

Policy Endorsement

TAL

Group Life Policy Number	GL451 (Policy)
Group Life Policy Name	Telstra Superannuation Scheme
Group Life Policy Owner	Telstra Super Pty Ltd
Group Life Endorsement Number	17

THIS ENDORSEMENT CHANGES THE POLICY

TAL Life Limited (ABN 70 050 109 450) and Telstra Super Pty Ltd (ABN 86 007 422 522) agree to amend the Policy with effect from 21 May 2015 on the terms contained in this endorsement.

1 PART VI. CONDITIONS RELATING TO COVER FOR PERSONAL MEMBERS IN DIVISION 4 (PERSONAL PLUS) AND DIVISION 4 (RETIREACCESS)

1.1 Condition 27.1 is amended by deleting the condition and replacing it with the following:

"27.1 Transfers as a result of cessation of employment for Division 2, Division 5, Division 6 and Division 8 (DB) members

27.1.1 Subject to conditions 26.1 and 27.2 where a *member's* cover as a *member of Division 2, Division 5, Division 6 or Division 8 (DB)* ("*former cover*") ceases under that *division* as a result of terminating employment with the relevant *employer*, we will transfer the *member's former cover* to *Division 4 (Personal Plus)* ("*transferred cover*") provided that they satisfy all of the following conditions immediately prior to the transfer:

- (a) must be at least 15 years old;
- (b) must be an *Australian resident*; and
- (c) must not have reached the *cover cessation age*.

27.1.2 A *member* will not receive cover under condition 27.1 where they have notified *you* prior to their cover being transferred that they do not wish to have cover under Part VI of this policy.

27.1.3 The *transferred cover* a person receives under condition 27.1 will come into effect on the date *you* transfer the cover into *Division 4 (Personal Plus)*.

27.1.4 If *transferred cover* under condition 27.1.3 did not include *top-up cover*, referred to in condition 27.3, on the date that *you* transferred that cover into *Division 4 (Personal Plus)*, it will be deemed by *us* to have included *top-up cover* from that date if:

- (a) the date *you* transferred that cover into *Division 4 (Personal Plus)* was between 1 November 2013 and 21 May 2015; and
- (b) premiums in relation to the *top-up cover* are paid from the date referred to under condition 27.1.4(a).

27.1.5 Any *top-up cover* received under condition 27.1.4 is subject to the following conditions:

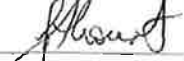
- (a) any individual conditions, exclusions or restrictions which applied to the *transferred cover* will also be deemed to apply to the *top-up cover* received under condition 27.1.4 as they applied or still apply to the *transferred cover*; and
- (b) if the *insured member's transferred cover* was *limited cover*, the *top-up cover* received under condition 27.1.4 will also be *limited cover* until such time as those conditions expire with respect to the *transferred cover*.


27.1.6 If the requirements under condition 27.1.4 are not satisfied, *top-up cover* will not be deemed to have been transferred from the date *you* transferred cover into *Division 4 (Personal Plus)*."

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

AUTHORISED SIGNATURES


Signed for **TAL Life Limited ABN 70 050 109 450** by its duly appointed attorneys under power of attorney dated 6 June 2014 who at the date hereof had no notice of revocation of such power of attorney:



 Signature of attorney
 George Kourt
 Company Secretary


 Signature of attorney
 Toru Nagashima

Name 24/8/2015
 Date signed

Name 24/08/2015
 Date signed

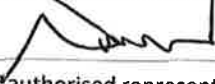

 Signature of witness
 Weifen Chen


 Signature of witness
 George Kourt

Name of witness

Name of witness

Signed for and on behalf of **Telstra Super Pty Ltd ABN 86 007 422 522**:


 Signature of authorised representative


 Signature of authorised representative

CHRIS DAVIES
 Name of authorised representative

Paul Curran
 Name of authorised representative

CEO
 Title

CFO
 Title

PLEASE ATTACH THIS ENDORSEMENT TO THE POLICY.