



Perpetual Superannuation Limited
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Mr John Smith
123 Pitt St
Sydney NSW 2001

Perpetual Select Super Plan
Client number: 3603xxxxx Account number:
AC8000xxxx

Dear Mr Smith

Your Select Super Plan– Changes to insurance premiums

AIA Australia, our insurer, has recently reviewed the insurance premiums offered within Perpetual MySuper Plan. Effective 1 July 2020, there will be the following changes to premiums:

	Death	Total and Permanent Disablement (TPD)	Salary Continuance (SCI)
Premium change	-1.4%	-3.8%	-6.4%

Your premiums will also change from 1 July based on your age as at 30 June 2020 and any changes to your level of cover. The types of insurance that you hold, your levels of cover and new premiums will be shown on your annual statement sent in early August.

Impact of COVID-19

There are no pandemic exclusions in our insurance policies so members with death insurance are covered in the event of death from COVID-19. Salary continuance insurance provides cover if you are disabled due to illness or injury and can't work for longer than your nominated waiting period. However, salary continuance does not provide cover for loss of income due to unemployment.

What do you need to do?

Insurance premiums are taken out of your superannuation account and will reduce your retirement savings. Please consider whether your insurance arrangements remain appropriate to your needs. You may cancel, reduce or modify your insurance cover at any time. If you'd like to do this, please contact us.

Insurance policy terms and conditions

There are no material changes to the insurance policy terms and conditions. We have made some changes to the policy document including a 14-day cooling off period and simplified the general eligibility of members.

You can obtain a copy of the insurance policy document free of charge by contacting us.

Further information

If you would like more information, please speak to your financial adviser or phone us on 1800 022 033 during business hours (Sydney time).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Cate Jones', written in a cursive style.

Cate Jones
Head of Service Delivery
Perpetual Client Solution