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Mr Zaid Al Al Dabbag
35 Monterey Drive
CHELTENHAM VIC 3192

Product name: ANZ Smart Choice Super for employers and their employees
Member Name: Zaid Al Al Dabbag
Member Number: 012013317192426
Reference: SI1066_SC Insurance
18 August 2026

Dear Zaid Al,

Changes to your insurance from 1 October 2026

We regularly review the insurance cover in your super to ensure it's appropriate and provided at a competitive cost.

Following our most recent review, the premium rates for your insurance cover will increase from 1 October 2026.

What does this mean for you?

The table below sets out your insurance fees and level of cover, before and from 1 October 2026.

Type of cover	Level of insurance cover		Annual insurance fee	
	Before 1 October 2026	From 1 October 2026	Before 1 October 2026	From 1 October 2026
Death cover – Choose Your Own cover	\$544,382	\$544,382	\$658.70	\$820.87
Total and Permanent Disability (TPD) cover – Choose Your Own cover	\$544,382	\$544,382	\$582.49	\$727.02

The level of cover and insurance fees have been calculated based on your details as at 17 August 2026. If you've changed any of your insurance cover details or had a birthday since then, this table may not reflect those changes. Your insurance will recalculate on 1 July each year.

Are there any changes to the terms and conditions?

From 1 October 2026, we're:

- simplifying how TPD claims are assessed. If your event date is on or after this date, your claim will be assessed under the "Any Occupation" definition, regardless of your recent work history. Assessment criteria based on activities of daily work and specific rules for mental health conditions will no longer apply.
- adding four new qualifying life events – divorce, increasing a mortgage to renovate your principal place of residence, death of your spouse or de facto spouse, and becoming a carer for the first time – and increasing the maximum application age for life events cover to 63
- removing the imprisonment exclusion for TPD and Income Protection cover
- removing the war exclusion for Death and TPD cover
- changing cover cessation rules so that your cover will not cease if you leave Australia permanently
- changing an eligibility rule for default cover

For full details, refer to the *Important information about insurance* flyer at hub.anzsmartchoice.com.au/insurancechanges-employer

Insurance cover that's right for you

While you don't need to do anything as these changes will apply automatically, now's a good time to check whether the insurance cover you have is still right for you.

As your personal circumstances change, your insurance needs may also change. For example, an expanding family or a reduction in personal debt may influence the type and amount of cover you need.

It's important that you have the insurance cover that meets your needs at a cost that doesn't inappropriately reduce your super.

You should read the important information about *Insurance in your super* before deciding. For more information about your insurance cover, please refer to the *ANZ Smart Choice Super for employers and their employees Insurance Guide for Standard Plans* available from 1 October 2026 on hub.anzsmartchoice.com.au/forms >product information or you can request a copy by contacting Customer Services on **13 12 87**.

Let us know if your circumstances change

Insurance fees are based on the type, amount of insurance cover, your age, gender and occupation(where applicable). Please check your details below, review your circumstances and let us know if anything has changed.

NOTE: Let us know if you're unemployed, as it may impact your ability to claim

Your personal details	
Age next birthday:	48
Gender:	Male
Death Occupation Category:	White collar
Total & Permanent Disability Occupation Category:	White collar
You can view your insurance details online anytime at hub.anzsmartchoice.com.au	

We're here to help

We recommend you regularly review your insurance cover to ensure it continues to meet your needs. You can make changes or cancel your insurance cover at any time by logging in online at **hub.anzsmartchoice.com.au**, or by calling Customer Services.

If you have any questions or would like further information:

- Call Customer Services on **13 12 87**, weekdays 8.30am to 6.30pm (AEST/AEDT)
- Email us at **smartchoice@insigniafinancial.com.au**
- Speak to a financial adviser.

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

Yours sincerely



Jason Marler
General Manager Master Trust Product
On behalf of OnePath Custodians Pty Limited

Important information

This letter is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC) as the issuer of this product. OPC is the trustee of the Retirement Portfolio Service (ABN 61 808 189 263) (RPS) and this product is part of the RPS.

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