

# IMPORTANT CHANGES

## TO FEES

In January 2019, we introduced some changes to fee arrangements in Personal Pension Plan.

### What's changing?

#### If you don't have a financial adviser linked to your account



##### Fee rebate for members with no financial adviser

From January 2019, if you do not have a financial adviser linked to your account, or if you remove your financial adviser from your account after this time, you will automatically receive a fee rebate to your account on future fees.

Refer to the 'Important changes to fees' section of your statement for more information.

#### Adviser commission rebates

Where a financial adviser is linked to your account, we may pay commissions to them from the fees that we receive. From January 2019, financial advisers have the ability to rebate to you some or all of the commissions they receive. Your financial adviser can confirm if you are able to receive any commission rebates.

**Please note:** If you opened your account before 11 June 2013 and have linked a new financial adviser to your account after this time, you will also receive a fee rebate from January 2019.

Refer to the 'Important changes to fees' section of your statement for more information.

#### The value of advice

Before changing any arrangements, we suggest you contact your financial adviser to discuss your future advice needs and arrangements for those services.

A financial adviser can help you plan for your future, so you can become financially secure, achieve your financial goals, and plan for retirement and beyond.

**Colonial**  
First State

#### Find out more

Talk to your financial adviser. If you have a financial adviser linked to your account, their details are provided on the front page of your latest Personal Pension Plan statement.

If you don't have a financial adviser and would like help getting in touch with one, call us on **13 13 36** and we can help to find one near you.

You can also phone Colonial First State on **13 13 36** – Monday to Friday 8am to 7pm (AEDT) to discuss your circumstances or make any changes.

Read your latest Personal Pension Plan statement for more information.

Visit [colonialfirststate.com.au](http://colonialfirststate.com.au) and check the **Product Updates** section.