

Dear <Name>

Important change to your income protection insurance cover

From 1 December 2024, your income protection cover will cost less.

Please read the notice included with this letter as it explains what will change and your options, including if you wish to change or cancel your cover. To assist all affected members the notice also has been translated into six other languages. Please let us know if you need further help in understanding these changes.

At TWUSUPER we're run only to benefit our members. That's why we carefully and regularly review the insurance products we offer our members and the associated costs. TWUSUPER holds a policy that provides income protection insurance cover for dnata Catering & Retail (previously known as Alpha Flight Services) employees, and as a result of our review to keep costs down for all members, a decision has been made to close this policy.

What are the changes?

Here's a summary of what will change for you:

- From 1 December 2024, your income protection insurance cover will be transferred to TWUSUPER's main income protection policy.
- The amount of your income protection cover, your waiting period and all other terms and conditions will stay the same, but the cost of your cover will be less.

To help you understand the decrease in cost of your income protection, we have provided below the current cost and the estimated new cost of your cover.

Current cost of cover*

Current cover (monthly insured benefit)	Current cost per week	Waiting period
<monthly benefit>	<\$xx.xx>	<30/60/90 days>

*based on your account record as at <effective date> and your occupation group of <occupation group>.

Estimated new cost of cover from 1 December 2024^

Amount of cover to be transferred (monthly insured benefit)	Estimated cost per week	Waiting period
<monthly benefit>	<\$xx.xx>	<30/60/90 days>

^based on you making no changes to your insured amount, waiting period or occupation group.

All insurance costs are deducted monthly in arrears from your super account. An insurance administration fee of 3% of your gross premiums is also deducted from your super account.

What do you need to do?

If you are happy with this change, you don't need to do anything. This change will happen automatically.

If you want to further reduce the cost of your income protection cover, you have a few options:

- you can keep the same amount of cover, but change your waiting period to 60 or 90 days
- you can reduce or increase your amount of cover
- check you are in the correct occupation group for your job and apply to change it if you are in the wrong group. For more information on occupation groups please read our insurance guide that you can download at **twusuper.com.au/insuranceguide**

Alternatively, if you don't want to keep your income protection cover, you can cancel your cover.

To help you work out how much a different waiting period or income protection amount will cost you can use our insurance calculator at **twusuper.com.au/calculator**

If you want to change or cancel your cover you will need to complete and return the enclosed *Change, reduce or cancel your income protection cover* form.

We recommend that you think about your income protection cover and how much you think you need. You may also want to seek some financial advice before making a decision about your insurance cover.

More information

For more information about TWUSUPER's main income protection policy please read our Insurance Guide. Download a copy at **twusuper.com.au/insuranceguide**

We're here to help

For help with understanding this letter and the attached notice, or if you would like to make changes or cancel your insurance cover, please call us on **1800 222 071** between 8am and 8pm (AEDT) on weekdays and ask to speak to our general advice team.

Kind regards

Matt Licheri

Chief Operating Officer

This document was prepared on 17/9/24 and issued by TWU Nominees Pty Ltd ABN 67 002 835 412, AFSL 239163 the trustee of TWUSUPER ABN 77 343 563 307 and the issuer of interests in it.

The information in this document is of a general nature and has been prepared without taking into account your objectives, financial situation or needs. Before acting on the information, consider its appropriateness. Refer to our Product Disclosure Statements (PDS). The PDS is relevant when deciding whether to acquire or hold a product. The PDS and Target Market Determination (TMD) for TWUSUPER can be found at twusuper.com.au or by calling us on 1800 222 071.

You should read the important information about insurance in your super before making a decision. Go to twusuper.com.au/pds and read the Insurance Guide which includes information about eligibility for insurance, the costs and conditions and exclusions that apply to the insurance cover. This information may affect your entitlement to insurance cover and should be read before deciding whether the insurance is appropriate. The material relating to insurance in your super may change between the time when you read this PDS and the day you sign the application form or the date you join TWUSUPER. The Insurance Guide forms part of the PDS. The PDS and the TMD may be found at twusuper.com.au.

Important change to your income protection insurance cover

From 1 December 2024, your income protection insurance cover will cost less.

Here is a summary of what will change for you:

- From 1 December 2024, your income protection insurance cover will be transferred to TWUSUPER's main income protection policy.
- The amount of your income protection cover, your waiting period and all other terms and conditions will stay the same. But the cost of your cover paid from your super will be less from 1 December 2024 as shown in your letter included with this notice.

What do you need to do?

If you are happy with this change you don't need to do anything. This change will happen automatically.

