

# REGISTER OF SIGNIFICANT EVENT NOTIFICATIONS

**Trustee:** Avanteos Investments Limited  
ABN 20 096 259 979

**Fund:** Colonial First State FirstChoice  
Superannuation Trust ABN 26 458 298 557



HEALTHIER. LONGER,  
BETTER LIVES

<b>Date</b>	<b>Nature of change or event</b>
<b>1 April 2017</b>	<p><b>CommInsure Protection Total Care Plan Super policy - Life Care, Total and Permanent Disability (TPD) Cover and Income Care Super (ICS)</b></p> <ul style="list-style-type: none"><li>• Transfer of the Total Care Plan Super policy from Colonial Super Retirement Fund (CSRF) to the Colonial First State First Choice Superannuation Trust (FirstChoice Trust) via a Successor Fund Transfer.</li><li>• For those paying premiums from superannuation monies the tax rebate known as 'Renewal Reward' is renamed 'Rollover Rebate'. Also, the calculation changes from a 15% premium reduction based on the last annual premium to a 15% tax rebate calculated and applied based on the annual premium for the coming year.</li><li>• New beneficiary nomination option is introduced. This will enable members to make a non-lapsing binding death benefit nomination, which doesn't lapse or end after being in place for a number of years. New members joining on or after 1 April 2017 can only use the non-lapsing binding death benefit nomination.</li><li>• New payment method and payment frequencies introduced if members fund premiums as a rollover from a FirstChoice &lt;Personal/Wholesale Personal/Employer&gt; superannuation account. Premium frequency options expanded from annually to now include monthly, quarterly or half-yearly. Additional charges apply if premiums are paid more frequently than annually.</li></ul>
<b>17 September 2017</b>	<p><b>CommInsure Protection Total Care Plan Super policy - Life Care, Total and Permanent Disability (TPD) Cover</b></p> <ul style="list-style-type: none"><li>• Update to Life Care Buy Back (built in) - Life Care is reinstated sooner after a claim.</li></ul> <p><b>CommInsure Protection, Total Care Plan Super policy - Income Care Super (ICS)</b></p> <p>Improvements to the following <b>Medical definitions</b>:</p> <ul style="list-style-type: none"><li>• dementia and Alzheimer's disease</li><li>• major head trauma.</li></ul>
<b>From February 2018</b>	<p><b>CommInsure Protection, Total Care Plan Super policy - Income Care Super (ICS)</b></p> <ul style="list-style-type: none"><li>• Stepped premium policies repriced. New premium rates to apply from the next policy anniversary.</li></ul>
<b>From May 2018</b>	<p><b>CommInsure Protection, Total Care Plan Super policy - Income Care Super (ICS)</b></p> <ul style="list-style-type: none"><li>• Level premium policies repriced. New premium rates to apply from the next policy anniversary.</li></ul>

<b>23 September 2018</b>	<p><b>Commlnsure Protection Total Care Plan Super policy - Life Care, Total and Permanent Disability (TPD) Cover</b></p> <ul style="list-style-type: none"> <li>• TPD Cover - Domestic Duties test amended to remove the requirement for the member 'to be confined to the home'.</li> <li>• TPD Cover - misconduct exclusion amended so that it only applies if the disability arises solely from the relevant professional misconduct.</li> <li>• Life Care - improved the suicide exclusion by removing the words 'whether they're sane or insane'.</li> <li>• TPD Cover - improved the following definitions: <ul style="list-style-type: none"> <li>– loss of independent existence</li> <li>– activities of daily living.</li> </ul> </li> </ul> <p><b>Commlnsure Protection, Total Care Plan Super policy - Income Care Super (ICS)</b></p> <ul style="list-style-type: none"> <li>• Improved the inbuilt Reduced waiting period feature. This feature is now more flexible because: <ul style="list-style-type: none"> <li>– The group income protection no longer needs to be in place when the member applied for their Commlnsure Protection Policy.</li> <li>– A member can now use the feature if the group income protection has a continuation option so long as they haven't taken it up.</li> </ul> </li> <li>• We've changed the misconduct exclusion so that it only applies if the disability arises solely from the relevant professional misconduct.</li> </ul>
<b>30 September 2019</b>	<p><b>Legacy Total Care Plan Super policy – Life Cover (policies issued before 1 July 1997)</b></p> <ul style="list-style-type: none"> <li>• Members have greater access to Life Cover if diagnosed as being terminally ill.</li> <li>• Currently the policy advances the payment of the Life Cover benefit if a life insured is diagnosed as being terminally ill with a life expectancy of 12 months or less. We have now extended this period to 24 months.</li> </ul>
<b>From 28 March 2020</b>	<p><b>Commlnsure Protection, Total Care Plan Super policy - Income Care Super (ICS)</b></p> <ul style="list-style-type: none"> <li>• Stepped premium policies repriced. New premium rates to apply from the next policy anniversary.</li> </ul>
<b>1 April 2020</b>	<p><b>Commlnsure Protection Total Care Plan Super policy - Life Care, Total and Permanent Disability (TPD) Cover and Income Care Super (ICS)</b></p> <ul style="list-style-type: none"> <li>• Total Care Plan Super product is closed to new members. All existing product features, benefits and options remain the same for existing members. Existing members can still manage their cover to suit their changing insurance needs and continue to receive product improvements.</li> <li>• New agreed value income protection cover is no longer available in line with APRA's expectation. This doesn't affect existing agreed value cover but members with indemnity cover won't be able to change it to agreed value cover.</li> </ul>

