General changes

The contact details of the trustee on the inside cover of the PDS dated 12 March 2012 are:

Colonial First State Investments Limited
Darling Park, Tower 1
201 Sussex Street
Sydney NSW 2000

The following additional text for Target Market Determination is inserted on the inside cover of the PDS dated 12 March 2012:

Effective from 5 October 2021, the Target Market Determinations (TMD) for our financial products can be found at www.cfs.com.au/tmd and include a description of who the financial product is appropriate for.

The following information replaces the 'Our investment principles' section on page 4 and the 'Information on external manager' section on page 36 of the PDS dated 12 March 2012.

Who are the parties involved?

Colonial First State Investments Limited ('Colonial First State', 'CFSIL') is the responsible entity for each of the funds identified in this PDS.

We have appointed various external investment managers to manage the funds as shown in the table below.

We have investment management agreements in place with these investment managers as part of our arrangement to outsource investment management of each of the funds. The agreement sets out how each manager should invest the money. It may specify an appropriate benchmark, acceptable investments and investment ranges for investment management.

Appointed investment managers are subject to initial and ongoing reviews to ensure they can meet their obligations under the investment management agreement. They are required to certify and report to us on certain obligations under the investment management agreement. We also monitor the performance of the investment managers.

Fund	Investment manager
Conservative ¹	First Sentier Investors
Balanced ¹	First Sentier Investors
Diversified ¹	First Sentier Investors
High Growth ¹	First Sentier Investors
Australian Share ¹	First Sentier Investors
Geared Share ¹	First Sentier Investors
Stewart Investors Worldwide Leaders Sustainability ¹	Stewart Investors
Janus Henderson Global Natural Resources ¹	Janus Henderson Investors
Global Health & Biotechnology ¹	Wellington Management
Global Technology & Communications ¹	Wellington Management
FirstChoice Geared Global Share ¹	A combination of managers for each asset class – refer to page 9 of this flyer for more details.
Property Securities ¹	First Sentier Investors
Future Leaders ¹	First Sentier Investors
Capital Secure ¹	First Sentier Investors

¹ Includes the Nil Entry Fee fund.

First Sentier Investors

First Sentier Investors is a global asset management group focused on providing high quality, long-term investment capabilities to clients. It brings together teams of specialist investment managers who share its common commitment to responsible investment principles. The word 'Sentier' means path, which

reflects commitment to investing responsibly over the long term for the benefit of clients and the communities in which it invests.

First Sentier Investors is a stand-alone asset management business and also home to a number of individually branded investment teams, such as Stewart Investors, FSSA Investment Managers and Realindex.

All investment teams operate with discrete investment autonomy, according to their investment philosophies. Together, the group offers a comprehensive suite of investment capabilities across global and regional equities, cash and fixed income, infrastructure and multi-asset solutions, all with a shared purpose to deliver sustainable investment success.

First Sentier Investors has been managing money with a long-term outlook for more than 30 years and today manages more than A\$215bn of assets on behalf of institutional investors, pension funds, wholesale distributors and platforms, financial advisers and their clients (as at 30 September 2020).

First Sentier Investors is ultimately owned by Mitsubishi UFJ Financial Group, Inc (MUFG) through its wholly-owned subsidiary Mitsubishi UFJ Trust and Banking Corporation (MUTB).

Stewart Investors

Stewart Investors is part of First Sentier Investors and consists of a team of investment professionals who manage funds on behalf of clients in Asia Pacific, Emerging Markets, Worldwide and Sustainable Development equity investment strategies.

Stewart Investors has a distinct culture and investment philosophy that is unchanged in more than three decades, since the launch of their first fund in 1988.

Stewart Investors take a bottom-up (company-focused) approach to sustainable investment. They look for good quality companies (management, franchise and financials) that are well positioned to meet the challenge of sustainable development and contribute towards achieving it in the countries in which they operate, be they developed or developing. Stewart Investors has a strong conviction that such companies face fewer risks and are better placed to deliver positive long-term returns to shareholders. Stewart Investors engage actively with company management on a wide range of issues including alignment of interests, governance, reputation, strategy and other environmental, social and governance (ESG) issues.

Wellington Management Australia Pty Ltd

Colonial First State has appointed Wellington Management Australia Pty Ltd as the investment manager for the Global Health & Biotechnology Fund and the Global Technology & Communications Fund. Wellington Management Australia Pty Ltd is a member of the Wellington Management group, a global asset manager ('Wellington Management').

With approximately \$1,651 billion in client assets under management (30 September 2020), Wellington Management serves as a trusted adviser and strategic partner to more than 2,344 institutional clients located in over 60 countries.

Wellington Management's expertise is in investments – from global equities and fixed income to currencies and commodities. The firm likes to describe itself as a community of teams that create solutions designed to respond to specific client needs. Wellington Management's most distinctive strength is its proprietary, independent research, which is shared across all areas of the organisation and used for managing its clients' portfolios. An independent structure and collegial culture are two of the main reasons investment professionals join Wellington Management – and stay for their entire careers.

Wellington Management's investment approach

The firm's investment teams seek to add value by employing a bottom-up stock selection approach. They seek to establish an appropriate value for a company based on current positioning and future outlook, and then compare that valuation to the company's current share price.

In doing this, the investment teams consider the overall environment and assess factors such as supply and demand characteristics, secular trends, competitive positioning, existing product evaluations, and new product developments.

Wellington Management's investment teams have extensive knowledge of, and experience within, all industry sectors. This industry knowledge and experience provides them with a unique perspective and enables them to develop a high level of conviction in company analysis and security selection. In particular the firm's investment teams seek to accurately assess a company's position within its own lifecycle and to formulate profitable non-consensus investment ideas.

Janus Henderson Investors

Colonial First State has appointed Janus Henderson Investors (Australia) Institutional Funds Management Limited (Janus Henderson Investors) as the investment manager of the Janus Henderson Global Natural Resources Fund (formerly the Global Resources Fund).

Janus Henderson Investors is a leading global active asset manager. They exist to help clients achieve their long-term financial goals.

With more than 345 investment professionals, Janus Henderson provide access to some of the industry's most talented and innovative thinkers, spanning equities, fixed income, multi-asset and alternatives, globally. The investment teams blend insight, originality and precision with rigorous analysis, structured processes and robust risk management. They seek to be at the forefront of anticipating and adapting to change to deliver market-leading, risk-adjusted returns.

As at 30 September 2020, Janus Henderson manages over \$499 billion on behalf of individual, intermediary and institutional clients. Janus Henderson's commitment to active management offers clients the opportunity to outperform passive strategies over the course of market cycles. Through times of both market calm and growing uncertainty, the firm's investment managers apply their experience weighing risk versus reward potential – seeking to ensure clients are on the right side of change.

Janus Henderson's investment approach

Janus Henderson's Global Natural Resources' core belief is that a global investment approach focused on high quality metals and mining, energy and agricultural assets combined with specialist natural resources investment and industry expertise is the key to superior long-term investment returns in the natural resources sector.

Quality is paramount. The main asset of a resource company is the resource itself. Evaluating the quality of a mineral, energy or agricultural resource, is a critical element in the stock selection process. The global approach increases the overall size and breadth of the resources investment universe and also improves the chance of early identification of profitable resource investment trends and pricing inefficiencies across multiple markets. A broad natural resource universe incorporating companies across the entire natural resources supply chain allows Janus Henderson to take advantage of cyclical pricing power shifts between upstream and downstream sectors and across a range of companies in the energy, metals and mining and agriculture natural resource sectors.

Janus Henderson's stock selection philosophy is based primarily on utilising a bottom-up stock selection investment edge with an internal research focus on important company valuation events and price catalysts such as the discovery, commissioning and expansion phases of good quality natural resource projects and companies.

The following information should be read in conjunction with pages 5 to 7 of the PDS dated 12 March 2012.

Standard Risk Measure

We have adopted the Standard Risk Measure (SRM) which is based on industry guidance to allow investors to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period (as outlined in the table opposite). The SRM for each option is also a measure of the risk objective of the option. It is a measure of the expected variability of the return of the option.

The SRM is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than an investor may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

Investors should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option(s). The SRM should not be considered personal advice. Investors should regularly review their investment decision with their financial adviser.

Risk measure categories

Below is a table that outlines our labelling of risk measures and categories.

Risk band	Risk label	Estimated number of negative annual returns over any 20-year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

Environmental, social and governance (ESG) and climate risk

The value of individual securities may be influenced by environmental, social and governance factors. These factors include the potential impact that climate change and global warming may have on the valuation of a security. For example, a company's revenue may be reduced due to weather events and this may then reduce the value of the company's shares.

How is currency risk managed?

Changes in the value of the Australian dollar lead to a difference between the foreign currency returns or the value of the global investments held by an option and those returns or values expressed in Australian dollars. This is known as foreign currency risk.

Currency is not an asset class and therefore does not give an option either natural long-term growth or an income stream. Rather, currency exposure gives rise to a source of potential volatility of returns – both positive and negative.

Financial instruments can be used to reduce currency risk – this is known as hedging. Hedging is a process where exposure to one currency can be reduced or removed by entering into a transaction that offsets that exposure. If an option is unhedged, then any foreign currency investments the option holds are fully exposed to movements in the Australian dollar, which can have a positive or negative effect on the value of the option.

Whether an option is hedged or unhedged is disclosed under each option's strategy. The extent to which an option is hedged depends on the underlying objectives and risk characteristics of the option. The extent of hedging may also vary over time depending on the value of the Australian dollar.

We aim to hedge currency risk arising from global fixed interest and global property securities exposure. For global shares exposure, we offer options that do not hedge, partially hedge or aim to fully hedge currency risk. When implementing a partial currency hedge, our process focuses on using hedging to partially preserve the gains that are made when the Australian dollar falls in value. This helps reduce the impact of later periods of currency rises in value. When the Australian dollar is trading at a level we believe to be close to, or above, fair value, then no hedging of the foreign currency exposure for the investor's capital will take place.

The cash asset allocation limits disclosed for an investment option that hedges its currency exposure, may not include cash held as collateral to back these hedges.

For more information on how we manage currency, please see the information flyer 'Managing currency risk', available at www.cfs.com.au or by calling us on 13 13 36.

All investment options are subject to some or all of these risks, which can also vary from time to time. You should consult your financial adviser before making a decision to invest.

Your financial adviser is required to be qualified in understanding the risk and return associated with the wide range of investment options available to you and can help you make decisions regarding these options.

Role of your financial adviser

Your financial adviser may play a large role in implementing your financial plan and can assist you to meet your financial needs. We have therefore designed an online platform service to enable your financial adviser to monitor the progress of your portfolio and make transactions on your behalf if you nominate this.

If you choose to appoint your financial adviser to transact on your Rollover & Superannuation Fund account, please complete the adviser online transaction authority in the application forms section.

When you authorise your adviser (and their delegates) to transact on your behalf, all transactions (including withdrawals) will be taken to be done by you, so you should carefully consider any consequences in providing this authorisation, review the terms and conditions of providing this authority and ensure this authority is consistent with what you wish your financial adviser (and/or their delegates) to do on your behalf. Depending on your arrangements with your financial adviser, it is possible your adviser may provide an instruction to us without notice to you. If your circumstances change and this authority is no longer consistent with your needs, you have the ability to revoke your authorisation. Colonial First State can at any time remove an adviser or refuse to record or deal with an adviser nominated on your account.

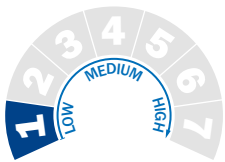
As part of normal business practice, advice businesses may be sold, another adviser may take over a book of clients for a period of time, or an adviser may transfer from one dealer group to another. Where this occurs a new adviser may be appointed to your account or the dealer group to which your account is attached and may be changed without your direction. We will contact you to notify you of any changes so that you are aware of who has access to your account information and who any adviser service fees are being paid to (if applicable). Where your account is transferred to a new dealer group and/

or adviser they (and their delegates) will be authorised to access information regarding your account. Unless the adviser named on the account remains unchanged any adviser online transaction authority you previously authorised will cease. The adviser online transaction authority can only be granted to your new adviser by filling in and signing a new authority. Your periodic statement will contain the details of the financial adviser nominated on your account.

The following table replaces the 'What are the main asset classes' table on page 7 of the PDS dated 12 March 2012.

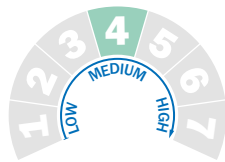
What are the main asset classes?

Cash



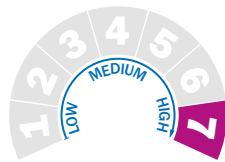
Cash generally refers to investments in bank bills, money market and similar securities which have a short investment timeframe. Cash investments generally provide a stable return, with low potential for capital loss.

Fixed interest



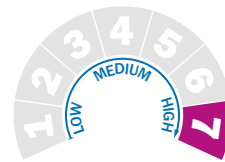
Fixed interest securities, such as bonds, generally operate in the same way as loans. You pay cash for the bond and in return you receive a regular interest payment for an agreed period of time. The value of the bond can fluctuate based on interest rate movements. When the bond matures, the loan is repaid in cash. Historically, bonds have provided a more consistent but lower return than shares.

Property¹



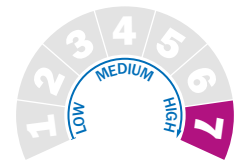
Property generally involves buying a property directly or investing in property securities. Property securities do not involve buying a property directly. Instead, they can provide an indirect exposure to property and generally represent a part ownership of a company or an entitlement to the assets of a trust. The company or trust may hold, manage or develop property in sectors such as office, industrial and retail. Property securities are generally listed on a stock exchange and are bought and sold like shares.

Infrastructure²



Infrastructure refers to the physical assets required for a business or country to operate, including transportation, communication and utilities (eg water, sewage and electricity). It may also include 'social infrastructure' such as prisons, hospitals and public housing. Infrastructure investments typically have; high upfront capital requirements, low ongoing operating costs and relatively predictable cash flows and operational risks. Infrastructure securities are securities listed on a stock exchange that predominantly own infrastructure assets.

Shares



Shares represent a part ownership of a company and are generally bought and sold on a stock exchange. Shares are generally considered to be more risky than the other asset classes because their value tends to fluctuate more than that of other asset classes. However, over the longer term they have tended to outperform the other asset classes.

1 If an option invests in property or property securities it is detailed in the strategy or allocation of the option.

2 If an option invests in infrastructure or infrastructure securities it is detailed in the strategy or allocation of the option.

The following table replaces the ‘A guide to your investment option risk profile’ table on page 8 of the PDS dated 12 March 2012.

The main risks which can typically affect your investment options are outlined in the PDS. In addition to the general risks (ie market risk, security and investment-specific risk, management risk, liquidity risk, counterparty risk, legal, regulatory and foreign investment risk and environmental, social and governance (ESG) and climate risk) further option-specific risks are described. The table below identifies options that typically have exposure to these option-specific risks. Please note that the table is not exhaustive and is a reference guide only. The relative importance of a risk to a particular option and whether or not an option-specific risk is applicable may differ from the table below and change from time to time. Options can have exposure to an option-specific risk at or after the date of this issue and this may not be reflected in the table.

Option name	Currency risk	Derivatives risk	Credit risk	Gearing risk	Emerging markets risk
Conservative Option	●	●	●		●
Balanced Option	●	●	●		●
Diversified Option	●	●	●		●
High Growth Option	●	●			●
Australian Share Option					
Future Leaders Option					
Geared Share Option				●	
Stewart Investors Worldwide Leaders Sustainability Option	●				●
Janus Henderson Global Natural Resources Option	●				●
Global Health & Biotechnology Option	●				
Global Technology & Communications Option	●				
FirstChoice Geared Global Share Option	●			●	●
Property Securities Option					
Capital Secure Option		●	●		

Trustee diversification guidelines

The trustee suggests that no more of your portfolio is invested in each investment category than the percentages outlined below:

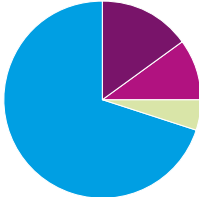
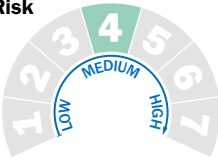
Investment category	Suggested portfolio allocation
Australian property and infrastructure securities	50%
Australian share – small companies	30%
Specialist share	30%
Geared – Australian and global share (including multi-manager)	30%

Investments

The following section replaces pages 10 to 13 of the PDS dated 12 March 2012.

