

## Summary of Significant Events and Material Changes

Effective Date	Summary of Change or Event	Where to find more information
March 2018	Two new investment options from March 2018	November 2017 Significant Event Notice
1 January 2018	Premium rate decreases for income protection insurance from 1 January 2018	November 2017 Significant Event Notice
	Changes to investment options from 1 January 2018	November 2017 Significant Event Notice
30 September 2017	Changes to the disclosure of investment fees and costs	November 2017 Significant Event Notice
1 January 2016	Insurance Definitions and Premiums Revised	November 2015 Newsletter and Letter
	New Investment Objectives	November 2015 Newsletter and Letter
1 January 2015	Insurance Definitions and Premiums Revised	November 2014 Newsletter
1 July 2014	Fees Increased	April 2014 Newsletter and 2013 Annual Report
1 January 2014	MySuper and Fees Revised	November 2013 Newsletter