



Mr Zaid Al Al Dabbag  
35 Monterey Drive  
CHELTENHAM VIC 3192

29 July 2026

Product Name: ANZ Smart Choice Super for employers and their employees (ANZ Smart Choice Super)  
Member Name: Zaid Al Al Dabbag  
Member Number: 012013317192426

Dear Zaid,

### Important information about your ANZ Smart Choice Super account and insurance cover

As your former employer has advised that you have ceased employment with them we're writing to let you know that your ANZ Smart Choice Super account is no longer linked to Jacobs Group (Australia) Superannuation Plan (Employer Plan).

If your employer had previously paid any insurance or other fees for you by making additional contributions, these additional contributions will cease.

Any insurance cover you had through the Employer Plan will generally continue, unless part or all of your cover ceased under the Policy terms applying to your Employer Plan. See below for details.

As you are no longer linked to your employer, any discounts your employer may have negotiated will no longer apply. The Administration fee you will pay will return to the standard amount as set out in the ANZ Smart Choice Super for employers and their employees Product Disclosure Statement.

### Your ANZ Smart Choice Super account is designed to go with you through your working life.

If you would like a new employer to direct your future superannuation contributions to your ANZ Smart Choice Super account, simply complete the enclosed **Choice of Superannuation Fund - Fund Nomination Form** and give it to your new employer.

You can also obtain this form at any time from our website at [anz.com.au/smartchoicesuper](https://anz.com.au/smartchoicesuper) or by contacting Customer Services.

Continuing to have your super contributions paid into your ANZ Smart Choice Super account can help you stay on top of your retirement savings.

### Important product information

GPO Box 5107 Sydney NSW 2001 | Web [anz.com.au/smartchoicesuper](https://anz.com.au/smartchoicesuper)

ANZ Smart Choice Super for employers and their employees is part of Retirement Portfolio Service (the Fund) (ABN 61 808 189 263) and is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC), the trustee of the Fund. ANZ Smart Choice Super for employers and their employees is a MySuper compliant product issued pursuant to the latest PDS available at [anz.com.au/smartchoicesuper](https://anz.com.au/smartchoicesuper). OPC is a member of the IOOF Group of companies, comprising IOOF Holdings Limited ABN 49 100 103 722 and its related bodies corporate. The Australia and New Zealand Banking Group Limited (ANZ) (ABN 11 005 357 522) brand is a trademark of ANZ and is used by OPC under licence from ANZ. ANZ and the IOOF Group of companies (including OPC) are not related bodies corporate.

## Insurance cover in your ANZ Smart Choice Super account

Your insurance cover will continue as a fixed amount of Choose Your Own cover. The cover amount will be equal to the total amount of cover held on the date you left your Employer.

Your insurance fees will be based on the rates for Choose Your Own cover rather than the tailored rates that apply to your Employer Plan. This will be effective from the date we process the change to Choose Your Own cover or an earlier date.

Choose Your Own Insurance fee rates are generally higher than tailored plan rates. This means that the cost of your cover will generally increase. Choose Your Own cover rates are based on your age, gender, type and amount of cover, and your occupational category.

As you now have Choose Your Own cover, rather than tailored cover, some terms and conditions for your cover may have changed.

For information about Choose Your Own cover including the rates applicable, see the ANZ Smart Choice Super for employers and their employees Insurance Guide for Standard Employer Plans, available on our website at [anz.com.au/smartchoicesuper](https://anz.com.au/smartchoicesuper) > **Downloads – Important documents** or by calling Customer Services.

The insurance cover you held prior to cancellation on 15 July 2026 was:

| Insurance                                         | Sum Insured              | Annual Insurance Fee |
|---------------------------------------------------|--------------------------|----------------------|
| <b>Death cover</b>                                | \$544,382.00             | \$391.96             |
| Insurer:                                          | Zurich Australia Limited |                      |
| Type of cover:                                    | Tailored cover           |                      |
| Occupational Category:                            | White collar             |                      |
| Cover will expire at age:                         | 70                       |                      |
| <b>Total and Permanent Disability (TPD) cover</b> | \$544,382.00             | \$631.48             |
| Insurer:                                          | Zurich Australia Limited |                      |
| Type of cover:                                    | Tailored cover           |                      |
| Occupational Category:                            | White collar             |                      |
| Cover will expire at age:                         | 65                       |                      |
| <b>Income Protection cover</b>                    | \$0.00 per month         | \$0.00               |

From 16 July 2026, the details of your insurance cover are:

| Insurance                                         | Sum Insured              | Annual Insurance Fee |
|---------------------------------------------------|--------------------------|----------------------|
| <b>Death cover</b>                                | \$544,382.00             | \$658.70             |
| Insurer:                                          | Zurich Australia Limited |                      |
| Type of cover:                                    | Choose Your Own cover    |                      |
| Occupational Category:                            | White collar             |                      |
| Cover will expire at age:                         | 75                       |                      |
| <b>Total and Permanent Disability (TPD) cover</b> | \$544,382.00             | \$582.49             |
| Insurer:                                          | Zurich Australia Limited |                      |
| Type of cover:                                    | Choose Your Own cover    |                      |
| Occupational Category:                            | White collar             |                      |
| Cover will expire at age:                         | 67                       |                      |
| <b>Income Protection cover</b>                    | \$0.00 per month         | \$0.00               |

### Your occupational category

As your occupational category is used to calculate your insurance fee, please let us know if your occupation has changed from that previously provided.

