



ANZ Smart Choice Super (for QBE) PDS changes

PDS UPDATE: 19 SEPTEMBER 2019

This Product Disclosure Statement (PDS) update, amends the PDS for ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees, dated 13 April 2019.

Updated information

ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees – PDS

Page reference: 13

Title reference: Insurance Fees

Instructions: the following provides updated information effective as of 1 July 2019.

Annual Insurance Fees:

Death cover: \$0.257 per \$1,000 of sum insured.

TPD cover: \$0.368 per \$1,000 of sum insured.

The costs associated with insurance cover are called Insurance fees (insurance premiums). These fees are based on the number of days that cover applies and deducted from your account by the Trustee at the beginning of each month and are inclusive of any taxes or government charges applicable to the insurance cover. Insurance fees will end when your cover ceases.

The Insurance fees you pay will depend on a number of factors including, but not limited to, your salary, the cover type and where applicable, the category your employer has chosen for you.

If you are a permanent employee working 40 hours a week, the following table provides two examples of Insurance fees payable for automatic Death and TPD cover:

Age	Salary (\$)	Death Cover (\$)	TPD Cover (\$)	Total Fees (\$)
20	32,000	280,000	252,000	\$164.70
60	100,000	175,000	87,500	\$77.18

Any questions?

If you have any questions or require information, please:

- call Customer Services on 1800 249 996, weekdays between 8.30am and 8.00pm (AEST)
- email corporatesuper@anz.com

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