If you want to further reduce the cost of your income protection cover, you have a few options:

- you can keep the same amount of cover, but change your waiting period to 60 or 90 days
- you can reduce or increase your amount of cover
- check you are in the correct occupation group for your job and apply to change it if you are in the wrong group. Refer to occupation groups in our Insurance Guide that you can download at twusuper.com.au/insuranceguide

Alternatively if you don't want to keep your income protection cover, you can cancel your cover.

If you want to change or cancel your cover you will need to complete and return the enclosed *Change, reduce or cancel your income protection cover* form.

If you have any questions, or would like to change or cancel your insurance cover, please call us on **1800 222 071** between 8am and 8pm (AEDT) on weekdays and ask to speak to our general advice team.

تغيير مهم في غطاء تأمين حماية الدخل الخاص بك

اعتبارًا من 1 كانون الأول/ديسمبر 2024، ستكون تكلفة غطاء تأمين حماية الدخل الخاص بك أقل.

فيما يلي ملخص لما سيتغير بالنسبة لك:

- اعتبارًا من 1 كانون الأول/ديسمبر 2024، سيتم نقل غطاء تأمين حماية الدخل الخاص بك إلى بوليصة TWUSUPER لحماية الدخل الرئيسي.
- ستبقى قيمة غطاء حماية الدخل الخاص بك وفترة الانتظار وجميع الشروط والأحكام الأخرى كما هي. لكن تكلفة الغطاء الذي تدفعه من حسابك التقاعدي ستكون أقل اعتبارًا من 1 كانون الأول/ديسمبر 2024 كما هو موضح في الخطاب المرفق بهذا الإشعار.

ماذا عليك أن تفعل؟

وبدلاً من ذلك، إذا كنت لا ترغب في الاحتفاظ بغطاء حماية الدخل الخاص بك، فيمكنك إلغاؤه.

إذا كنت ترغب في تغيير أو إلغاء الغطاء الخاص بك، فسوف تحتاج إلى إكمال وإرجاع الاستمارة المرفقة بتغيير أو تخفيض أو إلغاء غطاء حماية الدخل (Change, reduce or cancel your income protection cover)

إذا كانت لديك أي أسئلة أو ترغب في تغيير أو إلغاء غطاء التأمين، يرجى الاتصال بنا على الرقم **1800222071** بين الساعة 8 صباحًا و8 مساءً (حسب توقيت شرق أستراليا الصيفي) في أيام العمل خلال الأسبوع واطلب التحدث إلى فريق تقديم المشورة العامة لدينا.

إذا كنت راضيًا عن هذا التغيير فلن تحتاج إلى القيام بأي شيء. سيحدث هذا التغيير تلقائيًا.

إذا كنت تريد تخفيض تكلفة غطاء حماية الدخل الخاص بك أكثر، فلديك بعض الخيارات:

- يمكنك الاحتفاظ بنفس قيمة الغطاء، ولكن يمكنك تغيير فترة الانتظار الخاصة بك إلى 60 أو 90 يومًا
- يمكنك تخفيض أو زيادة مبلغ الغطاء الخاص بك
- تأكد من أنك في مجموعة المهن الصحيحة لوظيفتك وتقدم بطلب لتغييرها إذا كنت في المجموعة الخطأ. راجع مجموعات المهن في دليل التأمين الخاص بنا والذي يمكنك تنزيله على twusuper.com.au/insuranceguide

Dinka | Thuonjän

Wëü tiit wëü kuun ye döm köth aa war yiic ku a path ba piŋ

Aköl 1 Penthiäarkurou 2024, wëü tiit wëü kuun ye döm köth aa bë tek yiic

Kä bë waar yiic kïk cë kuɛn piny tën:

- Aköl 1 Penthiäarkurou 2024, wëü tiit wëü kuun ye döm köth aa bë kök tën aguir ë TWUSUPER bik ke muk löön keen tiit wëü ye döm köth.
- Wëü tiit wëü kuun ye döm köth, kaam yin tiit ku löön kök mac keek aa bë rëer cëmën deen thær. Ku wëü tiit yi köu ye nyaai super du yic aa bë tek yiic gɔcɔc aköl 1 Penthiäarkurou 2024 tã cït tã cë luël yeen athör cë gät yïin cë mat kek athör kën yic.

Yenö path ba looi yïin?

Na cïn kë man awër cë looi kën yic, ka cïn kë cë lëk yïin ba looi. Awër kën a bë rot looi rot.