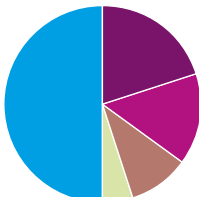

Conservative Option

Conservative

<p>Objective¹</p> <p>To provide long-term capital preservation with an income focus. The option aims to outperform the composite benchmark over rolling three-year periods before fees and taxes.</p>	<p>Strategy</p> <p>The option's broad asset allocation is to be 30% invested in growth assets (shares and property securities) and 70% in defensive assets (fixed interest and cash). Allocations are reviewed regularly although a reallocation is only considered in response to a fundamental change in long-term expectations or market demand. The option aims to add value through a disciplined approach to the selection of the investments held by the option. Derivatives may be used for risk management. The option may hedge some or all of its currency exposure.</p>	<p>Allocation</p> 
<p>Minimum suggested timeframe</p> <p>At least 3 years</p>	<p>Important information on emerging markets risk is provided on page 6 of the PDS dated 12 March 2012.</p>	<p>Benchmark (Range)</p> <ul style="list-style-type: none"> 15% (10-20%) Australian shares 10% (5-15%) Global shares 5% (0-10%) Property securities 70% (60-80%) Fixed interest and cash
<p>Risk</p> 	<p>Important information on emerging markets risk is provided on page 6 of the PDS dated 12 March 2012.</p>	

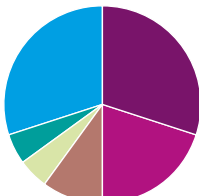
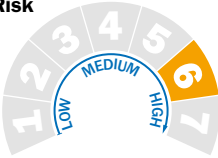
Balanced Option

Moderate

<p>Objective¹</p> <p>To provide long-term capital growth and income. The option aims to outperform the composite benchmark over rolling three-year periods before fees and taxes.</p>	<p>Strategy</p> <p>The option's broad asset allocation is to be 50% invested in growth assets (shares and property securities) and 50% in defensive assets (fixed interest and cash). Allocations are reviewed regularly although a reallocation is only considered in response to a fundamental change in long-term expectations or market demand. The option aims to add value through a disciplined approach to the selection of the investments held by the option. Derivatives may be used for risk management. The option may hedge some or all of its currency exposure.</p>	<p>Allocation</p> 
<p>Minimum suggested timeframe</p> <p>At least 5 years</p>	<p>Important information on emerging markets risk is provided on page 6 of the PDS dated 12 March 2012.</p>	<p>Benchmark (Range)</p> <ul style="list-style-type: none"> 20% (15-25%) Australian shares 15% (10-20%) Global shares 10% (5-15%) Real return 5% (0-10%) Property securities 50% (40-60%) Fixed interest and cash
<p>Risk</p> 	<p>Important information on emerging markets risk is provided on page 6 of the PDS dated 12 March 2012.</p>	

Diversified Option

Growth

<p>Objective¹</p> <p>To provide long-term capital growth. The option aims to outperform the composite benchmark over rolling three-year periods before fees and taxes.</p>	<p>Strategy</p> <p>The option's broad asset allocation is to be 70% invested in growth assets (shares, property and global infrastructure securities) and 30% in defensive assets (fixed interest and cash). Allocations are reviewed regularly although a reallocation is only considered in response to a fundamental change in long-term expectations or market demand. The option aims to add value through a disciplined approach to the selection of the investments held by the option. Derivatives may be used for risk management. The option may hedge some or all of its currency exposure.</p>	<p>Allocation</p> 
<p>Minimum suggested timeframe</p> <p>At least 5 years</p>	<p>Important information on emerging markets risk is provided on page 6 of the PDS dated 12 March 2012.</p>	<p>Benchmark (Range)</p> <ul style="list-style-type: none"> 30% (25-35%) Australian shares 20% (15-25%) Global shares 10% (5-15%) Real return 5% (0-10%) Property securities 5% (0-10%) Global infrastructure securities 30% (20-40%) Fixed interest and cash
<p>Risk</p> 	<p>Important information on emerging markets risk is provided on page 6 of the PDS dated 12 March 2012.</p>	

¹ The option's composite benchmark is shown on page 24 of this flyer.

High Growth Option

High growth

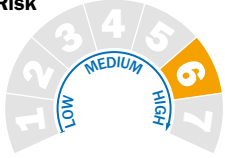
Objective¹

To provide long-term capital growth. The option aims to outperform the composite benchmark over rolling three-year periods before fees and taxes.

Minimum suggested timeframe

At least 7 years

Risk

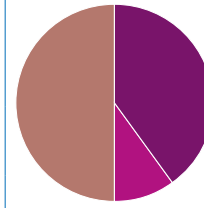


Strategy

The option's broad asset allocation is to be 100% invested in growth assets (shares). Allocations are reviewed regularly although a reallocation is only considered in response to a fundamental change in long-term expectations or market demand. The option aims to add value through a disciplined approach to the selection of the investments held by the option. Derivatives may be used for risk management. The option may hedge some or all of its currency exposure.

Important information on emerging markets risk is provided on page 6 of the PDS dated 12 March 2012.

Allocation



Benchmark (Range)

40%	(35-45%)	Australian shares
10%	(5-15%)	Australian small company shares
50%	(40-60%)	Global shares
0%	(0-10%)	Cash

Australian Share Option

Australian share

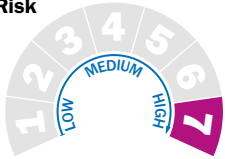
Objective

To provide long-term capital growth with some income by investing in a broad selection of Australian companies. The option aims to outperform the S&P/ASX 300 Accumulation Index over rolling three-year periods before fees and taxes.

Minimum suggested timeframe

At least 7 years

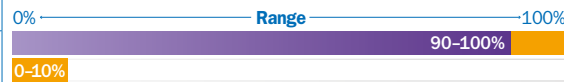
Risk



Strategy

The option's strategy is based on the belief that stronger returns are achieved by investing in growing companies that generate consistent returns and reinvest above their cost of capital. In-depth industry, stock and valuation analysis is the foundation of the process. The option predominantly invests in quality Australian companies with strong balance sheets, earnings growth and high or improving returns on invested capital.

Allocation



Benchmark

100%	Australian shares
0%	Cash

Future Leaders Option

Australian share – small companies

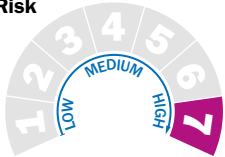
Objective

To provide long-term capital growth by investing predominantly in small Australian companies. The option aims to outperform the S&P/ASX Small Ordinaries Accumulation Index over rolling three-year periods before fees and taxes.

Minimum suggested timeframe

At least 7 years

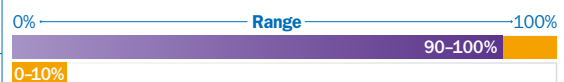
Risk



Strategy

The option's strategy is based on the belief that, over the medium-to-long term, stock prices are driven by the ability of management to generate excess returns over their cost of capital in their chosen industry. Management is a critical determinant in our assessment of small company investment opportunities outside the S&P/ASX 50 Index. The option seeks to own companies with strong balance sheets to be able to withstand short-term shocks to their operating environment. The option predominantly invests in Australian companies and therefore does not hedge currency risk.

Allocation²



Benchmark

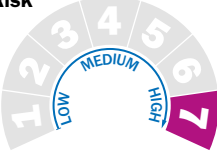
100%	Australian shares
0%	Cash

² A reference to Australian shares or companies may include, for example, units in trusts listed on the Australian Securities Exchange (ASX) and/or investments in companies listed on an overseas stock exchange if they are also listed on the ASX. The option may have a small exposure to shares listed solely on the New Zealand Stock Exchange in its Australian share exposure. The option may also purchase unlisted securities on the basis that the securities will list in the future.

¹ The option's composite benchmark is shown on page 24 of this flyer.

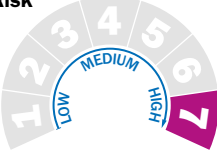
Stewart Investors Worldwide Leaders Sustainability Option

Global share

<p>Objective</p> <p>To provide long-term capital growth that exceeds the MSCI All Country World Index over rolling five-year periods before fees and taxes.</p>	<p>Strategy</p> <p>The option's strategy is to invest in a diverse portfolio of securities primarily of larger companies (typically a market capitalisation of over US\$3 billion) which are listed, traded or dealt in on any of the regulated markets worldwide. The option is not managed to a benchmark, meaning that the underlying holdings are owned on their merits regardless of their membership of or weighting in an index. Country and sector weightings are therefore a result of the companies owned and are not influenced by the benchmark. The option may own companies listed in any developed or emerging markets. Particular consideration is given to investment in companies that are positioned to benefit from, and contribute to, the sustainable development of the countries in which they operate. The option does not hedge currency risk.</p> <p>Important information on emerging markets risk is provided on page 6 of the PDS dated 12 March 2012.</p>
<p>Minimum suggested timeframe</p> <p>At least 7 years</p>	<p>Allocation</p> <p>0% ————— Range ————— 100%</p> <p>80-100%</p> <p>0-20%</p> <p>Benchmark</p> <p>100% Global shares</p> <p>0% Cash</p>
<p>Risk</p> 	

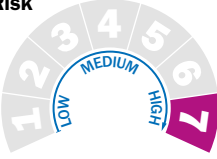
Global Health & Biotechnology Option

Specialist share

<p>Objective</p> <p>To provide long-term capital growth by predominantly investing in companies around the world, whose primary business is in the fields of pharmaceuticals, biotechnology, healthcare services and medical products. The option aims to outperform the MSCI All Country Health Care Index over rolling three-year periods before fees and taxes.</p>	<p>Strategy</p> <p>The fund's strategy is to add value by investing, over the medium-to-long term, in quality companies, with sustainable earnings per share growth and sensible valuations, whose primary business is healthcare related. The fund generally does not hedge currency risk.</p> <p>Details of the investment management arrangement for this option are outlined on page 2 of this flyer.</p>
<p>Minimum suggested timeframe</p> <p>At least 7 years</p>	<p>Allocation³</p> <p>0% ————— Range ————— 100%</p> <p>90-100%</p> <p>0-10%</p> <p>Benchmark</p> <p>100% Global shares</p> <p>0% Cash</p>
<p>Risk</p> 	<p>3 The fund may purchase unlisted securities on the basis that the securities will list in the future.</p>

Global Technology & Communications Option

Specialist share

<p>Objective</p> <p>To provide long-term capital growth by predominantly investing in companies around the world, whose primary business is in the fields of technology, and/or communications. The option aims to outperform the MSCI All Country Technology and Communications Free Index over rolling three-year periods before fees and taxes.</p>	<p>Strategy</p> <p>The option's strategy is to add value by investing in companies with sustainable earnings per share growth and sensible valuations, whose primary business is in the field of information technology and/or communications. The option generally does not hedge currency risk.</p> <p>Details of the investment management arrangement for this option are outlined on page 2 of this flyer.</p>
<p>Minimum suggested timeframe</p> <p>At least 7 years</p>	<p>Allocation¹</p> <p>0% ————— Range ————— 100%</p> <p>90-100%</p> <p>0-10%</p> <p>Benchmark</p> <p>100% Global shares</p> <p>0% Cash</p>
<p>Risk</p> 	<p>1 The fund may purchase unlisted securities on the basis that the securities will list in the future.</p>

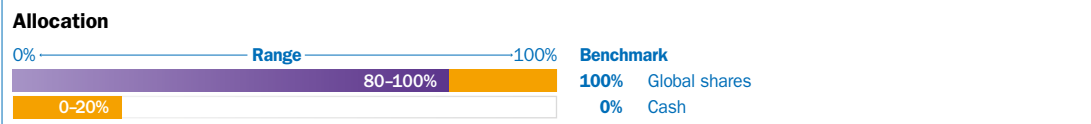
Objective
The option seeks to achieve a total return after fees and taxes that exceeds the total return of the S&P Global Natural Resources Accumulation Index over rolling five year periods.

Minimum suggested timeframe
At least 7 years

Risk



Strategy
The option will typically invest in 50-70 companies that the manager has identified as being quality global natural resource companies operating in the mining, energy and agriculture natural resources sectors. The option may have exposure across upstream (production and exploration), midstream (storage, transportation and marketing commodities) and downstream (smelting, refining and selling of processed mineral, energy and agricultural products to end users) segments of the natural resources supply chain. The investment approach used by the manager utilises bottom-up fundamental research and screens for quality, valuation and growth potential to identify companies that are best placed to benefit from the ongoing demand for natural resources. The manager's global investment approach enlarges the overall size and breadth of the natural resources investment universe and also improves the chance of early identification of profitable resource investment trends and pricing inefficiencies across global markets. The option does not hedge currency exposure back to the Australian dollar.
Important information on emerging markets risk is provided on page 6 of the PDS dated 12 March 2012.

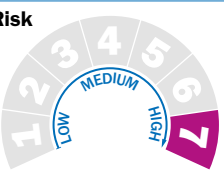


Geared Share Option

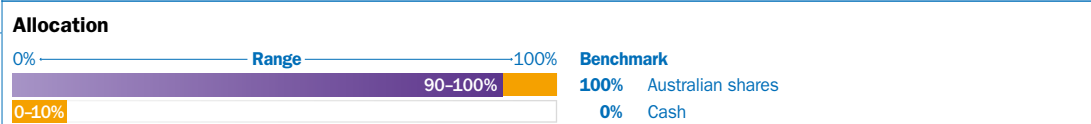
Objective
To magnify long-term returns from capital growth by borrowing to invest in large Australian companies. The option aims to outperform the S&P/ASX 100 Accumulation Index over rolling seven-year periods before fees and taxes.

Minimum suggested timeframe
At least 7 years

Risk



Strategy
The option's strategy is based on the belief that, over the medium-to-long term, stock prices are driven by the ability of management to generate excess returns over their cost of capital in their chosen industry. The option generally invests in large, high quality companies with strong balance sheets and earnings. The option utilises gearing to magnify returns from underlying investments. The option predominantly invests in Australian companies and therefore does not hedge currency risk. Where the option borrows in a foreign currency, proceeds will be fully hedged into Australian dollars.
Important information on gearing risk is provided on page 6 of the PDS dated 12 March 2012 and page 21 of this flyer.



Please note: A geared option will not always magnify gains (particularly in a low return environment), but will always magnify losses. Investors will therefore experience increased volatility in the value of their investment. This means that investors will have potentially large fluctuations both up and down in the value of their investments.

FirstChoice Geared Global Share Option

Objective
To magnify long-term capital growth by borrowing to invest in a diversified portfolio of global shares. The option aims to outperform the MSCI All Country World Index over rolling seven-year periods before fees and taxes.

Minimum suggested timeframe
At least 7 years

Risk

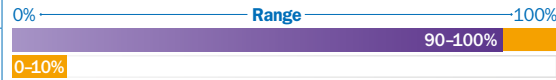
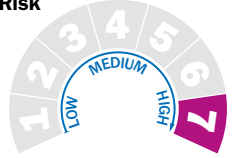


Strategy
To invest in a diversified portfolio of companies. The investments are managed by combining the portfolios of a number of leading global share managers to provide an actively managed, diversified portfolio. The option utilises gearing to magnify returns from underlying investments. Investors' capital in the option is not hedged, but the option may hedge up to 100% of the currency exposure relating to the borrowings of the option.
Important information on emerging markets risk and gearing risk is provided on page 6 of the PDS dated 12 March 2012. Further important information on gearing risk is provided on page 21 of this flyer.


