

27 September 2019



[Title] [First name] [Surname]  
[Address 1]  
[Address 2]  
[Address 3]  
[Suburb] [State] [Postcode]  
[COUNTRY]

Dear [Title] [Surname]

**Member Number:** [member number]  
**Product:** [product name]  
**Fund:** TAL Superannuation and Insurance Fund

### Important changes to your superannuation account

We are writing to notify you that we have made some important changes to the [product name] product (ARC Product) which will affect your membership in this superannuation fund.

Please read this Significant Event Notice carefully so that you understand all of the changes and how they may impact you.

### What are the changes to your insurance?

From 1 July 2019, you will no longer be able to apply for new cover, to increase any existing insurance cover you have or reinstate any insurance cover through your ARC Product. You will still be able to decrease or cancel your insurance held through your ARC Product at any time. Please speak to your financial adviser or view the webpage [www.tal.com.au/tools-and-faqs/how-life-insurance-can-help-you](http://www.tal.com.au/tools-and-faqs/how-life-insurance-can-help-you) for more information on how life insurance can give you and your loved ones choices when you need them most, to protect the life you've worked hard to create.

### What are the changes to your fees and charges?

The Government's Protecting Your Super reforms have led to several changes in relation to fees, charges and payments charged to your superannuation product with us. From 1 July 2019, there are no exit fees for leaving a superannuation fund or for any partial withdrawals of super. As a result of these changes, the following fees will not be charged on your ARC Product going forward:

- The exit/termination fee - when you terminate your membership in the fund.
- Early exit payments fee - when you make a withdrawal from the fund

### More information

If you have any questions, please contact the financial adviser, <Adviser Name> or alternatively contact us with your Member Number [member number] on;

- Phone: 1300 209 088 (Monday to Friday 8.00am - 7.00pm (AEST/AEDT))
- Email: [customerservice@tal.com.au](mailto:customerservice@tal.com.au)

Yours sincerely



TAL Customer Service

### TAL Superannuation Limited

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TAL Superannuation Limited as Trustee for the TAL Superannuation and Insurance Fund ABN 20 891 605 180