<b>23 August 2020</b>	<p><b>CommInsure Protection, Total Care Plan Super policy – Life Cover, Total and Permanent Disability (TPD) Cover and Income Care Super (ICS)</b></p> <p>Improved the following medical definitions:</p> <ul style="list-style-type: none"> <li>• chronic lung disease</li> <li>• loss of hearing in both ears</li> <li>• meningococcal disease</li> <li>• multiple sclerosis with impairment</li> <li>• severe rheumatoid arthritis</li> </ul> <p>Clarified medical definitions:</p> <ul style="list-style-type: none"> <li>• diplegia</li> <li>• hemiplegia</li> <li>• loss of use of limbs or sight</li> <li>• major head trauma with permanent neurological deficit</li> <li>• paraplegia</li> <li>• quadriplegia</li> </ul> <p>Removed the following medical definition:</p> <ul style="list-style-type: none"> <li>• tetraplegia</li> </ul> <p>Renamed the following medical definitions as below:</p> <ul style="list-style-type: none"> <li>• loss of hearing to loss of hearing in both ears</li> <li>• major head trauma to major head trauma with permanent neurological deficit</li> </ul>
<b>11 March 2020 to 31 December 2020</b>	<p><b>CommInsure Protection, Total Care Plan Super policy - Income Care Super (ICS)</b></p> <p>Temporary allowance for COVID in the calculation of income for income protection policies with indemnity cover.</p>
<b>January 2021</b>	<p><b>CommInsure Protection, Total Care Plan Super policy – Life Cover, Total and Permanent Disability (TPD) Cover and Income Care Super (ICS)</b></p> <p>Notification of the proposed transfer of the life insurance business of the Colonial Mutual Life Assurance Society Limited (CMLA) to AIA Australia Limited (AIAA)</p> <p>CMLA acts as the insurer and administrator of the Total Care Plan Super product and the transfer does not change how the product is administered or any of the insurance cover members hold</p>
<b>From 29 April 2021</b>	<p><b>CommInsure Protection, Total Care Plan Super policy – Life Cover (including Accidental Death Cover) and Income Care Super (ICS)</b></p> <ul style="list-style-type: none"> <li>• Stepped policies repriced. New premium rates to apply from the next policy anniversary.</li> </ul> <p><b>CommInsure Protection, Total Care Plan Super policy – Life Cover and Total and Permanent Disability (TPD) Cover</b></p> <ul style="list-style-type: none"> <li>• Level premium policies repriced. New premium rates to apply from the next policy anniversary.</li> </ul>
<b>From 15 June 2022</b>	<p><b>CommInsure Protection, Total Care Plan Super policy – Income Care Super (ICS)</b></p> <ul style="list-style-type: none"> <li>• Stepped and level premium policies repriced. New premium rates to apply from the next policy anniversary.</li> </ul> <p><b>CommInsure Protection, Total Care Plan Super policy – Life Cover and Total and Permanent Disability (TPD) Cover</b></p> <ul style="list-style-type: none"> <li>• Level premium policies repriced. New premium rates to apply from the next policy anniversary.</li> </ul>
<b>26 October 2022</b>	<p><b>CommInsure Protection, Total Care Plan Super policy</b></p> <ul style="list-style-type: none"> <li>• Policy updates in response to Unfair Contract Term (UCT) law.</li> </ul>
<b>From 30 June 2023</b>	<p><b>CommInsure Protection, Total Care Plan Super Policy - Income Care Super (ICS)</b></p> <ul style="list-style-type: none"> <li>• Stepped and level premium policies with a benefit period to the policy anniversary date before age 60, 65, or 70 are repriced. The Accident Option is repriced. New premium rates to apply from the next policy anniversary.</li> </ul>