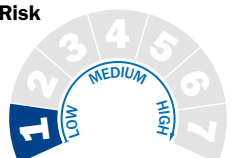
Please note: A geared option will not always magnify gains (particularly in a low return environment), but will always magnify losses. Investors will therefore experience increased volatility in the value of their investment. This means that investors will have potentially large fluctuations both up and down in the value of their investments.

Underlying managers (at 30 June 2021)



<p>Objective</p> <p>To provide medium-to-long-term capital growth and income to the investor by investing in a portfolio of Australian listed property securities. The option aims to outperform the S&P/ASX 200 A-REIT Accumulation Index over rolling three-year periods before fees and taxes.</p>	<p>Strategy</p> <p>The option's strategy is to bring together specialist resources in order to identify undervalued Australian real estate securities with minimal downside risk, sustainable earnings growth and good qualitative attributes. The option uses proprietary forecasting and valuation methodologies and a disciplined portfolio construction process with an overriding focus on absolute and relative risk. The option invests predominantly in Australian securities and therefore does not hedge currency exposure.</p>
<p>Minimum suggested timeframe</p> <p>At least 7 years</p>	<p>Allocation</p>  <p>Benchmark</p> <p>100% Property securities 0% Cash</p>
<p>Risk</p> 	

Capital Secure Option

<p>Objective</p> <p>To provide a regular income stream from investments in money market securities with a very low risk of capital loss. The option aims to outperform the returns of Australian money markets over rolling three-year periods as measured by the Bloomberg AusBond Bank Bill Index before fees and taxes.</p>	<p>Strategy</p> <p>The option's strategy is to invest in high quality money market securities, with predominantly short maturities, to achieve a very stable income stream. This is done by assessing the earnings that each investment will generate, rather than attempting to forecast the short-term direction of the interest rate cycle. Derivatives may be used for risk management.</p>
<p>Minimum suggested timeframe</p> <p>No minimum</p>	<p>Allocation</p>  <p>Benchmark</p> <p>100% Cash</p>
<p>Risk</p> 	

Fees and other costs

This document shows fees and other costs that you may be charged. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of the superannuation entity as a whole. Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Entry fees and exit fees cannot be charged. Taxes, insurance fees and other costs relating to insurance are set out in another part of this document. You should read all the information about fees and other costs because it is important to understand their impact on your investment.

The following table replaces the table on page 14 of the PDS dated 12 March 2012.

Type of fee or cost	Amount ¹	How and when paid
FEES WHEN YOUR MONEY MOVES IN OR OUT OF THE FUND		
Establishment fee		
The fee to open your account in the plan or facility	Nil	N/A
Contribution fee²		
The fee on each amount contributed to the plan or facility	Nil	N/A
Withdrawal Fee		
The fee on each amount you take out of the plan or the facility	Nil	N/A
Termination Fee		
The fee to close your account with the plan or facility	Nil	N/A
MANAGEMENT COSTS		
The fees and costs of managing your investment	Rollover and Superannuation Options 0.44% to 2.23% pa (varies by option) The amount you pay for specific investment options is shown in the tables below.	The management cost is your total ongoing fee, expressed as a percentage of the total average net assets of the option. The management costs are reflected in the daily unit price and payable monthly or as incurred by the option.
SERVICE FEES		
Switching fees		
The fee for changing investment options	Nil	N/A
Adviser Service Fee		
Please refer to page 12 of this flyer		

- All figures disclosed include the net effect of GST and any related GST credits, except the adviser service fee which is inclusive of GST.
- Transaction costs ('buy/sell' spreads) apply to most options (refer to page 11 of this flyer for further details).

The following table replaces the table 'Management and transaction costs' on page 15 of the PDS dated 12 March 2012.

If you are unsure of whether you hold an Entry Fee or Nil Entry fee account you can see your account type on your statement. The table below is representative of the management fees for Entry Fee options.

Option name	Management costs (pa) ¹	Estimated indirect cost ratio (pa)	Buy/sell spreads (%)
Conservative Option	0.80%	0.11%	0.10
Balanced Option	0.91%	0.15%	0.15
Diversified Option	1.04%	0.20%	0.20
High Growth Option	1.26%	0.16%	0.15
Australian Share Option	1.00%	0.17%	0.20
Future Leaders Option	1.34%	0.29%	0.20
Geared Share Option ²	1.06%(g) 2.22%(n)	0.34%	0.20–0.50 ³
Stewart Investors Worldwide Leaders Sustainability Option	1.30%	0.09%	0.10
Janus Henderson Global Natural Resources	1.20%	0.52%	0.10
Global Health & Biotechnology Option	1.30%	0.07%	0.05
Global Technology & Communications Option	1.34%	0.18%	0.05
FirstChoice Geared Global Share Option ²	1.19%(g) 1.82%(n)	0.30%	0.10–0.16 ³
Property Securities Option	0.85%	0.04%	0.10
Capital Secure Option	0.44% ⁴	0.00%	Nil

The table below is representative of the management fees for Nil Entry Fee options.

Option name	Management costs (pa) ¹	Estimated indirect cost ratio (pa)	Buy/sell spreads (%)
Conservative NEF	0.79%	0.11%	0.10
Balanced NEF	0.91%	0.15%	0.15
Diversified NEF	1.05%	0.20%	0.20
High Growth NEF	1.24%	0.17%	0.15
Australian Share NEF	0.99%	0.17%	0.20
Future Leaders NEF	1.34%	0.30%	0.20
Geared Share NEF ²	1.07%(g) 2.23%(n)	0.34%	0.20–0.50 ³
Stewart Investors Worldwide Leaders Sustainability NEF	1.34%	0.10%	0.10
Janus Henderson Global Natural Resources Option NEF	1.21%	0.52%	0.10
Global Tech & Comm NEF	1.34%	0.14%	0.05
Global Health & Biotechnology NEF	1.32%	0.05%	0.05
FirstChoice Geared Global Share NEF ²	1.19%(g) 1.83%(n)	0.27%	0.10–0.16 ³
Property Securities NEF	0.86%	0.03%	0.10
Capital Secure NEF	0.45% ⁴	0.00%	Nil

- These figures are inclusive of the net effect of GST and any related GST credits.
- Management costs are referred to as 'administration fees' on your half-yearly statements.
 - The figures shown above for the geared share options express the investment and Total investment and administration fees as a percentage of both the gross (g) and net (n) assets. Gross assets include assets acquired from borrowings and net assets exclude assets acquired from borrowings. The net fees reflect the level of gearing as a percentage at 30 June 2020. Your investment returns will reduce by the net Total investment and administration fees. The net investment fees will vary in line with the gearing level of the option. Borrowings include any exposure to borrowings from an option investing directly or indirectly into another managed investment scheme that borrows.
 - Buy/sell spreads depend on the specific gearing level of the option.
 - This fee has been temporarily reduced to 0.29%. We will provide you with at least 30 days advanced notice of any fee increase.

The following information replaces the 'Example of annual fees and costs for a balanced investment option on page 15 of the PDS dated 12 March 2012.

Example of annual fees and costs for a balanced investment option

This table gives an example of how fees and costs in the Diversified option for this product can affect your investment over a one-year period. You should use this table to compare this product with other superannuation products.

Example – Diversified option	Balance of \$50,000	
Contribution fees	N/A	N/A
Plus Management Costs	1.04%	And for every \$50,000 you have in the plan you will be charged \$520 each year
Equals Cost of fund		If you had an investment of \$50,000 at the beginning of the year, you will be charged fees of \$520
		What it costs you will depend on the investment option you choose and the fees you negotiate with your financial adviser.

These figures are inclusive of the net effect of GST and any related GST credits.

Please note that this is just an example. In practice, the actual investment balance of an investor will vary daily and the actual fees and expense we charge are based on the value of the option, which also fluctuates daily. Transaction costs also apply.

The following information is in addition to the information on page 15 of the PDS dated 12 March 2012.

Gross and net fees for geared options

Geared options borrow money to acquire additional assets on behalf of investors. We apply the fees against the total (gross) assets of the option.

We also disclose what this cost is equivalent to as a percentage of the assets excluding the value of assets acquired with the borrowing. These are the net fees.

The net fees will vary in line with changes in the level of borrowing (gearing). The net total investment and administration fees (pa) represents the effective cost to investors.

Example – assume a geared option has gross investment and administration fees of 1.00% and current gearing level of 55%.

Calculation	Amount
Total investor assets 45% of total assets	\$50,000,000
Assets from borrowing 55% of total assets	\$62,000,000
Total value of assets	\$112,000,000
Gross investment and administration fee \$112,000,000 × 1.0%	\$1,120,000
Net investment and administration fee \$1,120,000 ÷ \$50,000,000	2.24%

What is paid to your adviser

The following section replaces the section 'What is paid to your adviser on page 16 of the PDS dated 12 March 2012.

The adviser recommending this product may receive from us certain non-monetary benefits allowed under law ('soft dollar'). Under our obligations pursuant to the Corporations Act 2001 and the Financial Services Council Code of Practice, we keep a record of soft dollar payments which we are entitled to make to dealer groups or advisers. Please contact us if you would like to view this register. Dealer groups and other licensees who have an arrangement with us may receive remuneration from us to the extent that it is permitted under law. Any remuneration will be paid out of the fees we derive from you that are indicated in the tables on page 11 of this flyer in a given year. If these amounts are paid, they are paid by us from our revenue and are not an extra amount paid from the fund, nor are they a further amount you pay.

Adviser Commission

From 1 June 2020 no adviser trail commission will be paid from the fees that we receive.

Adviser Service Fee

You can agree with your financial adviser to pay an optional adviser service fee (ASF) from your Colonial First State account, for advice services received relating to your investment in the fund. These can be deducted monthly as an *ongoing or fixed term¹ adviser service fee*. With your written consent, these fees are deducted directly from your account. You can generally choose the investment option they are withdrawn from. Where you do not nominate an investment option or the investment option you nominate has insufficient funds to pay the fee, we will generally deduct the fee from the most conservative investment option you hold at the time the fee is deducted.

Where these fees are deducted from your superannuation or pension account they must be:

- consented to by you in writing
- for advice and services provided only to you
- in relation to advice for your superannuation or pension account from which the fee is being deducted
- of a reasonable amount for the advice and services provided to you.

Colonial First State as the trustee of the superannuation fund must ensure that any money withdrawn from your superannuation account meets certain conditions. Adviser service fees can only be deducted where the fees are being paid for the advice and services provided by your adviser relate to your superannuation and insurance held via the fund. If a fee is withdrawn from your account that is not for advice related to you and your investment with the fund, this may be considered an early release of super. An adviser service fee cannot be deducted from your account for advice in relation to matters that do not relate to your superannuation or pension account. For example you cannot pay for advice your adviser provides you in relation to an insurance product held outside of super, debt reduction strategies or other investments, such as investment property or other superannuation accounts. Your adviser can provide you with a detailed summary of the fees you've agreed to pay including information on what your fees pay for, ensuring this is not an early release of super.

1. Fixed term fees will be available in 2021.

Ongoing or fixed term¹ adviser service fees

An ongoing or fixed term fee can be charged as a percentage of your account value.

You cannot pay both an ongoing and a fixed term fee at the same time.

Any ongoing or fixed term adviser service fee will be paid to your current adviser or any subsequent adviser on your account. You can update the adviser on your account at any time.

You can renegotiate the adviser service fees with your adviser at any time. Where you agree to pay an ongoing or fixed term adviser service fee this will continue to be deducted from your account until the arrangement either expires, if you do not renew your arrangement, or if you ask us to stop the fees. We recommend speaking to your adviser before making changes to the fees on your account as this may mean the services and advice they provide to you will change.

This adviser service fee will be deducted from one of your options on a monthly basis usually within the first five business days of the following month. The adviser service fee must be deducted from one option and must be the same option as other deductions such as insurance.

Your written consent to deduct the fees from your account

Under the law, your consent to any ongoing adviser service fees must be renewed annually through your adviser. These fees will be cancelled on the 'end date' you and your adviser provide to us on an adviser service fee form, if you do not renew your consent to the fee prior.

Fixed term fees¹ will be deducted for the period agreed by you and your adviser as nominated on a standalone adviser service fee form. Unless you have entered into a new arrangement with your adviser, this fee will cease once the end date of your fixed term fee is reached.

In order to facilitate the payment of any adviser service fees Colonial First State must have your written consent or a copy of it. The adviser service fee form must be provided to us in order to add adviser service fees to your account. This form requires you to consent to the amount of the adviser service fee deducted from your account and paid to your adviser through their dealer group. It also outlines the services to be provided by your adviser, the frequency, time and amount of any fees as well as a reasonable estimate of the fees you will pay in the next 12 months if it is not a fixed dollar fee. In addition to the form provided to us, details of the adviser service fee must be disclosed to you by your adviser in the Statement of Advice or other related advice documentation, such as a Record of Advice. Where you do not consent to these fees your adviser cannot arrange for them to be deducted. If you were previously paying an ongoing adviser service fee and do not renew your consent they must notify us to stop charging these fees within five days.

Please note: The trustee may at its discretion limit, reduce or refuse to deduct an adviser service fee or refuse to record or deal with your adviser at any time.

The trustee sets guidelines for the amount of adviser service fees deemed reasonable to be released from your superannuation account based on your account balance. Where your fees are outside of these set guidelines they will be reduced or removed. We will notify you and your adviser if this occurs. You and your adviser may discuss an alternative means for payment.

You should discuss the services your adviser will provide to you as a result of the fees you pay. If you have any queries in relation to the advice or services received your adviser is best placed to assist you with these.

If you want to know how much you are paying in fees to your adviser, you can visit FirstNet to view your transaction history, alternatively you can contact us or your adviser directly.

Transaction costs

Transaction costs are the costs of buying and selling assets directly or indirectly held by an option and may include brokerage (and other related Broker costs), government taxes/duties/levies, bank charges, custodian charges on transactions and the buy/sell spread of any underlying funds.

If the amount payable to acquire an investment exceeds the price for which it would be disposed of at that time, the difference is also a transaction cost.

Transaction costs are an additional cost to you but no part of a transaction cost (including the buy/sell spread) is paid to us or an investment manager. Transaction costs are usually paid for from the assets directly or indirectly held by an option at the time of the transaction.

Buy/sell spreads

For most options, there is a difference between the unit price used to issue and redeem units and the value of the option's assets. This difference is due to what is called the buy/sell spread. When you (or any person you have authorised) invest, switch or withdraw all or part of your investment in these options, we use the buy/sell spread to pay for the transaction costs incurred as a result of the transaction. We use the buy/sell spread to allocate transaction costs to the investor transacting rather than other investors in the option.

An option's buy/sell spread is set to reflect the estimated transaction costs the option will incur as a result of member transactions. The buy/sell spread that applies to each option is shown in the table above.

Please note: The buy/sell spreads are not paid to us or the investment manager. They are paid to the option and can be altered at any time and may be altered without prior notice to you.

Buy/sell spreads example: If you make a \$50,000 investment in or withdrawal from the Diversified option, you will incur buy/sell spreads of \$100.

Other transaction costs

Not all transaction costs are funded from the buy/sell spread. One reason for this is that an investment option may buy or sell assets even though there have been no member transactions. Additional transaction costs may be incurred either in the investment option or in underlying funds, and these will reduce the returns of the investment option.

The 'estimated gross transaction costs (A)' for each investment option, for the 12 months to 30 June 2020, the 'transaction costs recovered by the buy/sell spread (B)' and the 'estimated net transaction costs (C)' which reduces the returns on the investment option are set out in the table below.

¹ Fixed term fees will be available from 1 July 2021.

Other operating expenses and abnormal costs

The trust deed allows for the ongoing operating costs, charges and expenses (such as registry, audit, regulatory, production of the offer documents and taxation advice) and other administration and management costs, charges and expenses that relate to the trust, to be paid directly from the trust. Alternatively, the trustee is entitled to recover these costs from the trust. However, from 1 July 2021, the trustee will pay such amounts itself and not recover these costs from the trust. The trust deed does not place any limit on the amount of these costs that can be paid from the trust. Abnormal costs such as the costs of investor meetings, changes to the trust deed, recovery and realisation of assets and defending legal proceedings are paid from the Trust. These costs are incurred fairly infrequently.

