

Freedom Essential Life



Supplementary Product Disclosure Statement

This Supplementary Product Disclosure statement (**SPDS**) is dated 6 June 2019 and supplements (by way of update and adding to) the information contained in the Freedom Essential Life Product Disclosure Statement which has an issue date of 30 June 2017 as amended by the Freedom Essential Life Supplementary Product Disclosure Statement which has an issue date of 31 January 2019 (collectively, the **PDS**).

This SPDS should be read together with the PDS for any information relating to your Freedom Essential Life product.

Words and expressions defined in the PDS have the same meaning in this SPDS.

The Freedom Essential Life product is no longer distributed and is not available for purchase.

The PDS contains statements that refer to Freedom Insurance Pty Ltd (ABN 80 138 864 543) (Australian Financial Services Licence "AFSL" 341082), with respect to enquiries, customer service, complaints and privacy. Going forward, the following changes will apply.

Swiss Re Life & Health Australia Ltd (ABN 74 000 218 306) (AFSL 324 908) is the issuer of the PDS and the Freedom Essential Life product and has appointed Genus Life Insurance Services Pty Ltd (ABN 89 631 536 537) (**Genus**) as the new administrator of the product. This means that enquiries, customer service, complaints, privacy and other administrative services for the product will now be handled by Genus.

The table below identifies the provisions in the PDS that are affected by this change.

Table

	PDS	Amended by this SPDS
Postal Address	PO Box 3553, Sydney, NSW 2001	GPO Box 2548, Sydney, NSW, 2001
Email	service@freedominsurance.com.au	enquiry@genusliveservices.com.au
Website	freedominsurance.com.au	genuslifeinsuranceservices.com.au

There are no other changes to the PDS. Policyholders should continue to rely on the PDS together with the most recent Certificate of Insurance (or such other documentation that was issued to the policy holder confirming the details of their cover).

Complaints

If you have any concerns about your Plan or the service provided and wish to make a formal complaint, you should contact Genus Life Insurance Services on 1300 88 44 88 or by email to complaints@genuslifeservices.com.au If the complaint cannot be resolved to your satisfaction or if it is not dealt within 45 days, you can raise the matter directly with the Australia Financial Complaints Authority, or AFCA. They can be contacted as follows:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Website: www.afca.org.au

Email: info@afca.org.au

The Australian Financial Complaints Authority is an independent complaints resolution scheme established to provide advice and assistance to consumers in resolving disputes. This service is provided to you free of charge but before you ask them to help, you must first try to resolve the issue with us. For more information, please visit their website at www.afca.org.au

All enquiries regarding Freedom Premium Life should be directed to Genus Life Insurance Services:

Genus Life Insurance Services Pty Ltd ABN 89 631 536 537

Postal address: GPO Box 2548, Sydney, NSW, 2001

Business address: Level 7, 66 Clarence Street, Sydney New South Wales, 2000

Telephone: 1300 88 44 88

Email: enquiry@genuslifeservices.com.au

Website: genuslifeinsuranceservices.com.au