



Significant Event Notices

ANZ Staff Superannuation (Australia) Pty Limited, the Trustee of the ANZ Australian Staff Superannuation Scheme is required to inform members about any 'significant events' or 'material changes' to the Scheme, particularly if the event may impact on members' accounts. A notifiable significant event could include changes to the Scheme's fees and charges, its benefit design or investment options. Where possible, significant event notices will be communicated to all members in our regular newsletters. Where appropriate, separate advice (letters or emails) will be sent to affected members. A summary of each significant event change notice issued to members within the past two years is listed in the table below.

Date	Notice sent to	Summary of the notice
May 2018	Emails/letters to members of the Personal and Partner Sections	Changes to the insurance arrangements for Personal and Partner Section members allowing them to apply for or to increase their death or death and Total and Permanent Disablement cover (subject to underwriting) have come into effect <i>Refer to the May 2018 update - "More insurance options for you" - for more information</i>
December 2017	All members in the December 2017 newsletter	Premium rates for death and Total and Permanent Disablement (TPD) cover for Personal and Partner Section members reduced by 30% effective 1 October 2017 and changes to the insurance arrangements for Personal and Partner Section members scheduled to come into effect in 2018 <i>Refer to the December 2017 newsletter for more information</i>
April 2017	Letters to members of the Retirement Section (ABP Section) who have account balances over \$1.6 million or are in receipt of a Transition to Retirement pension All members in the April 2017 newsletter	Details of the Federal Government's superannuation changes which were passed by parliament in late 2016 and apply from 1 July 2017 Changes to the asset allocations of the Aggressive Growth, Balanced Growth and Cautious investment options from May 2017 <i>Refer to the April 2017 newsletter for more information</i>