Entry Fee options

TRANSACTION COSTS

Option name	(A) Estimated gross transaction costs	(B) Transaction costs recovered by the buy/sell spread (pa)	(C) Estimated net transaction costs (pa) (C=A-B)	(D) Transaction costs included in the Indirect cost ratio (pa)	(E) Estimated transaction costs not included in the indirect cost ratio (pa) (E=C-D)	Estimated borrowing costs (pa)
Conservative	0.18%	0.05%	0.13%	0.08%	0.05%	
Balanced	0.23%	0.04%	0.19%	0.11%	0.08%	
Diversified	0.30%	0.04%	0.26%	0.15%	0.11%	
High Growth	0.36%	0.05%	0.31%	0.16%	0.15%	
Australian Share	0.31%	0.04%	0.27%	0.17%	0.10%	
Future Leaders	0.44%	0.04%	0.40%	0.29%	0.11%	
Geared Share ¹	0.62%	0.15%	0.47%	0.34%	0.13%	2.24%
Stewart Investors Worldwide Leaders Sustainability	0.21%	0.03%	0.18%	0.09%	0.09%	0.01%
Janus Henderson Global Natural Resources	0.59%	0.06%	0.53%	0.52%	0.01%	
Global Health & Biotechnology	0.27%	0.05%	0.22%	0.07%	0.15%	
Global Technology & Communications	0.97%	0.07%	0.90%	0.18%	0.72%	
FirstChoice Geared Global Share ¹	0.39%	0.11%	0.28%	0.17%	0.11%	1.23%
Property Securities	0.12%	0.05%	0.07%	0.04%	0.03%	
Capital Secure	0.00%	0.00%	0.00%	0.00%	0.00%	

Nil Entry Fee options

TRANSACTION COSTS

Option name	(A) Estimated gross transaction costs	(B) Transaction costs recovered by the buy/sell spread (pa)	(C) Estimated net transaction costs (pa) (C=A-B)	(D) Transaction costs included in the Indirect cost ratio (pa)	(E) Estimated transaction costs not included in the indirect cost ratio (pa) (E=C-D)	Estimated borrowing costs (pa)
Conservative NEF	0.18%	0.04%	0.14%	0.08%	0.06%	
Balanced NEF	0.22%	0.03%	0.19%	0.11%	0.08%	
Diversified NEF	0.30%	0.04%	0.26%	0.15%	0.11%	
High Growth NEF	0.37%	0.05%	0.32%	0.17%	0.15%	
Australian Share NEF	0.31%	0.04%	0.27%	0.17%	0.10%	
Future Leaders NEF	0.45%	0.04%	0.41%	0.30%	0.11%	
Geared Share NEF ¹	0.57%	0.07%	0.50%	0.34%	0.16%	2.21%
Stewart Investors Worldwide Leaders Sustainability NEF	0.26%	0.07%	0.19%	0.10%	0.09%	0.01%
Janus Henderson Global Natural Resources Option NEF	0.61%	0.08%	0.53%	0.52%	0.01%	
Global Tech & Comm NEF	0.97%	0.06%	0.91%	0.14%	0.77%	
Global Health & Biotechnology NEF	0.26%	0.03%	0.23%	0.05%	0.18%	
FirstChoice Geared Global Share NEF ¹	0.34%	0.05%	0.29%	0.14%	0.15%	1.23%
Property Securities NEF	0.12%	0.04%	0.08%	0.03%	0.05%	
Capital Secure NEF	0.00%	0.00%	0.00%	0.00%	0.00%	

These figures are inclusive of the net effect of GST and any related GST credits. **Please note:** Past costs are not a reliable indicator of future costs. Future costs may differ.

1. The figures shown above are based on the net assets of each of the geared options. Please note that borrowing costs include costs incurred directly or indirectly in an underlying fund.

The following replaces 'Insurance Commission' section on page 17 of the PDS dated 12 March 2012.

Insurance commissions removed

From 15 June 2020 we will no longer pay insurance commission to advisers from insurance premiums.

General changes

This information should be read in conjunction with pages 21 and 39 of the PDS dated 12 March 2012.

All references to 'Online Identity Number (OIN)', 'Online Identification Number (OIN)' and 'OIN' are to be replaced with 'Member ID (OIN)'.

The following information should be read in conjunction with page 25 of the PDS dated 12 March 2012

On notification of your death, we will switch your investments to the Capital Secure option.

General super update

This information should be read in conjunction with pages 22 to 26 of the PDS dated 12 March 2012. The superannuation information that follows is based on the rules that apply as at 27 November 2020.

About superannuation

Further information about the superannuation terms used in this section can be found by visiting the Australian Taxation Office (ATO) website – www.ato.gov.au/super for the most up-to date information or call Investor Services on 13 13 36.

You should also regularly review how the superannuation and taxation laws affect you with your financial adviser or tax adviser.

Consolidating your multiple accounts

You may have more than one super account in the fund.

We will write to you giving you notice in advance that we will consolidate your super accounts where it is in your interests to do so based on your account features. You will be able to opt out of the consolidation by contacting us upon receipt of the letter. The request will be valid for 12 months.

If you have different account features, we will write to you informing you of your multiple accounts and you will be able to elect to consolidate them where you wish to do so.

We will undertake this process at least on an annual basis. We may use your TFN to help identify if you have more than one super account.

How old are you?

Generally, voluntary employer contributions, contributions you make for yourself, or contributions made by your spouse on your behalf must be made before you turn age 75 (or 28 days after the end of the month in which you turn age 75).

If you are aged between 67 and 74, you are required to have worked at least 40 hours within 30 consecutive days in a financial year before you, your spouse or your employer can make these contributions.

However, if you are aged 67 to 74 (measured at the time of the contribution) you may be able to continue making voluntary contributions for a further 12 months from the end of the financial year in which you last met the required work test, due to the work test exemption. To qualify to make contributions under the work

test exemption, your total superannuation balance (just prior to the financial year of contribution) must be less than \$300,000. Once you have used the work test exemption for a financial year, it cannot be used again in the future.

Compulsory employer contributions, such as Superannuation Guarantee (SG), can be made at any time, regardless of age or work status.

Downsizer contributions can also be made regardless of your work status. While you must be aged 65 or over to qualify, no upper age limit applies.

What taxes apply to your super contributions?

The fund deducts the following taxes from your account balance on your taxable contributions (your concessional contributions and untaxed rollovers):

- contributions tax of 15%
 - if you earn over \$250,000, you may be subject to an additional 15% tax on part or all of the contributions within your concessional contributions cap
- if you or your employer have not quoted your TFN to the fund by the end of the financial year, no-TFN contributions tax of an additional 32% on employer contributions in most cases.

Please note: If you are an eligible low income earner, the Government will refund (into your super account) any tax paid on your taxable contributions up to the value of \$500; for more information, speak to your financial adviser or contact the ATO for details.

In addition, if you contribute in excess of the contributions caps, you will also be liable for:

- tax at your marginal rate (less a 15% tax offset) plus an interest charge on your excess concessional contributions
- tax at 47% on your excess non-concessional contributions.

If you have exceeded your non-concessional cap, you may instead elect to withdraw your excess non-concessional contributions, plus 85% of a deemed earnings amount. From 1 July 2018, the ATO will generally arrange for a withdrawal of your excess non-concessional contributions and deemed earnings amount even if you don't make an election within the required timeframe. Any contributions withdrawn will not be subject to 47% tax; however, 100% of the deemed earnings amount will be assessable to you at your marginal tax rate with a 15% tax offset. For more information, please speak to your financial adviser or contact the ATO for details. Where excess non-concessional contributions tax of 47% applies, the ATO will generally arrange for it to be paid directly from your superannuation balance.

If you have exceeded your concessional cap, you may also elect to have up to 85% of any excess concessional contributions released from super. For more information, please speak to your financial adviser or contact the ATO for details.

The concessional cap

The concessional cap for the 2021–22 year is \$27,500.

Please note: The concessional cap is subject to indexation in increments of \$2,500. Therefore, it may increase at different times in the future.

Please see your financial adviser for more information or contact the ATO for details.

Catch up concessional contributions

If you haven't reached your concessional contributions cap during a financial year, you may be able to carry forward unused cap amounts to use in future years. Access to these unused cap amounts can apply from 1 July 2019 and will be limited to those individuals with a total superannuation balance just prior to the start of the financial year of less than \$500,000 and to unused amounts from the previous five financial years (starting from 1 July 2018).

The non-concessional cap

The non-concessional contributions cap for 2021–22 is \$110,000, or if you are under age 65 at any time during the financial year, you can bring forward two years' worth of contributions under the bring-forward rule. Based on the annual non-concessional cap of \$110,000, this could allow you to contribute up to \$330,000 over a three-year period. Please see your adviser for more information on how the bring-forward rule operates. If you are age 65 or over for all of 2021–22, then the cap is \$110,000 (unless you are in year two or three of an existing bring forward period).

Proposed increase in maximum age to use bring-forward rule

Effective from 1 July 2020, the Government has proposed allowing people aged under 67 any time during a financial year to access the 'bring forward rule'. A Bill to implement this proposed change has been introduced into parliament. However, as at 3 June 2021, this proposal had not passed parliament or become law.

The non-concessional cap that you would otherwise have available (including under the bring forward rule) is reduced based on the value of your total super balance (across all super funds) just prior to the start of the year as follows:

- total super balance of \$1,480,000 – \$1,589,999: cap reduced to \$220,000 (over two years)
- total super balance of \$1,590,000 – \$1,699,999: cap reduced to \$110,000 (no bring-forward period, general non-concessional contributions cap applies)
- total super balance of \$1,700,000 or more: cap reduced to nil.

Please note: The non-concessional cap is maintained at four times the concessional cap. Therefore, any increase in the concessional cap due to indexation will also result in an increase in the non-concessional cap.

Your excess concessional contributions also count towards your non-concessional cap, excluding the grossed up value of excess concessional contribution amounts you have elected to release from super.

If you make a CGT contribution, you will also need to consider the CGT cap and whether these contributions count towards the non-concessional cap.

You will not pay any tax on a rollover unless it is an untaxed rollover (generally from a public sector super scheme).

You should talk with your financial adviser about the contributions suitable to your individual objectives, financial situation and needs.

Tax deductions for personal superannuation contributions

All individuals under age 67 (and those between 67 and 74 who meet contribution eligibility requirements) can generally claim an income tax deduction for personal superannuation contributions.

Low Income Superannuation Tax Offset

The Low Income Superannuation Tax Offset (LISTO) is a superannuation contribution by the Government that effectively reduces tax on superannuation contributions for low income earners. It is based on the tax paid on concessional contributions made on behalf of low income earners, up to a cap of \$500. The LISTO applies to members with adjusted taxable income up to \$37,000 that have had a concessional contribution made on their behalf. To qualify for LISTO, at least 10% of your total income must be from employment or carrying on a business.

Tax offset for spouse contributions

When you make an eligible spouse contribution of \$3,000 or more for your spouse, you may be entitled to a tax offset of \$540 if your spouse earns \$37,000 pa or less.

A partial tax offset applies where your contribution is less than \$3,000 or your spouse earns above \$37,000 but less than \$40,000.

Superannuation Housing Measures

First home super saver scheme

You can make additional pre-tax or after tax voluntary contributions¹ to super to save for your first home. As super is concessionally taxed, saving through super may allow you to save for your first home more quickly.

You can contribute up to \$15,000 pa (\$30,000 in total) in voluntary contributions under the scheme. You can then apply to withdraw the contributed amounts plus

a deemed earnings amount to help fund the purchase of your first home. You must request and receive a First Home Super Saver determination from the ATO prior to entering into a contract to purchase or construct your first home.

Once a determination is received, you may then request to the ATO to withdraw under the scheme, and you must enter into a contract to purchase or construct your first home no earlier than 14 days prior to, and generally less than 12 months after, making your withdrawal request. Amounts withdrawn (excluding after tax contributions) form part of your assessable income but provide you with a 30% nonrefundable tax offset.

For further information about the First Home Super Saver Scheme, please refer to www.ato.gov.au

¹ The amount of voluntary pre-tax contribution amounts able to be withdrawn is reduced by 15% to allow for contributions tax.

Downsizer contributions

If you are aged 65 or over and sell your principal home, you can make a downsizer contribution of up to \$300,000 of the sale proceeds into your superannuation account. Downsizer contributions are not subject to normal contribution eligibility criteria such as having to meet a work test and don't count towards other contributions caps. However, once made they count towards your total superannuation balance which can impact your eligibility for other superannuation rules (for example, if your total superannuation balance just prior to a financial year is \$1.7 million¹ or more, your non-concessional contributions cap reduces to Nil). Downsizer contributions used to commence retirement phase income streams (for example, allocated pensions) also count towards your transfer balance cap.

If you are thinking of downsizing your home, this new measure allows you to contribute up to \$300,000 (\$600,000 combined for a couple) of the proceeds into the concessional tax superannuation environment. The contribution will be tax free when received by your fund, although (once you have reached age pension age or commenced a superannuation income stream) it will be assessable under the social security assets test and generally deemed under the social security income test.

To be eligible to make a downsizer contribution, your principal home must have been owned by you and/or your spouse for at least 10 years, and you must have not made a downsizer contribution from the sale of another home in the past.

Please note: you cannot claim a tax deduction for downsizer contributions.

For further information about downsizer contributions, please refer to www.ato.gov.au.

Contributions found not to be downsizer contributions

If the ATO notifies us that your contribution does not meet the downsizer contribution eligibility requirements², we will assess whether your contribution could have been made as a personal contribution under the contributions acceptance rules.

If your contribution could be accepted, the amount will count towards the relevant contribution cap.

If your contribution cannot be accepted, the contribution amount will be returned to you by your super fund.

For further information about downsizer contributions, please refer to www.ato.gov.au.

Release authorities

If you make excess concessional contributions in a financial year, you will receive an excess concessional contributions determination from the ATO. Within 60 days, you may elect to the ATO to release up to 85% of the excess amount from your superannuation account. The ATO may then issue us with a release authority to release this amount, which we generally must pay to the ATO within 10 business days.

If you make non-concessional contributions above your non-concessional cap, you will receive an excess non-concessional contributions determination from the ATO. Within 60 days, you may elect to the ATO to release the excess amount, plus 85% of

a deemed earnings amount, from your superannuation account. The ATO may then issue us with a release authority to release this amount, which we generally must pay to the ATO within 10 business days. If you choose not to make this election, the ATO will issue us with a release authority to release this amount, which we generally must pay to the ATO within 10 business days.

If your total income and certain concessional super contributions exceed \$250,000, you will be subject to an additional 15% tax on some or all of your concessional contributions. While you have to pay this tax personally, within 21 days of receiving the notice of assessment from the ATO, you may elect to the ATO within 60 days of receiving the notice of assessment to release this amount from your superannuation account. The ATO may then issue us with a release authority to release this amount, which we generally must pay to the ATO within 10 business days. If you have not paid this tax to the ATO within 60 days, the ATO may issue us with a release authority to release this amount, which we generally must pay to the ATO within 10 business days.

Different timeframes may apply in respect of some release authorities issued prior to 1 July 2018.

For further information about release authorities, refer to www.ato.gov.au/super

Temporary residents

The process for claiming your DASP benefit for both super and ATO-held super has changed. Please follow these easy steps:

- 1 Complete the DASP online application at www.ato.gov.au (search for DASP online application system) and
- 2 Post a certified copy of your original identification document(s) to us for the purposes of anti-money laundering laws.

Tax is withheld by the fund from the taxable component of your DASP benefit. You should talk with your tax adviser about the tax that may apply to your DASP benefit or contact the ATO for further details.

Working Holiday Makers

Departing Australia Superannuation Payments (DASPs) made to Working Holiday Makers are taxed at a different rate to temporary residents.