Na wïc ba wëü tiit wëü kuun ye döm köth ben tek yiic, ka yïn a leŋ löclöc ba looi:

- a lëu ba akuën wëü tiit yi köu thær muk, ku war kaam yïn tiit bë ya nin 60 ya nin 90
- a lëu ba akuën wëü tiit yi köu tek ya juak yic
- Det wët lön cï yi njec tääu akut duun luy yic ku gät athöör ba kɔc lëk bë waar yic tã kéc yi tääu akut duun luy yic. Kuen kuat akuut ë luy Nyuuth ë Atit yic ku yeen a lëu ba wäl bei tën twusuper.com.au/insuranceguide

Dhël dëd kïn, na cï wïc ba rëer kek wëü tiit wëü kuun ye döm köth, ka lëu ba atit tiit yi köu teem köu.

Na wïc ba atit tiit yi köu waar yic ya wïc ba teem köu, ka yïn a bë athör cöl Athör wëer atit ë köu, tek ye yic ya teem ye köu cë nuet thiññ ku dhuök yook.

Na leŋ kä wïc ba keek thiëc, ya wïc ba atit waar yic ya tem köu, manha ka yi yup yook namba kën **1800 222 071** kaam thää 8nh ku 8th (AEDT) kööl wik luui kɔc ku luël wët bë yi tuööm kek kɔc ë wëët.

有关收入保障保险的重要变化

2024年12月1日起, 您的收入保障保险费用将会减少。

以下是将要发生的变化概述:

- 2024年12月1日起, 您的收入保障保险将转到TWUSUPER的主要收入保障保单。
- 您的收入保障金额、等候期以及所有其它条款和条件将保持不变。但从2024年12月1日起, 从您的退休公积金中扣取的保费将会减少, 详见本通知随附信函。

您需要做什么?

如果您对这些变化没有异议, 就无需采取任何行动。变化将自动生效。

如果您希望进一步降低您的收入保障保险费用, 您有以下几个选择:

- 您可以保持同样的保障金额, 但把等候期改为60天或90天。
- 您可以降低或提高保障金额。
- 检查您是否为自己的工作选择了正确的职业类别, 如果有错, 就申请更改。请参考我们的《保险指南》中的职业类别, 该指南可在线下载, 网址: twusuper.com.au/insuranceguide。

如果您不想继续保留收入保障保险, 您可以取消该保险。

如果您想要变更或取消保险, 则需要填写并寄回随附的“变更、减少或取消收入保障保险”表格。

如有任何疑问, 或想要变更或取消保险, 请在工作日上午8点到晚上8点(澳大利亚东部夏令时)之间致电**1800 222 071**联系我们的咨询团队。

Filipino | Tagalog

Mahalagang pagbabago sa saklaw ng iyong seguro (insurance cover) para sa proteksyon ng kita

Simula ika-1 ng Disyembre 2024, ang iyong insurance cover para sa proteksyon ng kita ay magiging mas mura.

Narito ang buod ng mga pagbabago para sa iyo:

- Simula ika-1 ng Disyembre 2024, ang iyong insurance cover para sa proteksyon ng kita ay lilipat sa pangunahing patakaran ng TWUSUPER para sa proteksyon ng kita.
- Hindi babaguhin ang halaga ng iyong cover para sa proteksyon ng kita, ang panahon ng paghihintay (waiting period) at lahat ng ibang mga term at kondisyon. Ngunit ang halaga ng iyong insurance cover na binabayaran mula sa iyong super ay magiging mas mababa simula ika-1 ng Disyembre 2024, tulad ng nakasaad sa liham na kalakip ng paunawang ito.

Ano ang kailangan mong gawin?

Kung masaya ka sa pagbabagong ito, wala kang kailangang gawin. Awtomatikong mangyayari ang pagbabagong ito.

Kung nais mong mabawasan pa ang halaga ng iyong insurance cover para sa proteksyon ng kita, mayroon kang ilang mga opsyon:

- maaari mong panatilihin ang parehong halaga ng cover, pero babaguhin ang waiting period sa 60 o 90 araw
- maaari mong bawasan o dagdagan ang halaga ng iyong cover
- suriin kung ikaw ay nasa tamang grupo ng okupasyon para sa iyong trabaho at mag-apply na baguhin ito kung ikaw ay nasa maling grupo. Tingnan ang mga grupo ng okupasyon sa aming Insurance Guide na mada-download mo sa twusuper.com.au/insuranceguide

O kaya naman, kung ayaw mong ipagpatuloy ang iyong cover para sa proteksyon ng kita, maaari mong kanselahin ang iyong cover.

Kung nais mong baguhin o kanselahin ang iyong cover, kailangan mong punan at ibalik ang kalakip na form para sa *Pagbabago, pagbawas, o kanselasyon ng iyong cover para sa proteksyon ng kita*.

