

SUMMARY OF SIGNIFICANT EVENT NOTICES SENT WITHIN THE LAST TWO YEARS

In accordance with *SIS Regulation 2.38 2(h)*, Superannuation Funds are required to publish a summary of each significant event notice made to members with the previous 2 years. The following table represents a summary of notices sent by the Trustee:

Date Notice Sent	Description of Significant Event Notice	Date of Impact	Members Impacted
Feb 2019	The closure of the Direct Investment Option (DIO).	April 2019	All members invested in the DIO
Jan 2019	An error was identified in the table header (on page 7) under point 3 of the Insurance in your Super section of the Personal Division Product Disclosure Statement issued on 30 September 2018. It described the cost of Short-Term Income Protection (IP) cover as: 'Premium rates are a % of Employer SG Contribution '. This should read as 'Premium rates are a % of Insured Salary '. The revised PDS correcting this was issued on 14 December 2018.	September 2018	New members joining the Personal Division between 30 September 2018 – 14 December 2018.
August 2017	These changes include: 1. New insurance arrangements from 1 October 2017; 2. Changes to investment fees and the new RG97 statutory disclosure requirements; and 3. An increase in the administration fee.	October 2017	All Club Plus Super and Pension members
May 2017	The investment objective for the Conservative Balanced option was changed from CPI + 2% p.a. to CPI + 1.5% p.a, over rolling 10 year periods. Consequently, the SAA for this option was revised to improve its prospect of achieving the new objective.	Return objective from February 2017 SAA changes from April 2017	All Club Plus Super and Pension members
17 February 2017	Unit pricing will be applied to member accounts from 20 March 2017 onwards. Daily unit pricing will be used to represent all investment options. The conversion of all super and pension account balances will be completed on the weekend of 18/19 March 2017.	From 18 March 2017 onwards	All Club Plus Super and Pension members
September 2016	From 1 November 2016 the Asset Based Fee charged by the Trustee on members' account balances for operational	1 November 2016	All Club Plus Super and Pension members (commencing from 1 November 2016).

	<p>expenses will be raised from 0.10% p.a. to 0.15% p.a. This fee is applied equitably to all members, based on assets under management. This increase amounts to an additional \$25 per annum for a member with a \$50,000 balance.</p> <p>The Trustee also disclosed new estimated Investment Management Expenses.</p>		
1 September 2014	<p>Changes to insurance arrangements including:</p> <ul style="list-style-type: none"> • Change of insurance provider to One Path Life for Death, Terminal Illness & TPD and Income Protection; • Increase in insurance premiums for Death, Terminal Illness & TPD and Income Protection; • Additional waiting period options for Income Protection. 	1 October 2014	All Club Plus Super Industry and Personal members holding insurance with the Fund.
April 2014	Changes to the Club Plus Super insurance Group Life and Income Protection Insurance policies to comply with the SIS definition of permanent and temporary incapacity definitions.	1 July 2014	All Club Plus Super members holding insurance with Club Plus Super
December 2013	Transition of members who had not exercised investment choice to the Club Plus Super MySuper product.	14 February 2014	Club Plus Super members who had not exercised investment choice.
October 2013	Increase in weekly administration fee from \$1.60 per week to \$1.80 per week.	1 December 2013	All Club Plus Super and Pension members (commencing from 1 December 2013)