



25<sup>th</sup> July 2017

Dear Customer

## **Notice of transfer of insurance cover to TAL Super**

### **Policy Number:**

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You currently have insurance cover provided through the TAL Superannuation and Insurance Fund (**TSIF**). Effective on 31 July 2017, we will transfer your cover to TAL Super, a plan in the Mercer Super Trust (ABN 19 905 422 981) (**MST**). From this date, you will cease to be a member of the TSIF and your right to claim a death or disability benefit from TSIF will also cease.

### **What does this mean for your insurance cover?**

The transfer will not adversely affect the terms and conditions of your insurance cover. Importantly, the benefit(s), sum(s) insured and premiums provided under your policy will remain unchanged; as will your policy number, the way you pay premiums, and the way you can make a claim. Please note if you have a 'Superlinked Insurance' policy, this policy will also remain unchanged.

From 1 August 2017, where we refer to 'the Fund' or 'the Trustee' in correspondence about TAL insurance provided under the new arrangements, those references will be to TAL Super and Mercer Superannuation (Australia) Limited (ABN 79 004 717 533, AFSL 235906) (**MSAL**).

### **About TAL Super and MSAL**

TAL Super was established in the Retail Division in the MST on 1 April 2017. MSAL is the trustee. You can find out more about TAL Super and MSAL online at [www.tal.com.au/talsuper](http://www.tal.com.au/talsuper). You will receive an Exit Statement from the TSIF and an updated Policy Schedule shortly after the transfer is completed. We have enclosed a Product Disclosure Statement (**PDS**) for TAL Super. Please refer to 'Documents that apply to your policy' on the following page to understand which documents are applicable to your policy.

If you have any questions or would like more information, please contact us directly by phone on 1300 209 088 or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au).

Yours sincerely



## Documents that apply to your policy

We have given you:

- the PDS dated 1 July 2016 (2016 PDS) when you became a member of the TSIF
- the PDS dated 1 April 2017 (2017 PDS) with this Notice, and
- access to Policy Upgrade Booklet dated 1 April 2017 (Upgrade Booklet) online (see below).

The table below shows you which of these documents will apply to your Accelerated Protection insurance cover from 1 August 2017.

Your insurance cover	Documents that apply to your insurance cover
For all your policies you owned through super	2017 PDS
For all other policies you own, that you bought: <ul style="list-style-type: none"><li>• before 1 August 2017</li><li>• after 1 August 2017</li></ul>	<ul style="list-style-type: none"><li>- 2016 PDS</li><li>- Upgrade Booklet</li></ul> 2017 PDS

## Upgrade Booklet

The Upgrade Booklet is available to clearly identify all enhancements passed back to earlier PDSs, including from the 2017 PDS to the 2016 PDS. You can view the policy upgrade booklet online at [www.tal.com.au/talsuper](http://www.tal.com.au/talsuper).