You can contact Customer Services to verify and/or change your occupational category. Any change will be reflected in the next monthly insurance fee deduction.

A lower insurance fee applies if your occupational category is 'white collar'. Generally, to be classified as 'white collar' your work must be office-based professional, clerical or administrative, not involving any manual work. This also includes salespeople not involved in deliveries. Examples include accountant, doctor, solicitor and administrative worker.

### How to cancel, change or apply for new insurance cover

At any time, you can:

- cancel or reduce your insurance cover, or
- apply for a different level or type of insurance cover to suit your needs as Choose Your Own cover. Your application will be subject to assessment and acceptance by the Insurer.

You can do this online at [www.anz.com.au/smartchoiceaccess](http://www.anz.com.au/smartchoiceaccess) or by contacting Customer Services.

### We're here to help

If you have any questions or would like further information, please:

- call Customer Services on **13 12 87**, weekdays 8.30am to 6.30pm (AEST/AEDT)
- email us at [smartchoice@insigniafinancial.com.au](mailto:smartchoice@insigniafinancial.com.au) or
- speak to a financial adviser.

We look forward to continuing to work with you to grow, manage and protect your superannuation.

Yours sincerely

Customer Services  
ANZ Smart Choice Super  
On behalf of OnePath Custodians



SUPERANNUATION PAYMENT  
INSTRUCTIONS FOR EMPLOYERS  
CHOICE OF SUPER FUND FORM



EMPLOYEE INSTRUCTIONS:

Provide this form to your employer to ensure your super contributions go into your ANZ Smart Choice Super.

EMPLOYER INSTRUCTIONS:

- Please commence contributions into your employee's ANZ Smart Choice Super account using the details provided.
- If you need assistance with making super contributions for an employee, please contact Customer Services on 13 12 87.

Dear Employer,

I wish to nominate ANZ Smart Choice Super as my super fund for future employer paid superannuation guarantee contributions.

Choice of Superannuation Fund legislation provides that this form, including the complying fund statement is an acceptable means of nominating my choice of superannuation fund to you.

MY DETAILS

|               |                   |          |      |
|---------------|-------------------|----------|------|
| First name    | Zaid              |          |      |
| Last name     | Al Dabbag         |          |      |
| Address       | 35 Monterey Drive |          |      |
|               | CHELTENHAM        | State    | VIC  |
|               |                   | Postcode | 3192 |
| Member number | 012013317192426   |          |      |

MY NOMINATED SUPER FUND FOR SUPERANNUATION CONTRIBUTIONS:

|                                        |                              |
|----------------------------------------|------------------------------|
| Fund name                              | Retirement Portfolio Service |
| Fund Australian Business Number (ABN)  | 61 808 189 263               |
| Unique Superannuation Identifier (USI) | MMF2076AU                    |

COMPLYING SUPERANNUATION FUND STATEMENT

ANZ Smart Choice Super is a suite of products consisting of ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees and ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees (together "ANZ Smart Choice Super"). ANZ Smart Choice Super is a part of Retirement Portfolio Service ABN 61 808 189 263 which is a complying superannuation fund and a resident regulated superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act 1993*. The Trustee of ANZ Smart Choice Super is not subject to a written notice from the regulator directing the Trustee not to accept any contributions made to the fund by an employer-sponsor.

CONTRIBUTION ACCEPTANCE STATEMENT

ANZ Smart Choice Super accepts contributions from any employer.



13 12 87 weekdays  
between 8.30am to 6.30pm (AEDT)



smartchoice@insigniafinancial.com.au



anz.com/smartchoicesuper

**Important information:** Before requesting your employer to make future Superannuation Guarantee contributions to your ANZ Smart Choice Super account, you should consider if this will affect any insurance cover or other benefits you have in your other fund.

ANZ Smart Choice Super is a MySuper compliant employer product issued pursuant to the latest PDS available at [anz.com/smartchoicesuper](http://anz.com/smartchoicesuper). ANZ Smart Choice Super is part of Retirement Portfolio Service (the Fund) (ABN 61 808 189 263) and is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC), the trustee of the Fund. OPC is of the Insignia Financial group of companies, comprising Insignia Financial Ltd (formerly IOOF Holdings Ltd) (ABN 49 100 103 722) and its related bodies corporate ('Insignia Financial Group'). An investment with OPC is subject to investment risk, including possible delays in repayment and loss of income and principal invested. Past performance is not an indication of future performance. The repayment of capital, the performance of, or any rate of return of an investment with OPC is not guaranteed by any member of the Insignia Financial Group or any other company, unless expressly disclosed in the relevant PDS. Target Market Determinations (TMDs) for relevant products are also required to be made available and considered by distributors/members. The Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ) brand is a trademark of ANZ and is used by OPC under licence from ANZ. ANZ and the Insignia Financial Group are not related bodies corporate. ANZ does not stand behind or guarantee the issuer or this product. The investment is subject to investment risks and other risks. This could involve delays in the repayment of principal and loss of income or principal invested. A copy of the PDS, and any material incorporated by reference, and ANZ Financial Services Guide is available by visiting [anz.com/smartchoicesuper](http://anz.com/smartchoicesuper)  
> Downloads – important documents or by calling Customer Services. This information is of a general nature and has been prepared without taking account of your objectives, financial situation or needs. You should read the PDS before deciding to acquire or hold ANZ Smart Choice Super.

