

# IMPORTANT CHANGES TO FEES

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

## What's changing?

The following changes apply to all FirstChoice Pension accounts opened before **11 June 2013**:

### 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.

**Please note:** If you opened your account after 11 June 2013 you already receive this fee rebate.

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 FirstChoice Pension 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 FirstChoice Pension statement for more information.

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