

7 September 2021



**FREEDOM
OF CHOICE**

Private and Confidential

«Title» «GivenNames» «FamilyName»
«Mail1»
«Mail2»
«MailCity» «MailState» «MailCode»

Member No: «MbrNo»

Membership Division: Freedom of Choice, a division of AMG Super

Dear «Title» «FamilyName»,

Amendment to correction letter dated 4 March 2021 ('Letter')

Earlier this year we sent a Letter to correct the Significant Event Notice dated 1 March 2020 titled 'Important changes to your insurance from 1 April 2020'.

After sending this Letter, it has come to our attention that there was an omission that should have been disclosed. Specifically, the table on the first page of the Letter should have stated that TPD cover was in fact applicable prior to 1 April 2020. The following table replaces the table included in the Letter.

Death & Total and Permanent Disablement ('TPD') Cover

Terms	Before 1 April 2020	After 1 April 2020																				
TPD Tapering	<p>Where the Sub-plan benefit formula is such that the Sum Insured does not reduce with age (i.e. flat dollar amount, multiple of salary or percentage of salary), the following reduction in the TPD Sum Insured shall apply:</p> <ul style="list-style-type: none">- Age new birthday 66: 80% of Death Benefit payable at the time- Age new birthday 67: 60% of Death Benefit payable at the time- Age new birthday 68: 40% of Death Benefit payable at the time- Age new birthday 69: 20% of Death Benefit payable at the time- Age new birthday 70: 20% of Death Benefit payable at the time- Age new birthday 71: 20% of Death Benefit payable at the time- Age new birthday 72: 20% of Death Benefit payable at the time- Age new birthday 73: 20% of Death Benefit payable at the time- Age new birthday 74: 20% of Death Benefit payable at the time- Age new birthday 75: 20% of Death Benefit payable at the time- Age new birthday 76: Nil	<p>TPD cover provided as a fixed amount will automatically reduce each year from the insured members 61st birthday as set out below:</p> <table border="1"><thead><tr><th>Age Next Birthday</th><th>TPD Tapering Factor (as a % of corresponding death cover)</th></tr></thead><tbody><tr><td>62</td><td>90%</td></tr><tr><td>63</td><td>80%</td></tr><tr><td>64</td><td>70%</td></tr><tr><td>65</td><td>60%</td></tr><tr><td>66</td><td>50%</td></tr><tr><td>67</td><td>40%</td></tr><tr><td>68</td><td>30%</td></tr><tr><td>69</td><td>20%</td></tr><tr><td>70</td><td>10%</td></tr></tbody></table>	Age Next Birthday	TPD Tapering Factor (as a % of corresponding death cover)	62	90%	63	80%	64	70%	65	60%	66	50%	67	40%	68	30%	69	20%	70	10%
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You should read this updated information in conjunction with the Letter and original Notice dated 1 March 2020. We encourage you to review your insurance cover to confirm the level of cover is appropriate for your circumstances. If you wish for your insurance cover to be modified or cancelled, please contact us on «Division Phone» or by email to «Division

Email». We recommend that you consider obtaining professional financial advice tailored to your personal circumstances before making decisions regarding your insurance through Freedom of Choice.

We sincerely apologise for this omission and in the original SEN dated 1 March 2020, and for any concerns or confusion it may have caused you.

Should you have any questions regarding your account or the documentation provided, please contact your Adviser «AgentCompanyName» or our Client Service Team on «SchemeContactPhone», or via email to «SchemeContactEmailAddress».

Yours sincerely,

Alan Hegerty
Chief Executive Officer

This Notice has been prepared by Equity Trustees Superannuation Limited (ABN 50 055 641 757, RSE Licence No. L0001458, AFSL 229757) Level 1, 575 Bourke Street, Melbourne, VIC 3000, as Trustee of AMG Super, ABN 30 099 320 583 and should be read in conjunction with the Significant Event Notice Flyer, Significant Event Notice (dated 1 March 2020) and Letter dated 4 March 2021. The information in this letter is as at 7 September 2021. The Trustee is unable to provide you with personal financial advice and this Notice is not, and should not be construed as, providing such advice. The Notice has been prepared without taking into account your personal objectives, financial situation or needs. The Trustee recommends that you obtain financial advice from a suitably qualified and licensed financial adviser before you make any decision regarding your superannuation. Equity Trustees Superannuation Limited is unable to guarantee that there will be no further changes to your superannuation.