

ATF Incitec Pivot Employees Superannuation Fund (ABN 68 569 795 856)

Summary of Significant Events and Material Changes

<i>Effective Date</i>	<i>Summary of Change or Event</i>	<i>Where to find more information</i>
1 November 2009	Indexation of Fees	2009 Annual Report
1 November 2010	Indexation of Fees	2010 Annual Report
1 November 2011	Indexation of Fees	2011 Annual Report
1 November 2012	Indexation of Fees	2012 Annual Report
1 January 2013	Change to Life Pension Commutation Factors	Product Disclosure Statement
1 January 2013	New investment options available for Account-Based Pensions	Product Disclosure Statement
31 December 2013	Indexation of Fees	Newsletter, November 2013
1 December 2014	Indexation of Fees	2014 Annual Report
1 October 2015	Change of fees for death and TPD insurance	Newsletter, August 2015 Product Disclosure Statement
1 October 2015	Account-Based Pensions – asset allocation and benchmark changes	Letter, 27 August 2015 Product Disclosure Statement
1 October 2015	Indexation of Fees and administration fee increase	Newsletter, August 2015
1 December 2015	Review of investment objectives for diversified investment options	Newsletter, December 2015
1 December 2015	Changes to Indirect Cost Ratios	2015 Annual Report
May 2016	Change to the Fund's investment structure and appointment of new custodian	April 2016 letter to members
1 December 2016	Indexation of Fees and administration fee increase	2016 Annual Report
1 July 2017	Changes to the taxes applying to Transition to Retirement Pension investments	Letter to affected members

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31 August 2017	Salary Continuance Insurance cover ceases for members of the Fund employed at IPL's Phosphate Hill and Mount Isa sites	Letter to affected members
30 September 2017	New investment fee disclosure requirements (RG97)	Product Disclosure Statement, 30 September 2017 Newsletter, March 2018
1 October 2017	Indexation of Fees	Newsletter, July 2017
1 October 2018	Indexation of Fees	Newsletter, July 2018
March 2019	Review of investment objectives for diversified investment options	Newsletter, March 2019
1 July 2019	Insurance cover for "inactive" members of the Fund will be cancelled unless the member elects for their insurance cover to continue. Commences 1 July 2019 and ongoing thereafter.	First letters sent to affected members, May 2019. Letters to new "inactive" members ongoing.
1 July 2019	Removal of exit payment processing fee.	Product Disclosure Statement, 1 July 2019.
1 October 2019	Indexation of Fees	Newsletter, July 2019