



26 November 2014

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Dear [name]

Premium Rate Review - Significant Event Notice (SEN)
Plan Name: First State Super (FSS) - Public Sector Executives (Ex-PSEES) Insurance Plan
Plan Number - 1005841

The insurance industry has been under pressure from increasing claim rates for a number of years. While we have been able to keep our premiums steady over this period, our most recent review shows that an increase is now necessary.

The review was conducted by AMP, the Ex-PSEES plan insurer. The review considered the plan's benefit design, the number of members in the plan, the occupations, ages and gender of the members and the plan's claims experience.

The review recommended that premiums be increased by approximately 17%. The higher premiums will take effect from 1 January 2015 and you can review your account and the new premium from February 2015 using your eSuper Login.

This may be a good time for you to review your insurance cover to ensure that it still meets your needs. If you would like to cancel your Ex-PSEES insurance cover before the increased premiums are charged to your account, please send us a written request within 30 days of the date of this notice. Your request should be sent to First State Super, PO Box 1229, Wollongong NSW 2500.

You may wish to consult a licensed financial planner before making a decision regarding your cover. You have access to financial advice provided by First State Super Financial Services Pty Ltd (ABN 37 096 452 318, AFSL 240019). If you would like to discuss your situation or would like further information regarding this notice, please call us on 1300 650 873 or email your enquiries to enquiries@firststatesuper.com.au.

Yours sincerely

Sarina Aarons
Assistant Manager - Insurance & Claims

This is general information only and does not take into account your specific objectives, financial situation or needs. You should consider the information having regard for your personal circumstances. All insurance cover provided by First State Super is subject to the terms and conditions contained within the relevant insurance policies, and the terms and conditions of the policies prevail over any inconsistency in this notice.

first & foremost for you