Kung mayroon kang anumang mga katanungan, o nais mong baguhin o kanselahin ang iyong insurance cover, mangyaring tumawag sa amin sa **1800 222 071** mula 8am hanggang 8pm (AEDT) sa mga araw ng trabaho at hilingin na makausap ang aming pangkat sa pangkalahatang payo.

การเปลี่ยนแปลงสำคัญเกี่ยวกับความคุ้มครองประกันชดเชยรายได้ของคุณ

ตั้งแต่วันที่ 1 ธันวาคม ค.ศ. 2024 เป็นต้นไป ค่าใช้จ่ายในการรับความคุ้มครองประกันชดเชยรายได้ของคุณจะลดลง

สรุปการเปลี่ยนแปลงที่เกี่ยวข้องกับคุณมีดังนี้

- ตั้งแต่วันที่ 1 ธันวาคม ค.ศ. 2024 เป็นต้นไป ความคุ้มครองประกันชดเชยรายได้ของคุณจะได้รับการโอนย้ายไปยังกรมธรรม์หลักชดเชยรายได้ของ TWUSUPER
- จำนวนเงินความคุ้มครองประกันชดเชยรายได้ของคุณ ระยะเวลารอคอยของคุณ และข้อกำหนดและเงื่อนไขทั้งหมดจะยังคงเป็นไปตามเดิม แต่ค่าใช้จ่ายสำหรับความคุ้มครองที่จ่ายจากซูเปอร์ของคุณจะมียอดลดลงตั้งแต่วันที่ 1 ธันวาคม ค.ศ. 2024 ตามที่ปรากฏในจดหมายที่แนบมาพร้อมหนังสือแจ้งฉบับนี้

คุณจำเป็นต้องดำเนินการอะไรบ้าง?

หากคุณพอใจกับการเปลี่ยนแปลงนี้ คุณไม่ต้องดำเนินการใด ๆ ทั้งสิ้น การเปลี่ยนแปลงนี้จะมีผลโดยอัตโนมัติ

หากคุณต้องการลดค่าใช้จ่ายลงอีกสำหรับความคุ้มครองประกันชดเชยรายได้ของคุณ คุณมีทางเลือกต่าง ๆ ดังนี้

- คุณสามารถคงจำนวนความคุ้มครองไว้เท่าเดิม แต่เปลี่ยนระยะเวลารอคอยไปเป็น 60 หรือ 90 วัน
- คุณสามารถปรับลดหรือเพิ่มจำนวนความคุ้มครองได้
- ตรวจสอบว่า คุณอยู่ในกลุ่มอาชีพที่ต้องตามงานที่คุณทำหรือไม่ และขอเปลี่ยนแปลงข้อมูลนี้หากคุณอยู่ผิดกลุ่มอาชีพ โปรดอ้างอิงกลุ่มอาชีพในคู่มือแนะนำการประกันภัย (Insurance Guide) ซึ่งคุณสามารถดาวน์โหลดได้ที่ twusuper.com.au/insuranceguide

อีกทางเลือกหนึ่งคือ หากคุณไม่ต้องการคงความคุ้มครองประกันชดเชยรายได้ของคุณไว้ คุณสามารถยกเลิกความคุ้มครองได้

หากคุณต้องการเปลี่ยนแปลงหรือยกเลิกความคุ้มครองของคุณ คุณจำเป็นต้องกรอกแบบฟอร์มขอเปลี่ยนแปลง ปรับลด หรือยกเลิกความคุ้มครองประกันชดเชยรายได้ (*Change, reduce or cancel your income protection cover*) ที่แนบมาพร้อมกันนี้ และส่งแบบฟอร์มกลับมาให้เรา

หากคุณมีข้อสงสัยประการใด หรือต้องการเปลี่ยนแปลงหรือยกเลิกความคุ้มครอง โปรดโทรหาเราที่หมายเลข **1800 222 071** ระหว่างเวลา 8.00 น. ถึง 20.00 น. (AEDT) วันจันทร์ถึงวันศุกร์ และขอสายทีมให้คำปรึกษาทั่วไปของเรา (general advice team)

Thay đổi quan trọng về bảo hiểm bảo vệ thu nhập của bạn

Từ ngày 1 tháng 12 năm 2024, chi phí cho bảo hiểm bảo vệ thu nhập của bạn sẽ giảm.

