

13 December 2019

Private and Confidential

<Title> <GivenNames> <FamilyName>
 <MemberMailingLine1And2>
 <MemberMailingCity> <MemberMailingState> <MemberMailingPostCode>

Dear <Title> <FamilyName>,

Membership Number:
Employer/Division Name:

Correction to the ‘Changes to Emplus Investment Options’ we recently sent you

We recently sent you a Significant Event Notice (‘Notice’) dated 30 October 2019 titled ‘Changes to Emplus Investment Options’. The primary purpose of the Notice was to inform you that on 2 December 2019 your existing Emplus investment holdings will be transferred to AMG Multi-Manager options.

After sending the Notice to you, it has come to our attention that there was an omission in the letter that should have been disclosed to you. Specifically, this omission related to the section titled ‘*Will my fees change as a result of the change in investment options?*’ The following content should have been included in this section.

Changes to How and When Investment Fees are Paid

Investment Fee applicable prior to 2 December 2019		Investment Fee applicable on and after 2 December 2019	
0.03% of assets p.a. (estimated)	Deducted from the assets of the investment option. The deduction is reflected in the daily unit price for the AMG MySuper option and the weekly unit price for all other options.	0.03% of assets p.a. (estimated)	For the AMG MySuper this is deducted from earnings before daily unit prices are calculated and for all other options this is calculated and deducted on the last day of each month or on exit from Emplus, in arrears, from your account balance.

There is no change to the actual investment fee on your account. However, how and when the investment fee is paid will change. Previously, the investment fee was deducted from the assets of the Emplus options and the deduction was reflected in the Emplus options weekly unit price. From 2 December 2019, investment fee will be deducted directly from your account balance at the end of each month.

What this means is that you will start to see an investment fee being deducted from your account, including through your online login and on your annual statement for the year ending June 2020, whereas previously this fee was built into the value of your investment in an Emplus option. Refer to the table above for further information.

You should read this updated information in conjunction with the original letter dated 30 October 2019. We recommend that you consider obtaining professional financial advice tailored to your personal circumstances before making decisions regarding your investment in Emplus.

We sincerely apologise for the omission in our original SEN dated 30 October 2019, and for any concerns or confusion it may have caused you.

Change to your Investment Option(s) in Emplus

We are pleased to confirm that transfer of your investment option outlined in the Notice dated 30 October 2019 has now been processed, and unless you advised us otherwise your account balance is now invested as advised in the Notice and below:

<InvestmentOption>

You can view a summary your investments including their value through your online login. If you wish for your investment(s) to be transferred to a different option(s), please complete the 'Investment Nomination Form' available from the website www.emplus.com.au or alternatively contact us on 1800 336 911 or by email to info@emplus.com.au. You should consider obtaining professional financial advice tailored to your personal circumstances before making decisions regarding your investment in Emplus.

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



Member Services