

Private and Confidential

<title> <given name> <surname>
<address 1>
<address 2>
<SUBURB> <STATE> <POSTCODE>

<date>

Dear <given name>,

Significant event notice – your new insurance arrangements from 1 June 2017

NGS Super has undertaken an insurance review to ensure that it continues to be one of the best in Australia – in terms of price, sustainability, coverage, service and overall value. This year we are changing our insurance partner – from CommlnSure to TAL Life Limited*, one of Australia's largest Group Life Insurance specialists – effective 1 June 2017[^].

The rules that apply to your insurance design, expiry age and calculation of your benefits will not change.

Transfer to the new insurance is automatic; there's nothing you need to do.

If you have any questions, please call our Customer Service Team on 1300 133 177, Monday to Friday between 8am and 8pm (AEST/AEDT) or refer to our website for further information.

Yours sincerely,

Anthony Rodwell-Ball

ANTHONY RODWELL-BALL
Chief Executive Officer
NGS Super

* ABN 70 050 109 450 AFSL 237848 (TAL)

[^] As part of the changes your cover may automatically increase on 1 June 2017. If this applies to you but you were not in *Active Employment* on that date, you may not be eligible for the increased portion of cover when you claim. Please refer to our website www.ngssuper.com.au/insurance for further details including the definition of *Active Employment*.

This applies only to TAL claims with an incident date on or after 1 June 2017. CommlnSure claims with an earlier incident date will continue to be assessed based on the cover that applied at that time.

Who will be my new insurer?

From now until 31 May, your insurer will continue to be CommlnSure. From 1 June 2017 onwards it will be TAL. This is particularly relevant if you lodge a claim or become eligible to claim, so please be aware that:

- if you lodge a claim before 1 June 2017, it will be assessed and managed by CommlnSure
- if before 1 June 2017 you are injured or become ill, any claim you lodge before or after 1 June 2017 will be assessed and managed by CommlnSure
- if on 31 May 2017 you are not at work due to injury or illness, your insurer will be CommlnSure until you return to work then it will be TAL.