Dưới đây là tóm tắt những thay đổi cho bạn:

- Từ ngày 1 tháng 12 năm 2024, bảo hiểm bảo vệ thu nhập của bạn sẽ được chuyển sang bảo hiểm bảo vệ thu nhập chính của TWUSUPER.
- Giá trị bảo hiểm bảo vệ thu nhập, thời gian chờ và tất cả các điều khoản và điều kiện khác sẽ không thay đổi. Nhưng từ ngày 1 tháng 12 năm 2024, phí bảo hiểm của bạn trả từ quỹ hưu trí sẽ giảm như được nêu trong lá thư kèm theo thông báo này.

Bạn cần phải làm gì?

Nếu đồng ý với thay đổi này, bạn không cần làm gì. Thay đổi này sẽ xảy ra tự động.

Nếu muốn giảm hơn nữa phí bảo hiểm bảo vệ thu nhập của mình, bạn có một số lựa chọn:

- bạn có thể giữ nguyên giá trị bảo hiểm, nhưng thay đổi thời gian chờ thành 60 hoặc 90 ngày
- bạn có thể giảm hoặc tăng giá trị bảo hiểm
- kiểm tra xem bạn có ở trong nhóm ngành nghề đúng cho công việc của mình không, và nếu không, nộp đơn xin chuyển. Hãy tham khảo các nhóm ngành nghề trong Hướng dẫn Bảo hiểm của chúng tôi mà bạn có thể tải xuống từ twusuper.com.au/insuranceguide

Một cách khác, nếu không muốn giữ bảo hiểm bảo vệ thu nhập, bạn có thể hủy bảo hiểm của mình.

Nếu muốn thay đổi hoặc hủy bảo hiểm của mình, bạn sẽ cần phải điền và gửi lại mẫu đơn *Thay đổi, giảm hoặc hủy bảo hiểm bảo vệ thu nhập* gửi kèm.

Nếu bạn có bất kỳ câu hỏi nào, hoặc muốn thay đổi hay hủy hợp đồng bảo hiểm, vui lòng gọi cho chúng tôi theo số **1800 222 071** từ 8 giờ sáng đến 8 giờ tối (AEDT) vào các ngày trong tuần và yêu cầu nói chuyện với nhóm tư vấn chung của chúng tôi.

Change, reduce or cancel income protection insurance cover

Please complete and return this form by 22 November 2024.

ABOUT THIS FORM

Use this form to:

- reduce your income protection insurance cover
- increase your waiting period.

IMPORTANT INFORMATION

Please read the Product Disclosure Statement (PDS) and the Insurance Guide in full before completing this form.

IF YOU NEED HELP

If you need help in filling out this form please call us from **8am to 8pm (AEST/AEDT) weekdays** on **1800 222 071** and ask to speak to our general advice team. We're here to help.

Please complete all sections of this form as applicable, and return to **Member Services, TWUSUPER, Reply Paid 90177, MELBOURNE VIC 3000.**

1. YOUR PERSONAL DETAILS

Member number

Account number

Mr / Mrs / Ms / Miss / Other

Given names

Surname

Date of birth / /

Address (must be advised)

Suburb

State

Postcode

Postal address (if different to the above)

Suburb

State

Postcode

Daytime telephone

Mobile

Email

2. REDUCE OR CANCEL INCOME PROTECTION INSURANCE COVER

You have income protection cover attached to your super account that you can reduce or cancel.

I wish to reduce my monthly income protection cover to:

\$, (minimum of \$1,000 per month)

Note: Monthly income protection cover must be a multiple of \$100. One unit equals \$100 of monthly benefit.

Please refer to the Insurance Guide for the premiums that apply for your age, insurance group and waiting period.

OR

I wish to cancel my income protection cover.

3. CHANGE THE WAITING PERIOD FOR INCOME PROTECTION INSURANCE COVER

I wish to change my waiting period as follows:

30 to 60 days

30 to 90 days

60 to 90 days

WE RESPECT YOUR PRIVACY

Our Privacy Policy explains how we collect, use and protect your personal information. Call us on **1800 222 071** or visit **twusuper.com.au/policy** for a copy.

4. SIGN THE FORM

I understand and acknowledge that:

- I have read the PDS and Insurance Guide to which this application is related
- the changes I am requesting will be effective the later of 1 December 2024 or on the date that the Fund receives this form
- I may apply for insurance cover in the future with the Fund, but the commencement of such cover is subject to my satisfying the Insurer's terms and conditions, including providing medical and lifestyle evidence to the Insurer, regardless of whether or not a premium has been paid
- I agree to the collection, use and disclosure of my personal information by the Insurer and the Fund as set out in TWUSUPER's Privacy Statement.

Signature

Date

Sign here

/ /

Please return your completed form in the reply paid envelope by 22 November 2024.

Alternatively you can address your envelope to:

Member Services
TWUSUPER
Reply Paid 90177
MELBOURNE VIC 3000