Policy endorsement



Group Life Policy Number

GSC458 ('Policy')

Group Life Policy Name

Telstra Superannuation Scheme

Group Life Policy Owner

Telstra Super Pty Ltd

Policy Endorsement Number.

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THIS ENDORSEMENT CHANGES THE POLICY.

The parties agree to amend the Policy on the terms contained in this endorsement as follows:

The following change takes effect from 6 November 2014.

1. PART IVA CONDITIONS RELATING TO COVER FOR EMPLOYED (DEFINED BENEFIT) MEMBERS IN DIVISION 2, DIVISION 5 AND DIVISION 8 (DB)

1.1. Part IVA of the Policy is amended by adding the following new condition 16D after condition 16C:

"16D. SPECIAL OFFER FOR DIVISION 2 MEMBERS

- 16D1.1. A Division 2 member who transfers into Division 6 is eligible to receive cover under this Policy as described in this condition 16D if he or she satisfies all of the following conditions immediately prior to the date cover commences under condition 16D.1.3:
 - a) must be at least 15 years old;
 - b) must be an Australian resident;
 - c) must not have reached the cover cessation age; and
 - be employed by the principal employer or be employed by an associated employer accepted by us under this policy pursuant to condition 15;
 - e) be working for a minimum of 15 hours or more per week;
 - f) not be employed on a casual basis;
 - g) submitted an application to you to accept the special offer available to Division
 2 members;
 - h) the application described in paragraph g) was dated on or before 31 October 2014:
 - i) the application was accepted by you prior to 6 November 2014; and
 - j) satisfies our underwriting requirements.
- 16D.1.2. Where a Division 2 member applies for cover under condition 16D.1.1. and meets all eligibility conditions under condition 16D.1.1, we, or you on terms approved by us, may:

- a) accept or decline that person's request; or
- b) apply exclusions or other special conditions to any cover which is accepted in writing.

16D.1.3. Cover for a member under condition 16D1.1. will begin on the later of:

- a) the date we agree in writing to provide cover; and
- b) the date the *member* has sufficient account balance for the payment of applicable premiums with respect to their cover.
- 16D.1.4 Where we accept the person's request under condition 16D.1.2., the amount of cover that comes into effect for that member will be default cover."

All other terms and conditions of the Policy remain unchanged.

power of attorney dated 29 August 2013 who a of such power of attorney:	
Signature of attorney George Kourt Company Secretary	Signature of attorney Toru Nagashima
Name 2/12/2014.	Name 2/12/2014
Date signed	Date signed
Signed for and on behalf of Telstra Super P	ty Ltd ABN 86 007 422 522
Signature of authorised representative	Signature of authorised representative
Gordon Williamson	CHRIS DAVIES
Name of authorised representative	Name of authorised representative
Title	CHIEF EXECUTIVE OFFICER Title
5/12/14	
	5/12/2014

PLEASE ATTACH THIS ENDORSEMENT TO THE POLICY.