You are classified as a Working Holiday Maker where you hold or have held a 417 Working Holiday visa or a 462 Work and Holiday visa.

Please refer to the ATO site for further information.

We have provided the link to the relevant area below:
www.ato.gov.au/Individuals/International-tax-for-individuals/Coming-to-Australia/Working-holiday-makers/

1 This threshold is based on the general transfer balance cap, which is \$1.7 million in 2021–22 and is indexed periodically in \$100,000 increments in line with CPI.

2 The ATO may apply false and misleading penalties if they identify that your downsizer contribution was not eligible and you had incorrectly declared that you were eligible to make such a contribution.

Unclaimed monies and lost members

We are required to pay your account balance to the ATO if:

- you are 65 years or older, we have not received a contribution in two years and we have been unable to contact you for five years
- your account is subject to a family law payment split but we are unable to identify the ex-spouse entitled to the super benefit
- you are deceased, we have not received a contribution or rollover for you in the past two years and we can't (after reasonable attempts and a reasonable period of time) identify a person entitled to your super benefit
- you are a lost member and either:
 - your account balance is less than \$6,000, or
 - we have not received an amount in respect of you in the last 12 months, and we do not have enough information to identify you and would not be able to pay an amount to you.

You will be a lost member where:

- at least one written communication has been sent back to us undelivered and we believe you can no longer be contacted, or we've never had an address for you, and we have not received a contribution or rollover for you within the last 12 months and you have not contacted the fund or accessed information about your account electronically within the last 12 months, or
- you joined the fund as a result of an agreement between your employer and the trustee of the fund, and you have been a member of the fund for longer than two years, and the fund has not received a contribution or rollover in respect of you in five years.

When you become a lost member, we may request your latest contact information from the ATO. If the address the ATO provides us is more recent than the address we hold on file, we may update your address with the address provided by the ATO, and you will no longer be classified as a lost member.

We may also voluntarily transfer your account balance to the ATO when the above conditions have not been met, if we reasonably believe paying the amount to the ATO is in your best interests.

If your account balance is transferred to the ATO, you will no longer be a member of the fund and you will lose any insurance cover. You will also no longer be invested in your chosen investment option(s). From 1 July 2013, interest will accrue on your account balance from the time it is paid to the ATO. You may claim your benefit by completing the online application, or downloading a paper application form, from www.ato.gov.au.

Low account balances

From 1 July 2019, if your account balance is below \$6,000 you will not pay more than 3% of your account balance in administration fees, investment fees and indirect costs per financial year. We will assess whether you have paid more than 3% in fees at 30 June each year, or at your date of exit, if you leave the fund before this date and any excess will be refunded to you.

Inactive accounts

If we don't receive a contribution or rollover to your super account for a continuous period of 16 months (inactive account), we are required by law to cancel your insurance cover before your next premium is due, unless you tell us you would like to keep your cover. You can elect to keep your insurance cover by contacting us.

Inactive accounts with a low account balance

If your account has no insurance cover, your account balance is below \$6,000, you have not satisfied a prescribed condition of release and we have not received a contribution or rollover to your account for a continuous period of 16 months (inactive low balance account), we are required by law to report and transfer your account to the Australian Taxation Office (ATO).

Your account will no longer be considered inactive and will not be transferred to the ATO, if for example, in the last 16 months you make a contribution or rollover, change your investment options, make or alter a binding beneficiary nomination or instruct us not to transfer your inactive low balance account to the ATO, before the ATO transfer date.

We will report on and transfer inactive low balance accounts to the ATO twice a year, in accordance with legislated timeframes. The ATO will transfer your balance to your active super account, where possible.

The following section replaces the 'Terminal illness' section on page 27 of the PDS dated 12 March 2012.

Terminal illness

The Terminal Illness benefit is a pre-payment of your Death benefit to a maximum of \$1 million. To be eligible for this benefit, you will need to provide the insurer with sufficient specialist medical evidence that you have less than 24 months to live. This benefit is only available prior to your 70th birthday. No benefit is payable if you suffer from terminal illness due to intentional self-inflicted injury or infection, or any attempt at suicide within 12 months of cover commencing, recommencing or increasing (but only the increased benefit will not be payable). If the Terminal Illness benefit is payable, your Death and TPD cover, if any, will be reduced by the amount of the Terminal Illness benefit.

The following table replaces the table ‘Summary of eligibility criteria, cover limits, cover ceasing and exclusions’ on page 31 of the PDS dated 12 March 2012.

Summary of eligibility criteria, cover limits, cover ceasing and exclusions

	Death cover	TPD cover
Age Employed	Minimum Entry Age: 17 (next birthday) Maximum Entry Age: 64 (next birthday) Not applicable	Minimum Entry Age: 17 (next birthday) Maximum Entry Age: 60 (next birthday) Gainfully employed for more than 20 hours per week on a regular basis or engaged in full-time domestic duties or child rearing.
Minimum cover	No minimum	No minimum
Maximum cover	No maximum Please note: There is a maximum of \$1 million for Terminal Illness cover.	\$2,000,000 Please note: Your TPD cover amount cannot exceed your Death cover amount.
When does cover cease?	The earliest of: <ul style="list-style-type: none"> • your 70th birthday • your account balance is not sufficient to cover monthly premiums • you cease to be an investor in the Rollover & Superannuation Fund • when we receive your written request to cancel cover • the Policy which provides your cover is terminated • your death • a Terminal Illness or TPD benefit is paid which reduces the Death benefit to nil • if we don't receive a contribution or rollover to your super account for a continuous period of 16 months, unless you elect to keep your cover. 	The earliest of: <ul style="list-style-type: none"> • your 65th birthday • your account balance is not sufficient to cover monthly premiums • you cease to be an investor in the Rollover & Superannuation Fund • when we receive your written request to cancel cover • the Policy which provides your cover is terminated • your death • a Terminal Illness or TPD benefit is paid which reduces the Death benefit to nil • when a TPD benefit becomes payable • if we don't receive a contribution or rollover to your super account for a continuous period of 16 months, unless you elect to keep your cover.
What exclusions apply?¹	<ul style="list-style-type: none"> • Benefit will not be paid in the case of suicide or intentional self-inflicted injury within 12 months of commencement, reinstatement or increase in cover (in this last case only the increased cover is excluded). • war, including an act of war, whether declared or not (but this exclusion does not apply if you die on war service). 	<ul style="list-style-type: none"> • Benefit will not be paid in the case of any intentional self-inflicted injury or attempted suicide within 12 months of cover commencement, reinstatement or increase in cover (in this last case only the increased cover is excluded). • war, including any act of war (whether declared or not).

1. The payment of insurance benefits is also subject to any special conditions or exclusions that may apply to you.

The following table replaces the table ‘Premium rates’ on page 28 and 32 of the PDS dated 12 March 2012.

Insurance

Premium rates

How do you estimate your annual premium?

Death and TPD

To estimate the annual premium applicable to you, find the premium rate applying to you from the table on page 20 of this flyer taking into account your gender, age next birthday and whether you smoke or not, then apply the occupational loading factors to the cover, if applicable. Then perform the following calculation:

$$\frac{[(\text{Death premium rate} \times \text{Death occupational factor}) + (\text{TPD premium rate} \times \text{TPD occupational factor})] \times \text{insurance cover}}{\$1,000}$$

Example

For a non-smoker male building foreman, who will be 36 next birthday, seeking \$500,000 Death and TPD cover, the annual premium is estimated to be:

$$\frac{= \$ (0.93 \times 500,000)}{\$1,000} = \$465.00 \text{ per annum}$$

Please note: The Death and TPD rate was calculated by $(0.52 \times 1) + (0.27 \times 1.5) = 0.93$ (where 1.50 is the TPD occupational loading factor for light blue collar).

The above calculation is only an estimate and rounding may impact your final premium. You will be advised in writing of the actual premium and commencement of insurance cover depending on your personal circumstances. The insurer may apply a premium loading, exclusions or other special conditions to any insurance cover which it accepts. We will notify you in writing if this applies. For more information on occupation categories, please call Investor Services on 13 13 36 or speak to your financial adviser.

No Adviser commission is payable on insurance commission from 15 June 2020. Premiums have been reduced to reflect the removal of this commission.

What is paid to your financial adviser?

This section on page 29 of the PDS dated 12 March 2012 should be removed.

Premium rates

DEATH AND TPD – Annual premium rate table (per \$1,000 sum insured)

Age next birthday	Male Death only (\$)		White collar TPD (\$)		Female Death only (\$)		White collar TPD (\$)	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
17	0.71	1.01	0.31	0.46	0.38	0.64	0.52	0.52
18	0.71	1.01	0.31	0.46	0.38	0.64	0.52	0.52
19	0.71	1.01	0.31	0.46	0.38	0.64	0.52	0.52
20	0.71	1.01	0.31	0.46	0.38	0.64	0.52	0.52
21	0.67	0.93	0.29	0.48	0.34	0.62	0.43	0.44
22	0.63	0.89	0.28	0.39	0.33	0.60	0.35	0.38
23	0.57	0.79	0.26	0.39	0.31	0.57	0.30	0.34
24	0.53	0.76	0.25	0.34	0.30	0.57	0.29	0.34
25	0.50	0.71	0.23	0.30	0.30	0.55	0.27	0.34
26	0.48	0.74	0.21	0.28	0.31	0.56	0.26	0.34
27	0.47	0.76	0.21	0.28	0.31	0.57	0.26	0.34
28	0.45	0.79	0.21	0.28	0.31	0.57	0.26	0.34
29	0.45	0.80	0.21	0.29	0.31	0.59	0.27	0.34
30	0.44	0.79	0.21	0.31	0.32	0.60	0.27	0.34
31	0.44	0.81	0.21	0.35	0.32	0.62	0.29	0.36
32	0.46	0.84	0.23	0.37	0.34	0.64	0.29	0.39
33	0.47	0.90	0.24	0.39	0.35	0.67	0.31	0.42
34	0.48	0.93	0.25	0.40	0.36	0.69	0.31	0.46
35	0.49	1.00	0.25	0.44	0.38	0.71	0.33	0.50
36	0.52	1.05	0.27	0.47	0.39	0.72	0.34	0.55
37	0.54	1.12	0.28	0.50	0.42	0.75	0.34	0.61
38	0.59	1.20	0.29	0.52	0.43	0.79	0.38	0.65
39	0.62	1.28	0.30	0.55	0.46	0.87	0.40	0.70
40	0.65	1.38	0.34	0.62	0.47	0.94	0.47	0.74
41	0.70	1.52	0.36	0.68	0.49	1.05	0.56	0.78
42	0.76	1.68	0.42	0.78	0.52	1.13	0.65	0.87
43	0.82	1.83	0.47	0.90	0.57	1.23	0.76	0.99
44	0.92	2.00	0.51	1.00	0.62	1.34	0.90	1.15
45	0.99	2.25	0.60	1.07	0.69	1.45	0.89	1.34
46	1.08	2.51	0.69	1.19	0.77	1.56	0.99	1.55
47	1.19	2.79	0.79	1.33	0.87	1.72	1.16	1.78
48	1.32	3.11	0.92	1.53	0.95	1.91	1.31	2.04
49	1.46	3.42	1.05	1.78	1.07	2.12	1.47	2.34
50	1.62	3.77	1.20	2.14	1.19	2.38	1.65	2.60
51	1.80	4.19	1.34	2.46	1.36	2.68	1.82	2.85
52	2.00	4.64	1.50	2.80	1.53	2.96	2.01	3.19
53	2.25	5.14	1.71	3.17	1.75	3.27	2.28	3.62
54	2.57	5.66	2.03	3.59	1.98	3.62	2.89	4.13
55	2.96	6.26	2.41	4.03	2.25	3.97	3.04	4.66
56	3.49	6.95	2.94	4.78	2.51	4.37	3.62	5.76
57	4.07	7.72	3.51	5.66	2.78	4.78	4.32	6.99
58	4.67	8.63	4.14	6.67	3.08	5.21	5.19	8.25
59	5.31	9.72	4.88	7.75	3.41	5.69	6.26	9.68
60	6.01	10.93	5.75	9.01	3.77	6.19	7.57	11.35
61	6.78	12.21	6.78	10.45	4.19	6.78	9.13	13.31
62	7.73	13.56	8.00	12.15	4.65	7.49	11.00	15.62
63	8.84	15.01	9.42	14.11	5.18	8.41	13.29	18.33
64	10.16	16.56	11.09	16.39	5.76	9.46	16.03	21.50
65	11.69	18.14	13.08	19.03	6.40	10.65	19.35	25.22
66	13.37	20.76			7.33	12.03		
67	15.22	23.63			8.35	13.65		
68	17.25	26.77			9.46	15.60		
69	19.49	30.24			10.68	17.91		
70	22.02	34.17			12.07	20.52		
71	24.72	38.36			13.63	23.43		
72	28.02	43.48			15.45	26.74		
73	31.73	49.24			17.51	30.41		
74	36.29	56.30			20.01	34.53		
75	41.63	64.62			22.95	39.19		

TPD cover is not available past age 65. Premium rates include stamp duty. Actual premiums may vary due to rounding.

Occupational loading factors	Death	TPD
White collar	1.00	1.00
Light blue collar	1.00	1.50
Blue collar	1.00	2.50

Additional information on geared options

The following information replaces the 'Additional information on geared options' on pages 34 to 35 of the PDS dated 12 March 2012.

The aim of gearing is to produce a larger investment return over the long term by using borrowed money in addition to your own funds. The geared options in Rollover & Superannuation Fund are 'internally geared', which means that the options borrow the money instead of you borrowing directly.

The benefits of internally geared options are that they are able to borrow at institutional rates, there are no margin calls and you do not need to apply for a loan or offer security. Importantly, we will not ask investors to provide additional funds to meet borrowing costs or to repay debt. All obligations are met within the option itself.

Some investors, such as superannuation funds or their trustees, may find it difficult to borrow in their own name, and therefore cannot use standard margin loans. Internally geared options permit such investors to gain leveraged exposure to a selected asset class.

Where do geared options borrow from?

The geared options raise money either by issuing notes or bonds in Australian or international capital markets, and/or by borrowing at competitive rates from a large number of international and Australian financial institutions. Interest and related borrowing costs are paid by the options. Providers of funding have priority over option investors for interest and principal repayments. Providers of funding earn interest and may receive reimbursements relating to early repayments, dealer fees, legal expenses, government charges, account transaction fees and undrawn commitment fees.

How does the gearing work in the geared options?

Rollover & Superannuation Fund offers two geared funds and is responsible for the gearing of them both, allowing the investment manager to focus on managing the option's investments. The Geared Share Option invests into the Colonial First State Wholesale Geared Share Fund which is managed using 'dynamic gearing'. The Wholesale Geared Share Fund is managed so that, as far as possible, income from dividends and interest exceeds the cost of borrowing and other expenses, to ensure the preservation of franking credits, which are passed on to you. This process of managing income and expenses is called 'dynamic gearing' because the gearing ratio may vary according to market conditions, in particular, the relationship between dividend yields and market interest rates. The gearing ratio is the total amount borrowed expressed as a percentage of the total assets of the option.

Dynamic gearing is also a prudent approach which forces a lower gearing ratio when borrowing costs are relatively high or dividend yields reduce. For example, if it costs 6% per annum to borrow money, and the option earns a net 3% per annum in dividends and other income, this gives a potential gearing ratio of 50%. However, if the borrowing cost rises to 6.50% per annum, with income unchanged, the gearing ratio may fall to

about 46%. The table below illustrates the relationship between the interest rates on borrowings, dividend yields and the gearing levels of a dynamically geared option.

THEORETICAL GEARING LEVEL (%)¹

		Dividend yield (pa, net of fund expenses)			
		2.50%	3.00%	3.50%	4.00%
Interest rate on borrowing (pa)	4.00%	60	60	60	60
	5.00%	50	60	60	60
	6.00%	42	50	58	60
	7.00%	36	43	50	57

1. The option will stop additional borrowing at 55%, but the gearing may rise above this level due to market movements or redemptions.

