

<17 May 2024>

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Your Perpetual WealthFocus Super Plan – Changes to insurance premiums from 1 July 2024
Your Insurance: [Death], [Total and Permanent Disablement], [Salary Continuance Insurance]

Our insurer, AIA Australia Limited ABN 79 004 837 861 AFSL 230043, has recently reviewed the insurance premiums within the Perpetual WealthFocus Super Plan. Effective from 1 July 2024, your total premium will be adjusted based on your age at 30 June 2024¹ and there will be additional changes to the premium rates for different types of cover as applicable to you:

- **Death Insurance:** premiums will increase by 11.3%.
- **Total and Permanent Disablement (TPD) Insurance:** premiums will increase by 44.0%.
- **Salary Continuance Insurance (SCI):** premiums will increase by 2.0%.

You can access information about your current cover and premiums online through myPerpetual. Alternatively, this is available by calling us. Details regarding your insurance cover and premiums for the period starting 1 July 2024 will be available online via myPerpetual from mid-July and also in your annual statement that will be mailed in August.

¹ For existing members, annual premiums change based on your age at 30 June each year.

Why the Premium Changes?

The adjustments in insurance premiums are influenced by various factors, including past claims history. In the case of Death, TPD and SCI insurance, higher claims have led to the need for increased premiums.

No Changes to Policy Terms and Conditions

There are no alterations to the terms and conditions of your insurance policy. Your existing coverage remains unchanged in this regard.

Action Steps

Remember that insurance premiums are deducted from your superannuation account, impacting your retirement savings. It's crucial to assess whether your current insurance arrangements align with your needs. Additionally, consider exploring alternative options to ensure you're making informed decisions. Your financial adviser, if you choose to have one, can assist you in evaluating various insurance products and their impact on your superannuation account. Remember, you have the flexibility to cancel, reduce, or modify your insurance cover at any time. If you wish to make any adjustments, please don't hesitate to contact us.

Additional Information

For more detailed information, an updated 'Insurance Book' will be available as part of the current Product Disclosure Statement on our website starting from 1 July 2024.

Should you have any further queries, consider reaching out to your financial adviser or contacting us directly at 1800 022 033 during business hours (Sydney time). You can also obtain a copy of the insurance policy document free of charge by getting in touch with us.

We appreciate your continued trust in Perpetual.

Yours sincerely

Daren Donnellan

Chief Operating Officer, Australia
Operations & Technology

Authorised by Perpetual Superannuation Limited

Important note

This information has been prepared by Perpetual Superannuation Limited ABN 84 008 416 831 (PSL), AFSL 225246, RSE L0003315, as trustee of the Perpetual WealthFocus Superannuation Fund (ABN 41 772 007 500) (the Fund). It is general information only and is not intended to provide you with financial advice or take into account your objectives, financial situation or needs. You should consider, with a financial adviser, whether the information is suitable for your circumstances. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information.

You should read and consider the relevant PDS before deciding whether to acquire or maintain an interest in the Fund. The PDS and Target Market Determination for the relevant fund can be obtained by calling 1800 022 033 or visiting our website www.perpetual.com.au.

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