Under dynamic gearing, the gearing ratio is managed at our discretion, subject to the availability of debt and ensuring that estimated income exceeds estimated expenses. No additional borrowing is made when the gearing ratio is at 55% or above. The gearing ratio varies daily due to changes in the value of the assets in the option, and applications or redemptions. If these changes cause the gearing ratio to exceed 60%, we repay debt within a reasonable amount of time to reduce the gearing ratio to below 60%.

In the event of the gearing ratio exceeding 75%, we will suspend the processing of redemption requests and, if applicable, distributions until the gearing has decreased to below 75%.

How does the gearing work in the FirstChoice Geared Global Share Option?

The FirstChoice Geared Global Share Option invests into the FirstChoice Wholesale Geared Global Share Fund. The FirstChoice Wholesale Geared Global Share Fund is managed using 'fixed gearing' with a target gearing ratio of 33.3%, with a usual 5% tolerance either side of this level.

This option invests in companies listed on global stock exchanges, outside Australia, and because foreign companies do not pay franking credits, there are little or no franking credits to pass on to you. Therefore there is no need to ensure that the option's income exceeds its expenses. Fixed gearing uses a target gearing level, with a usual tolerance either side of this level.

We will not borrow additional amounts when the gearing is at the target level, but the gearing ratio may rise above the target due to declines in asset values or redemptions. If the gearing ratio exceeds the target level by more than the tolerance of 5%, we take the gearing back below this level within a reasonable amount of time by repaying debt.

In the event of the gearing ratio exceeding 60% in the case of the FirstChoice Geared Global Share Option we will suspend the processing of redemption requests and distributions until the gearing has decreased to below these levels.

Return expectations of a geared option

The aim of gearing is to produce a higher return over the long term by using borrowed money in addition to your options. However, for an option geared at 50%, if the underlying investments rise is less than the option's borrowing and management costs, then it is unlikely that the geared option will outperform an equivalent ungeared portfolio. Consequently, a geared option will not always magnify market gains in a low return environment, although it will always magnify market losses.

We suggest you consult a financial adviser regarding the impact of these investments on your overall portfolio.

Do the options engage in securities lending?

This section in page 36 in the PDS dated 12 March 2012 should be removed.

The following information replaces the 'Are labour standards or environmental, social or ethical considerations taken into account?' on page 36 of the PDS dated 12 March 2012.

Are labour standards or environmental, social or ethical considerations taken into account?

As the trustee, we don't specifically take into account labour standards or environmental, social or ethical considerations for the purpose of selecting, retaining or realising the investment options. We do not directly manage the investments however we do have a robust governance process for assessing the capabilities of each investment manager. This process includes consideration of an investment manager's approach to assessing the effect that climate change and environmental, social, governance (ESG) issues may have on the investments of each option.

Each investment manager may have its own policy on the extent to which labour standards or environmental, social or ethical considerations are taken into account in their investment process and some options do take one or more of these factors into account.

Due to the labour, environmental and social risks associated with the production of tobacco and controversial weapons, from 1 January 2020, we will no longer allow investment managers to invest in securities issued by companies who operate in these industries. There may, from time to time, be a small level of unintended exposure through indirect investment or index derivatives.

Regulatory

The following information replaces the 'What to do if you have a complaint' on page 38 of the PDS dated 12 March 2012.

What to do if you have a complaint

We recognise that even in the best run organisations things can go wrong. If you have a complaint, please tell us so we can fix the problem. Most complaints can be resolved promptly. If your complaint cannot be resolved quickly, we will investigate the complaint, answer your questions and do all we can to resolve the situation to your satisfaction.

In resolving your complaint, we will:

- acknowledge your complaint and make sure we understand the issues
- record your complaint and investigate the matters raised
- do everything we can to fix any problems
- keep you informed of our progress
- give you our name, a reference number and contact details so that you can follow up at any time and
- provide a written resolution letter (for complaints not resolved within 5 business days), which explains our investigation, decision and reasons for our decision.

We will make every effort to resolve your query as quickly as possible. There are maximum timeframes in which the final response must be provided to you, depending upon the type of complaint. Currently, for superannuation/pension complaints,

we must provide a final response within 90 days, and for general investment product related complaints within 45 days, however from 5 October 2021 these maximum timeframes will be reducing to 45 and 30 days respectively, with 90 days remaining for complaints regarding a death benefit distribution. We aim to resolve your complaint much faster though, than these maximum timeframes.

To lodge a complaint, you can contact us by:

Phone: 13 13 36

Email: membercare@cfs.com.au

Website: Submit a feedback form (www.cfs.com.au/feedback)

Mail: CFS Complaints Resolution
Reply Paid 27
SYDNEY NSW 2000

External dispute resolution

If at any time you are not satisfied with the handling of your complaint or the resolution we have provided, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA by:

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Note: To allow AFCA to easily identify us, please quote our membership number: 10318.

Time limits may apply to complain to AFCA, so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

The following information replaces the 'How is your personal information dealt with?' on pages 37 to 38 of the PDS dated 12 March 2012.

The privacy of your personal information is important to us.

We form part of the Commonwealth Bank Group of companies ('the Group'), a well-known financial services organisation. The Group offers a broad range of products and services.

Collecting information

'Customer information' is information about a customer.

It includes personal information such as name, age, gender and contact details, as well as your health and financial information.

How we collect it

We can collect and verify customer information in different ways and we will advise you of the most acceptable ways to do this.

The law may require us to identify our customers. We do this by collecting and verifying information about you. We may also collect and verify information about persons who act on your behalf. Collecting and verifying information helps to protect against identity theft, money-laundering and other illegal activities. We may disclose your customer information in carrying out verification, eg we may refer to public records to verify information and documentation, or we may verify with an employer that the information you have given us is accurate.

What we collect

Depending on whether you are an individual or an organisation, the information we collect will vary. For instance, if you are an individual, the type of information we may collect and verify includes your full name, date of birth and residential address. If you are commonly known by two or more different names, you must give us full details of your other name or names.

Accuracy

You must provide us with accurate and complete information. If you do not, you may be in breach of the law and also we may not be able to provide you with products and services that best suit your needs.

How do we use your personal information?

We collect, use and exchange your personal information so that we can:

- establish your identity and assess applications for our products and services
- price and design our products and services
- administer our products and services
- manage our relationship with you
- manage our risks and help identify and investigate illegal activity, such as fraud
- contact you, for example, if we need to tell you something important
- update your contact information; for example, if we receive a more recent address from the ATO we may update your address
- conduct and improve our businesses and improve the customer experience
- comply with our legal obligations and assist government and law enforcement agencies or domestic and foreign regulators, or
- identify and tell you about other products or services that we think may be of interest to you.

We may also collect, use and exchange your information in other ways where permitted by law.

Electronic communication

If we have your email or mobile phone details, we may contact you electronically, including by SMS. You may also receive information on the Group's products and services electronically.

Direct marketing

If you don't want to receive direct marketing from us, you can tell us by calling Investor Services on 13 13 36 or sending us an email to contactus@cfs.com.au

Gathering and combining data to get insights

Improvements in technology enable organisations, like us, to collect and use information to get a more integrated view of customers and provide better products and services.

The Group may combine customer information it has with information available from a wide variety of external sources (for example census or Australian Bureau of Statistics data). Group members are able to analyse the data in order to gain useful insights which can be used for any of the purposes mentioned above.

In addition, Group members may provide data insights or related reports to others, for example, to help them understand their customers better. These are based on aggregated information and do not contain any information that identifies you.

Protecting your personal information

We comply with the Australian Privacy Principles as incorporated into the Privacy Act 1988 (Cth).

The Privacy Act protects your sensitive information, such as health information. When we need to obtain this type of information, we will ask for your consent, except where otherwise permitted by law.

Who do we exchange your personal information with?

We exchange your personal information with other members of the Group, so that the Group may adopt an integrated approach to its customers. This applies also where your products and services are held through a Commonwealth Financial Planner.

Group members may use this information for any of the purposes mentioned under 'How do we use your personal information?' above.

Third parties

We may exchange your information with third parties where this is permitted by law or for any of the purposes mentioned under 'How do we use your personal information?' above.

These third parties include:

- service providers or those to whom we outsource certain functions, for example, direct marketing, statement production, debt recovery and information technology support
- your employer
- brokers and agents who refer your business to us
- any person acting on your behalf, including your financial adviser, solicitor, accountant, executor, administrator, trustee, guardian or attorney
- the insurer, to enable it to assess your insurance application and to provide and administer cover
- medical practitioners (to verify or clarify, if necessary, any health information you may provide)
- claims-related providers, such as assessors and investigators, who help us with claims
- auditors
- government and law enforcement agencies or domestic and foreign regulators, or
- entities established to help identify illegal activities and prevent fraud.

In all circumstances where our contractors and outsourced service providers become aware of customer information, confidentiality arrangements apply.

If you request for us to not share your information with one of our third party suppliers, this may lead to us not being able to provide you with a product or service.

We may be required to disclose customer information by law, eg under Court Orders or Statutory Notices pursuant to taxation or social security laws or under laws relating to sanctions, money laundering or terrorism financing.

Sending information overseas

From time to time we may send your personal information overseas, including to overseas Group members and to service providers or other third parties who operate or hold data outside Australia. Where we do this, we make sure that appropriate data handling and security arrangements are in place. Please note that Australian law may not apply to some of these entities.

We may also send information overseas to complete a particular transaction or where this is required by laws and regulations of Australia or another country.

For more information about which countries your information may be sent to, see the CFS Privacy Policy, which is available at www.cfs.com.au/privacy.

Additional obligations

The Commonwealth Bank Group may be subject to laws or regulations in Australia or another country that affect your relationship with the Group (eg laws that address tax evasion). So that we may comply with our obligations under these laws or regulations, we may:

- require you to provide information about you or your product
- if required to do so, withhold an amount from a payment to you, and if we do, we will not reimburse you for the amount withheld, and/or
- take such other action as is reasonably required, including, for example, closing your account.

Viewing your information

You can (subject to permitted exceptions) request access to your personal information by contacting Investor Services on 13 13 36.

We may charge you for providing access. For more information about our privacy and information handling practices, please refer to the CFS Privacy Policy, which is available at www.cfs.com.au/privacy.

Where you hold an account with one or more individuals, we will allow each individual access to their own personal information and to the joint information of the account, such as account balances and transaction details, but not to personal information of the other individual(s).

Making a privacy complaint

We accept that sometimes we can get things wrong. If you have a concern about your privacy, you have a right to make a complaint, and we'll do everything we can to put matters right. For further information on how to make a complaint and how we deal with your complaint, please refer to the PDS.

Composite benchmarks

For some options in the PDS the objective includes a reference to a composite benchmark. The composite benchmarks outlined below for each option are current as at the date of the PDS. They may be subject to change at any time within the allocation ranges.

Option name	Composite benchmark
Conservative	40.0% Bloomberg AusBond Composite 0+Yr Index, 30.0% Bloomberg AusBond Bank Bill Index, 15.0% S&P/ASX 300 Accumulation Index, 10.0% MSCI All Country World (ex Australia) Index, 5.0% FTSE EPRA/NAREIT Developed Index (AUD hedged).
Balanced	35% Bloomberg Ausbond Composite 0+Yr Index, 20.0% S&P/ASX 300 ex A-REIT Accumulation Index, 15.0% MSCI All Country World (ex Australia) Index, 15.0% Bloomberg AusBond Bank Bill Index, 10.0% Australian Consumer Price Index (CPI) Trimmed Mean, 5.0% FTSE EPRA/NAREIT Developed Index (AUD hedged).
Diversified	30.0% S&P/ASX 300 Industrials ex A-REIT Index, 25.0% Bloomberg AusBond Composite 0+Yr Index, 20.0% MSCI All Country World (ex Australia) Index, 10.0% Australian Consumer Price Index (CPI) Trimmed Mean, 5.0% FTSE EPRA/NAREIT Developed Index (AUD hedged), 5.0% FTSE Global Core Infrastructure 50/50 Index (AUD hedged), 5.0% Bloomberg AusBond Bank Bill Index.
High Growth	40.0% S&P/ASX 300 ex A-REIT Accumulation Index, 50.0% MSCI All Country World (ex Australia) Index, 10.0% S&P/ASX All Ordinaries Accumulation ex S&P/ASX 300 (Excluding companies with a market capitalisation that exceeds \$500 million).

Unless otherwise stated, indices referred to in the PDS are calculated on the basis that: dividends are reinvested; foreign dividends are reinvested net of withholding tax; the calculation is in Australian dollar terms; and the index is unhedged to movements in the Australian dollar.

Related party remuneration

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 insurance cover is provided under policies issued to the trustee.

AIA Australia is not part of the Commonwealth Bank of Australia ABN 48 123 123 124 AFS Licence 234945 (CBA) Group of companies. CBA (the Bank) and its subsidiaries including CFSIL do not guarantee the obligations or performance of AIA Australia or the products it offers.

The Bank and its subsidiaries do not guarantee the performance of the funds or the repayment of capital by the funds. Investments in the funds are not deposits or other liabilities of the Bank or its subsidiaries. Investments in the funds are subject to investment risk, including loss of income and capital invested.

All the entities referred to below are subsidiaries of CBA and related bodies corporate of the responsible entity and trustee.

Colonial First State Investments Limited (CFSIL) ABN 98 002 348 352 AFS Licence 232468 is the responsible entity for the funds. CFSIL receives and retains fees in connection with those investment options, as disclosed in this document and the relevant disclosure document. The Bank may charge annual maintenance levies to us as an issuer of underlying investments. These are not additional charges to you. The only fees payable in respect of those investment options are the charges disclosed in the relevant disclosure documents.

On 13 May 2020, the Bank entered into an agreement to sell a 55% interest in a company holding 100% of the shares in Colonial First State to an affiliate of Kohlberg Kravis Roberts & Co. L.P. (together with its affiliates, KKR). Subject to regulatory approvals, the sale is expected to be completed by the end of calendar year 2021 (Completion). From Completion, Colonial First State, the issuer of this PDS, will no longer be a subsidiary of the Bank or a related body corporate of the Bank or its subsidiaries and any references in this PDS to the relationship between Colonial First State (on the one hand) and the Bank and its subsidiaries (on the other hand) is modified by this disclosure. Following Completion the Bank will retain an indirect 45% interest in Colonial First State.

The Bank may provide products that are available through FirstChoice. The Bank receives and retains fees in connection with these products.

Your adviser may belong to a related party of the Bank, responsible entity or trustee, such as Commonwealth Financial Planning ABN 65 003 900 169 AFS Licence 231139. Details of these relationships should be disclosed by your adviser in documents such as the Financial Services Guide which your adviser must give you.

For more information on related party transactions, refer to the 'Managing conflicts of interest' section following.

Managing conflicts of interest

CFSIL is a subsidiary of the Bank.

All related party transactions are conducted on arm's length terms. Accordingly, CFSIL believes that related parties are receiving reasonable remuneration. Any conflict of interest or potential conflict of interest is managed in accordance with the Bank's Conflicts of Interest Policy.

CFSIL is the trustee of the Colonial First State Rollover and Superannuation Fund and makes its investment decisions in accordance with its systems and processes separately from other members of the Bank. The available investments may include securities or other financial products issued by members of the Bank. As a result, the Bank's activities may have an effect on the investments.

CFSIL makes no representation as to the future performance of any underlying investments held, including those issued by members of the Bank.

CFSIL, other members of the Bank and their directors and employees may hold, buy or sell shares or other financial products included in the options. Members of the Bank may have business relationships (including joint ventures) with related parties or any of the entities included in the options. In addition, members of the Bank may from time to time advise CFSIL in relation to activities unconnected with the options.

Such relationships and advisory roles may include acting as general financial adviser in respect of, without limitation, corporate advice, financing, funds management, property and other services.

The directors and employees of CFSIL and other members of the Bank may hold directorships in the companies included in the options. Any confidential information received by the Bank and its directors and employees as a result of the business relationships, advisory roles and directorships discussed above will not be made available to CFSIL.

Rollover & Superannuation Fund Insurance Application Form



30 June 2021

Please complete this application form if you are applying for insurance. Please ensure that all relevant sections of the form are completed. Please complete this form using **BLACK INK** and print well within the boxes in **CAPITAL LETTERS**. Start at the left of each answer space and leave a gap between words. Please read the Duty of Disclosure in Section E before completing this form.

SECTION A – YOUR DETAILS

INSURED DETAILS

Existing account number (if known) / Date of birth / /

Title Mr Mrs Miss Ms Other / Gender Male Female

Given name(s)

Surname

Postal address

Unit number Street number PO Box Street name

Suburb State Postcode

Country

Residential address (if different from above)

Unit number Street number Street name

Suburb State Postcode

Country

Please provide the following details:

Height cm OR feet/inches

Weight kg OR stone/pounds

1 Have you smoked tobacco, cigarettes, e-cigarettes or any other substance at any time in the last 12 months?

No Yes If 'Yes', please indicate what you smoke

Please include, on average, how much you smoke per week

2 Do you drink alcohol?

No Yes If 'Yes', please provide the average number of units consumed per week

3 Are you a permanent resident of Australia or New Zealand?

No Yes If 'No', please provide details below, including visa type and length of time you have lived in Australia

4 Do you plan to travel, live or work in another country within the next two years?

No Yes If 'Yes', please answer below

a Please provide the date(s) and countries/cities you intend to travel to:

b Duration of your trip(s)?

c Reasons for travel? (Please tick appropriate box.)

Holidays Business Residing/Migrating

OCCUPATION AND INCOME DETAILS

1 What is the main occupation you are currently working in?

Main occupation	Industry	Self-employed?	Hours per week?
<input type="text"/>	<input type="text"/>	No/Yes	<input type="text"/>
<input type="text"/>	<input type="text"/>	No/Yes	<input type="text"/>

2 Do you have any recognised trade, professional or tertiary qualifications relevant to your current occupation?

No Yes Please provide details below

3 Please select the income producing duties of your main occupation and the approximate percentage of time spent on each duty per week. Note: The list below represents the physical nature of duties only. Do not write or add to these descriptions.

Nature of duty	% time
Administrative/Clerical (eg filing, computer work, office duties, etc)	%
Light manual work only (eg driving with deliveries, lifting under 5kg, etc)	%
Supervisor of manual work (not actual performance)	%
Caring for dependants (only for TPD and if occupation is 'home duties')	%
Manual work (eg cleaning, lifting over 5kg, carpentry, plumbing, etc)	%
Flying (other than as a fare paying passenger) or fly-in fly-out rotation on a job site	%
Truck driving greater than a distance of 800km from base; working above 15 metres; working underground; working at sea or handling explosives	%
Total	100%

4 What is your current annual income from your main occupation only (less all business expenses and superannuation, but before tax)?

Base annual salary (inclusive of any salary sacrifice arrangements) \$,,

Commissions/Bonus (average of last three years) \$,,

Total income \$,,

5 Do you work from home?

No Yes If 'Yes', what percentage of time is spent working from home? %

6 Have you ever lost your licence to practise in your profession, had your employment terminated, been placed on performance management, disbarred or deregistered for professional misconduct or fraud?

No Yes If 'Yes', please provide details

PROPOSED INSURANCE COVER

Type of insurance cover being applied for (in addition to any existing cover):

Death only Amount of cover \$,,
(amount nominated will be added to any existing cover)

OR
Death and Total and Permanent Disablement (TPD) Amount of Death cover \$,, Amount of TPD cover \$,,
(amount nominated will be added to any existing cover)

Note: When applying for Death and TPD, the TPD cover amount cannot exceed the Death cover amount.

SECTION B – PERSONAL STATEMENT

If you answer 'Yes' to any of the following questions, please also complete a corresponding questionnaire in Section C.

Questionnaire

- | | | | |
|----------|--|--|-----------|
| 1 | Do you engage in any hazardous pastimes or pursuits such as, but not limited to, football (other than touch or Oztag), motorised sports, parachuting, hang-gliding, abseiling, mountaineering activities, aviation (other than as a fare paying passenger), scuba diving or any sport(s) in a professional capacity? | No <input type="checkbox"/> Yes <input type="checkbox"/> | A |
| 2 | Have you: | | |
| a | Recently applied for or do you have a policy for life, total and permanent disability, trauma or salary continuance (excluding this application)? | No <input type="checkbox"/> Yes <input type="checkbox"/> | B |
| b | Ever had an application for life, disability, trauma, accident or sickness insurance on your life declined, deferred or accepted with a loading, exclusion or special terms? | No <input type="checkbox"/> Yes <input type="checkbox"/> | B |
| c | Ever claimed a lump sum or accident or sickness benefit from any insurance policy, including but not limited to superannuation, Workers' Compensation, disability pension or Veterans' Affairs? | No <input type="checkbox"/> Yes <input type="checkbox"/> | B |
| 3 | Have you ever experienced symptoms, received medical advice, been treated for or diagnosed with any back, neck, hip, shoulder, knee or elbow complaints, sciatica, disc or spine complaints, or an injury, complaint or disorder of any joint, bones or muscle, including arthritis, gout or repetitive strain injury (RSI)? | No <input type="checkbox"/> Yes <input type="checkbox"/> | C |
| 4 | Have you ever received medical advice, been treated for or diagnosed with depression or a mental illness, including but not limited to stress, anxiety, chronic tiredness or lethargy, panic attacks, post traumatic stress, behavioural or nervous disorder, attention deficit disorder or Asperger's syndrome, myalgia or fibromyalgia or chronic fatigue syndrome? | No <input type="checkbox"/> Yes <input type="checkbox"/> | D |
| 5 | Have you received medical advice, undergone any treatment, investigation or operation for, or had: | | |
| a | High blood pressure or raised cholesterol? | No <input type="checkbox"/> Yes <input type="checkbox"/> | E |
| b | Cysts, moles, sunspots, skin lesions, skin cancer or melanoma? | No <input type="checkbox"/> Yes <input type="checkbox"/> | F |
| c | Asthma (other than childhood), chronic bronchitis, emphysema, recurrent pneumonia or any other lung complaint? | No <input type="checkbox"/> Yes <input type="checkbox"/> | G, I |
| d | Chest pain, heart complaint, cardiomyopathy, stroke, neurological disorder, multiple sclerosis, muscular dystrophy or blood disorder? | No <input type="checkbox"/> Yes <input type="checkbox"/> | G, I |
| e | Cancer, leukaemia, diabetes or chronic kidney complaint? | No <input type="checkbox"/> Yes <input type="checkbox"/> | G, I |
| 6 | Have you: | | |
| a | Taken any illegal or non-prescribed drugs in the last 10 years? | No <input type="checkbox"/> Yes <input type="checkbox"/> | |
| b | Ever been advised to cease drinking alcohol or received counselling or treatment for alcohol or substance use? | No <input type="checkbox"/> Yes <input type="checkbox"/> | |
| c | Ever been tested positive for Hepatitis B or C (including carrier), Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS), or are you awaiting the results of tests for these? | No <input type="checkbox"/> Yes <input type="checkbox"/> | See below |
| 7 | Apart from anything already stated: | | |
| a | Are you considering seeking medical advice, treatment, tests or surgery in the future? | No <input type="checkbox"/> Yes <input type="checkbox"/> | G, I |
| b | Have you in the last five years received any medical advice, any medical treatment or investigation or had any operation not mentioned above (apart from colds, flu, contraceptive advice)? | No <input type="checkbox"/> Yes <input type="checkbox"/> | G, I |
| 8 | This question is about your family's medical history. As far as you know, has your mother, father, sisters or brothers had any of the following? | No <input type="checkbox"/> Yes <input type="checkbox"/> | H, I |
| | <ul style="list-style-type: none"> • Heart problems, cardiomyopathy, stroke, or sudden death • Diabetes • Any Dementia, Alzheimer's or Parkinson's disease • Cancer of any type • Motor Neurone Disease, Huntington's disease, Multiple sclerosis, Muscular Dystrophy or Polycystic kidney disease • Any other condition which runs in your family | | |

9 In the last 5 years, have you:

a Been tested for any of the following condition(s)?

i Human Immunodeficiency Virus (HIV) infection

No Yes

If you answered 'Yes', please provide the reason:

Health screening as part of an executive health assessment or a requirement for an application (e.g. migration, insurance, blood donation etc)

Sexual health screening (as recommended by your doctor or a medical practitioner)

Other – please provide further details below.

Are you awaiting the result?

No Yes

ii Sexually Transmitted Infections (STIs)

If you answered 'Yes', please provide the reason:

Health screening as part of an executive health assessment or a requirement for an application (e.g. migration, insurance, blood donation etc)

Sexual health screening (as recommended by your doctor or a medical practitioner)

Other – please provide further details below.

Are you awaiting the result?

No Yes

b Had sexual intercourse **without** a condom with the following persons?

i Someone who might have exposed you to the Human Immunodeficiency Virus (HIV) infection (*this may include unprotected sexual intercourse with someone other than your regular partner whose HIV status is unknown to you*)

No Yes

ii Someone who injects non-prescribed drugs

No Yes

iii Someone who is a sex worker

No Yes

iv Someone who is infected with Human Immunodeficiency Virus (HIV) infection

No Yes

v Someone who is infected with Hepatitis B (*you may answer 'No' if you are vaccinated and have immunity for Hepatitis B*)

No Yes

vi Someone who is infected with Hepatitis C

No Yes

c Been diagnosed with or experienced symptoms of Sexually Transmitted Infection(s) (STIs) (e.g. chlamydia, gonorrhoea, syphilis)

No Yes

Have you answered 'yes' to any Questions (1 to 5) or (7 to 9) in Section B?

No Go straight to Section E. Do not complete Sections C or D.

Yes For each 'yes' answer (except question 6) you must complete a corresponding questionnaire, as noted in the column beside your 'yes' answer above. Proceed to the relevant questionnaire in Section C.

If you have answered 'yes' to question 6 and/or Question 9, a confidential questionnaire will be sent to you.

SECTION C – QUESTIONNAIRES

QUESTIONNAIRE A – PASTIME QUESTIONNAIRE

Only complete if you answered 'yes' to Question 1 of Section B – Personal Statement.

1 Do you currently engage in any of the following hazardous pastimes or pursuits?

a Flying (other than as a fare paying passenger on a commercial airline) No Yes

b Underwater diving No Yes

If 'Yes',

a i do you dive more than 40 metres in depth or in caves, wrecks or potholes? No Yes

b ii do you dive alone? No Yes

c Football of any code (other than Touch or Oztag) No Yes

d Motorised sports of any kind, eg motor cross, rally driving, ocean racing, car or bike racing No Yes

e Trail bike or quad bike riding (including off road and dirt bike) No Yes

f Any other sport or hazardous activities, eg parachuting, hang gliding, body contact sports, paragliding, competitive water sports, horse riding or recreations involving heights No Yes

If you answered 'yes' to any of the above, please provide further details below.

What is/are the activity(ies) you engage in?

At what level do you participate?

Recreational only (non-competition) Recreational with competition Semi-professional/Professional

Number of times you participate in this/these activity(ies) per annum (eg hours flown, number of dives, events, etc)

Do you receive any income from participating in this/these activity(ies)?

No Yes

QUESTIONNAIRE B – INSURANCE HISTORY QUESTIONNAIRE

Only complete if you answered 'yes' to Question 2 of Section B – Personal Statement.

1 Other than this application, do you have or have you recently applied for life, total and permanent disability, trauma, or salary continuance insurance on your life with Colonial First State Investments Limited, AIA Australia or any other insurance company?

No Yes Please provide details below

To be	Date policy	Insurance benefit	replaced?	commenced
Insurance company name	Type of cover			
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	No/Yes	/ /
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	No/Yes	/ /

2 Has an application for life, total and permanent disability, trauma, or salary continuance insurance on your life ever been declined, deferred or accepted with a loading, exclusion or special terms?

No Yes Please provide details below

Insurance company name	Date	Terms offered and reason
<input type="text"/>	/ /	<input type="text"/>
<input type="text"/>	/ /	<input type="text"/>

3 Are you claiming or have you ever claimed a benefit from any source, eg TPD benefit from any superannuation fund, Workers' Compensation, disability pension, Veterans' Affairs or any other insurance policy providing accident or sickness benefits?

No Yes Please provide details below

Benefit type/source/reason for claim	Date commenced	Claim amount	Date finalised
<input type="text"/>	/ /	\$ <input type="text"/>	/ /
<input type="text"/>	/ /	\$ <input type="text"/>	/ /

QUESTIONNAIRE C – JOINT/MUSCULOSKELETAL QUESTIONNAIRE

Only complete if you answered 'yes' to Question 3 of Section B – Personal Statement.

- 1 Nature of complaint (doctor's diagnosis), eg sciatica, back pain, broken bone
- 2 Location of complaint, eg lower back, right knee, sciatic nerve
- 3 When did symptoms first begin?
- 4 Cause of condition, eg lifting, car accident, fall in workplace, unknown
- 5 Was an x-ray or scan taken?
No Yes
If 'yes', please complete the details below
Date of most recent test / /
Details of results of tests taken
- 6 Is the nature of the condition degenerative or a disc problem?
No Yes
- 7 Are you still undergoing treatment or experiencing symptoms?
No Yes
If 'no', please complete the details below
Date symptoms ceased / /
Date treatment ceased / /
- 8 Have you been off work as a result of this complaint or been unable to perform your normal day-to-day activities?
No Yes If 'yes', please indicate period(s) off work
- 9 Do you have any residual, ongoing effects or restrictions as a result of this condition?
No Yes If 'yes', please provide dates and details
- 10 Is your treating doctor different from your usual doctor?
No Yes
If 'yes', please complete the details below
Name of doctor

Doctor's address

Phone number () Fax number ()

QUESTIONNAIRE D – MENTAL HEALTH QUESTIONNAIRE

Only complete if you answered 'yes' to Question 4 of Section B – Personal Statement.

- 1 Please provide details of the condition (doctor's diagnosis)
- 2 Please indicate the reason or cause by ticking the appropriate box(es)
Bereavement/family illness
Marital problems
Post natal
Work-related
Other (please specify)
- 3 Date symptoms first commenced / /
- 4 Have the symptoms ceased?
No Yes
If 'yes', please provide the date symptoms ceased
 / /
- 5 Have you taken or are you taking medication?
No Yes
If 'yes', please provide details of the type of medication, including dosage
- 6 Have you attempted suicide or had suicidal thoughts?
No Yes
- 7 Have you ever been hospitalised?
No Yes
If 'yes', please indicate period(s) hospitalised
- 8 Did the condition ever cause you to lose time off work?
No Yes If 'yes', please indicate period(s) off work
- 9 Has your ability to perform daily activities been restricted in any way?
No Yes
If 'yes', please provide dates and details
- 10 Is your treating doctor different from your usual doctor?
No Yes
If 'yes', please complete the details below
Name of doctor

Doctor's address

Phone number () Fax number ()

QUESTIONNAIRE E – HIGH BLOOD PRESSURE/RAISED CHOLESTEROL QUESTIONNAIRE

Only complete if you answered 'yes' to Question 5a of Section B – Personal Statement.

1 Name of condition
 High blood pressure Raised cholesterol

2 When were you first diagnosed with this condition?

3 Do you have any problems or complications resulting from this condition, eg heart disease, chest pain?
 No Yes
 If 'yes', please provide details

4 Are you taking regular medication for this condition?
 No Yes If 'yes', please provide details, including dosage

5 For blood pressure	for raised cholesterol
When was your last blood pressure reading? <input type="text"/> / <input type="text"/> / <input type="text"/>	When was your last cholesterol reading? <input type="text"/> / <input type="text"/> / <input type="text"/>
Was it considered to be well controlled, eg less than 140/90? No <input type="checkbox"/> Yes <input type="checkbox"/> Don't know <input type="checkbox"/>	What was the result of your last cholesterol reading? 2.0 to 5.9 mmol <input type="checkbox"/> 6.0 to 6.9 mmol <input type="checkbox"/> 7.0 or above <input type="checkbox"/> Don't know <input type="checkbox"/>

6 Is your treating doctor different from your usual doctor?
 No Yes
 If 'yes', please complete the details below
 Name of doctor

 Doctor's address

 Phone number ()
 Fax number ()

QUESTIONNAIRE F – CYSTS, MOLES, SUNSPOTS OR SKIN LESIONS QUESTIONNAIRE

Only complete if you answered 'yes' to Question 5b of Section B – Personal Statement.

1 Please provide type:
 Cyst Mole Sunspot Skin lesion
 Melanoma Basal cell carcinoma
 Other Please specify:

2 Location of growth(s)
 Face/head Back/shoulder Chest/front
 Arm/leg

3 When was this?

4 Was/were the growth(s) removed?
 No Yes If 'yes', please complete below
 When was it/were they removed? / /
Numbers of growths removed:
 One Two
 Three More
Method of removal:
 Frozen/burnt off
 Surgical/cut out

5 Was/were the growth(s) reported as cancerous (malignant)?
 No Yes If 'yes', were any further tests, investigations, treatments, follow-up or re-excision required?
 No Yes If 'yes', please provide dates and details of further tests, investigations, treatments, follow-up or re-excision

6 Is your treating doctor different from your usual doctor?
 No Yes
 If 'yes', please complete the details below
 Name of doctor

 Doctor's address

 Phone number ()
 Fax number ()

QUESTIONNAIRE G – PERSONAL AND MEDICAL DETAILS QUESTIONNAIRE

Only complete if you answered 'yes' to Question 5 (c to e) and/or 7 of Section B – Personal Statement.

1 When did you last consult a doctor?

Within the last month 1 to 3 months ago 3 to 6 months ago
 6 to 12 months ago 12 months to 2 years ago Over 2 years ago

a Reason for last consultation

b What was the result/outcome from your last consultation (please cross (X) the appropriate box)?

Referral to specialist/health professional Tests conducted – results pending Not fully recovered yet

Ongoing treatment (eg Ventolin inhaler) Routine tests conducted – results all clear/normal

All clear/normal/full recovery – no tests or prescribed treatment required (other than contraceptive and cold/flu medication)

c Is the doctor/medical centre mentioned above your usual doctor/medical centre? No Yes

If you have been a patient of this doctor for less than 12 months, please provide details of your previous doctor/medical centres.

Name of doctor

Doctor's address

State

Postcode

Phone number

Fax number

2 This question is for females only

a Are you currently pregnant?

No Yes If 'yes', what is the due date for your baby? / /

Will you be returning to work in the same capacity as your current occupation, eg back to the same or greater hours within or at the end of your 12-month maternity leave? No Yes

b Have you ever had any complications with pregnancy or childbirth (eg diabetes, ectopic pregnancy, pre-eclampsia and excluding elective caesarian or miscarriage in the first 15 weeks)?

No Yes If 'yes', please provide details including dates and results of treatment(s) and follow-up tests

c Have you ever had an abnormal result for any of the following tests?

i Pap smear No Yes

ii Breast ultrasound No Yes

iii Mammogram No Yes

If 'yes', please provide details and dates below

d Have you ever had a breast lump or breast cyst or any other type of breast abnormality (even if you have not consulted a doctor)?

No Yes If 'yes', please provide details including dates and results of treatments and follow-up tests

e Have you ever sought treatment for any condition of the ovary, uterus, endometrium or perineum? No Yes

If 'yes', please provide details including dates and results of treatments

QUESTIONNAIRE G – PERSONAL AND MEDICAL DETAILS QUESTIONNAIRE (CONTINUED)

- 3** Have you ever had, or sought advice or treatment for, experienced symptoms of or suffered from any of the following:
- a** Asthma (other than childhood), chronic bronchitis, emphysema, recurrent pneumonia or any other lung complaint? No Yes
 - b** Chest pains, heart complaint, cardiomyopathy, heart murmur, palpitations or rheumatic fever? No Yes
 - c** Stroke, paralysis, neurological disorder, multiple sclerosis, muscular dystrophy or blood vessel disorder? No Yes
 - d** Alzheimer's, Parkinson's, dementia or any other disorder of the brain? No Yes
 - e** Cancer, tumour or melanoma? No Yes
 - f** Thyroid, glandular, pituitary or pancreatic disorder? No Yes
 - g** Gastric or duodenal ulcer, persistent indigestion, gastro oesophageal reflux disease, Barrett's oesophagitis, irritable bowel or other bowel disorder (eg polyps, ulcerative colitis and Crohn's disease)? No Yes
 - h** Diabetes, gestational diabetes, insulin resistance or abnormal blood sugar? No Yes
 - i** Any disorder of the gall bladder or liver, including hepatitis B or C, or fatty liver/raised liver function? No Yes
 - j** Varicose veins, haemorrhoids or hernia? No Yes
 - k** Disorder of the kidney, bladder or prostate (including raised PSA), blood in urine or kidney stones? No Yes
 - l** Epilepsy, fits of any kind, fainting episodes, dizziness or vertigo or recurring headaches or migraines? No Yes
 - m** Chronic fatigue syndrome, lethargy, sleep apnoea or any sleeping disorder including insomnia? No Yes
 - n** Arthritis, gout, osteoporosis, fibromyalgia, repetitive strain injury (RSI) or any chronic pain syndrome? No Yes
 - o** Eczema, dermatitis, psoriasis or any other skin disorder? No Yes
 - p** Anaemia, leukaemia, haemophilia, haemochromatosis or any other blood disorder, embolism, thrombosis (DVT), or Factor V Leiden? No Yes
 - q** Any impairment of sight (other than corrected by glasses or lenses) or blurred vision? No Yes
 - r** Any impairment of hearing (including tinnitus, deafness, high frequency hearing loss) or speech? No Yes
 - s** Any other illness, injury, disease or disorder not mentioned above? No Yes
 - t** Other than for those conditions mentioned above, are you taking any regular prescribed medication? No Yes
 - u** Have you undergone screening for diseases or conditions such as, but not limited to, bowel cancer? No Yes
 - v** Within the last three years, have you had an ECG, x-ray (excluding broken bones or joint strains), any abnormal blood test results, or an ultrasound (other than for pregnancy)? No Yes
 - w** Are you considering seeking medical advice, treatment, tests or surgery in the future? No Yes

If you have answered 'yes' to any question 'a' to 'w' above, please provide full details of each 'yes' answer in Section D – General health questionnaire.

QUESTIONNAIRE H – FAMILY HISTORY QUESTIONNAIRE

Only complete if you answered 'yes' to Question 8 of Section B – Personal Statement.

Please complete the table below

Family member	Condition – if cancer, please state type (eg breast or colon cancer)	Age diagnosed
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Note: If you have a favourable genetic test result, for example, to show that you are not carrying a gene pattern associated with developing an illness that runs in your family, you may choose to disclose the result.

QUESTIONNAIRE I – ADDITIONAL MEDICAL DETAILS

Only complete if you answered 'yes' to any part of Questions 5c, 5d, 5e, Questions 7 or 8 of Section B – Personal Statement.

- 1** Do you have total cover (applied for including any cover with another insurer or superannuation fund) of more than
- \$500,000 of lump sum death cover, or
 - \$500,000 of total and permanent disablement (TPD) cover, or
 - \$200,000 of trauma and/or critical illness cover, or
 - \$4,000 a month in total of any combination of income protection, salary continuance and business overheads cover?

No – go to Section E Yes – continue to Question 2

Note: If you have a favourable genetic test result, for example, to show that you are not carrying a gene pattern associated with developing an illness that runs in your family, you may choose to disclose the result.

- 2** Have you had or do you in the next 12 months intend to have a genetic test?

No – go to Section E Yes – please complete below

Note: If you have had a genetic test as part of a medical research study conducted by an accredited university or medical research institution where your individual test result has not been and will not be provided to you, or you have specifically asked not to receive the test results, then you may answer 'No'.

a What is/was the reason for your genetic test?

b What was the result of your genetic test?

or test has not been done yet.

SECTION D – GENERAL HEALTH QUESTIONNAIRE

If you have answered 'yes' to any part of **Question 3a** to **x** in **Questionnaire G**, please complete the table below.

	Question ()	Question ()	Question ()
1 Name of injury, illness, condition or tests			
2 Date symptoms first started	/ /	/ /	/ /
3 Date symptoms ceased (if applicable)	/ /	/ /	/ /
4 Are these symptoms singular, recurrent or ongoing?			
5 How often do/did you have symptoms? Please choose one of the following: daily, weekly, monthly, quarterly, half-yearly, one-off, other (please specify)			
6 Severity of symptoms? Please choose one of the following: mild, moderate, severe, never had symptoms, symptoms ceased			
7 Did you take medication or have any other treatment for this condition? If 'yes', please give details of the medication/treatment	No <input type="checkbox"/> Yes <input type="checkbox"/> Details	No <input type="checkbox"/> Yes <input type="checkbox"/> Details	No <input type="checkbox"/> Yes <input type="checkbox"/> Details
8 Are you still on treatment, including medication?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
9 Have you ever been off work as a result of this condition? If 'yes', please state the total time off work in days, months and years	No <input type="checkbox"/> Yes <input type="checkbox"/> Days Months Years	No <input type="checkbox"/> Yes <input type="checkbox"/> Days Months Years	No <input type="checkbox"/> Yes <input type="checkbox"/> Days Months Years
10 Do you or have you had any residual, ongoing effects or restrictions as a result of this condition?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
11 Have you ever had an x-ray, scan or blood test for this condition?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
12 Is your treating doctor different from your usual doctor? If 'yes', please provide the doctor's name, address and phone number	No <input type="checkbox"/> Yes <input type="checkbox"/> Details	No <input type="checkbox"/> Yes <input type="checkbox"/> Details	No <input type="checkbox"/> Yes <input type="checkbox"/> Details

SECTION E – DUTY OF DISCLOSURE

Duty of disclosure

Before a person enters into a life insurance contract in respect of their life or the life of another person, they have a duty to tell the insurer anything that they know, or could reasonably be expected to know, may affect the insurer's decision to provide the insurance and on what terms.

The person entering into the contract has this duty of disclosure until the insurance is provided.

The person who has entered into the contract has the same duty before they extend, vary or reinstate the contract.

The person entering into the contract does not need to tell the insurer anything that:

- reduces the risk of the insurance; or
- is common knowledge; or
- the insurer knows or should know as an insurer; or
- the insurer waives the duty to tell the insurer about.

If the insurance is for the life of another person and that person does not tell the insurer something that they know, or could reasonably be expected to know, may affect the insurer's decision to provide the insurance and on what terms, this may be treated as a failure by the person entering into the contract to comply with their duty of disclosure.

If the person entering into the contract does not tell the insurer something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If the insurer does, it may apply the following rights separately to each type of cover.

If the person entering into the contract does not tell the insurer anything they are required to, and the insurer would not have provided the insurance if they had been told, the insurer may avoid the contract within three years of entering into it.

If the insurer chooses not to avoid the contract, it may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if the person entering the contract had told the insurer everything they should have. However, if the contract has a surrender value or provides cover on death, the insurer may only exercise this right within three years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount of insurance provided, it may, at any time, vary the contract in a way that places the insurer in the same position it would have been in if the person entering the contract had told the insurer everything they should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If the failure to comply with the duty of disclosure is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

These sections must be completed in all circumstances.

SECTION F – TELEPHONE UNDERWRITING

The telephone underwriting facility may reduce the need for follow-up information and medical reports, resulting in faster completion.

I permit the Insurer (AIA Australia) to call me (the life to be insured) to clarify or gain further information regarding any matter pertaining to the assessment and processing of this application. I understand that the call will form part of my Duty of Disclosure as described in Section E.

No Yes If 'yes', I am contactable on (phone)

between the hours of (note they must be usual business hours).

SECTION G – DOCTOR'S DETAILS

In the event that we require further medical information, we require the contact details of your usual GP/Doctor.

Name of doctor

Doctor's address

Phone number

Fax number

SECTION H – DEDUCTION OF PREMIUMS

Please select the investment option from which you want your premiums to be deducted.

Indicate only one option (if you have an adviser service fee, this should be the same option)

If no option or an invalid option is nominated, we will deduct your premium from the more conservative option (with a sufficient balance).

Notes on releasing information about your health

Your health information includes details about all your interactions with health providers, and may include details such as your symptoms, treatment, consultations, personal medical history and lifestyle. Health providers cannot release this information about you without your consent.

AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia) collect and use your health information to assess your application for cover, to assess and manage your claim, or to confirm the information you gave us when you applied for cover or made a claim. This is why we need your consent.

Each time you apply for cover or make a claim, we will ask you for a fresh consent. We will respect your privacy by only asking for the information we reasonably need, and we will tell you each time we use your consent.

Even if we collect information from health providers (such as your General Practitioner), before the insurance starts you must still tell us every matter (including about your health) that is relevant to our decision about whether to offer you insurance, and if so, on what terms. This is your Duty of Disclosure under the Insurance Contracts Act 1984 (Cth).

Please read each Authority carefully and the explanatory notes below.

Authority 1 explanatory notes – through this Authority, with the exception of a copy of the consultation notes held by your General Practitioner/Practice, you are consenting to any health provider releasing any health information about you in the form we ask for.

This may involve, for example:

- preparing a general report and/or a report about a specific condition
- accessing and releasing your records in SafeScript
- releasing your hospital patient notes
- releasing the results of any investigations they have done, and/or
- releasing correspondence with other health providers.

Authority 2 explanatory notes – through this Authority, you are consenting to any General Practitioner/Practice you have attended releasing a copy of your full record, including consultation notes, but only if we have asked them to provide a general report and/or a report about a specific condition under Authority 1, and either:

- they will be unable to, or did not, provide the report within four weeks, or
- the report provided is incomplete, or contains inconsistencies or inaccuracies.

Your General Practitioner maintains consultation notes to support quality care, your wellbeing and to meet legal and professional requirements. General Practitioners/Practices should only release a copy of your full record, including consultation notes, for life insurance purposes in the rare circumstances set out above.

If you choose to withhold your consent to this authority, we may not be able to process your application for cover or a claim.

Authority 1 – to release any of my health information except the consultation notes held by my General Practitioner/Practice

With the exception of consultation notes held by any General Practitioner/Practice I have attended, I authorise any health provider, practitioner, practice, psychologist, dentist, allied health services provider or any hospital to access and release, in writing or verbally, any details of my health information to AIA Australia, or to third parties they engage.

I agree to all the following:

- My health information can be released in the form AIA Australia asks for, such as a general report, a report about a specific condition, my records in SafeScript, any hospital notes, or correspondence between health providers.
- AIA Australia can collect, use, store and disclose my personal information (including sensitive information) in accordance with privacy laws and Australian Privacy Principles.
- This Authority is valid only while AIA Australia is assessing my claim or application for cover, or is verifying disclosures I made in connection with the cover.
- A copy or transcript of this Authority will be valid and effective, and this Authority should be accepted as valid and effective where I have signed electronically or consented verbally.

Signature

Print name

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Authority 2 – to release a copy of the full record, including consultation notes, held by my General Practitioner/Practice in specified circumstances

I authorise any General Practitioner/Practice I have attended to release a copy of my full record, including consultation notes, to AIA Australia, or to third parties they engage, only if AIA Australia has asked them for a report on my health and either:

- the General Practitioner/Practice will be unable to, or did not, provide the report within four weeks, or
- the report is incomplete, or contains inconsistencies or inaccuracies.

I agree to all the following:

- AIA Australia can collect, use, store and disclose my personal information (including sensitive information) in accordance with privacy laws and Australian Privacy Principles.
- This Authority is valid only while AIA Australia is assessing my claim or application for cover, or is verifying disclosures I made in connection with the cover.
- A copy or transcript of this Authority will be valid and effective, and this Authority should be accepted as valid and effective where I have signed electronically or consented verbally.

Signature

Print name

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