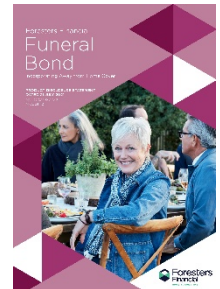


FUNERAL BOND
SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT
Dated 1 October 2021



This is a Supplementary Product Disclosure Statement (SPDS), issued by Foresters Financial Limited; ABN 27 087 648 842, AFS Licence No. 241421.

This SPDS supplements and amends the **Foresters Financial Funeral Bond Product Disclosure Statement (PDS) dated 21 July 2021** and must be read together with the PDS that you hold and any other SPDS we may give you for your PDS.

The purpose of this SPDS is to provide an amendment to statements on pages 4, 24 and 25 of the PDS that will be effective as of 1 January 2022 to effect a change in the Management Fee from this date.

What is the change?

Section in PDS changing	Change				
<p>Key Features Index (page 4)</p> <p>Fees and Other Costs</p>	<p>Effective from 1 January 2022, the applicable management fee for the Capital Guaranteed Fund is 1.50%.</p> <p><i>Please note: all other management fees remain as per the PDS</i></p>				
<p>Fees and Other Costs (page 24)</p> <p>Management Costs</p> <p><i>Management Fee</i></p>	<table> <tr> <td>1.50%</td> <td>Annual fee of 1.50% charged on the average balance of the Funeral Benefit Capital Guaranteed Fund net assets.</td> </tr> <tr> <td>1.40%</td> <td>Annual fee of 1.40% charged on the average balance of the Funeral Benefit Sustainable Fund and Funeral Benefit Growth Fund net assets.</td> </tr> </table>	1.50%	Annual fee of 1.50% charged on the average balance of the Funeral Benefit Capital Guaranteed Fund net assets.	1.40%	Annual fee of 1.40% charged on the average balance of the Funeral Benefit Sustainable Fund and Funeral Benefit Growth Fund net assets.
1.50%	Annual fee of 1.50% charged on the average balance of the Funeral Benefit Capital Guaranteed Fund net assets.				
1.40%	Annual fee of 1.40% charged on the average balance of the Funeral Benefit Sustainable Fund and Funeral Benefit Growth Fund net assets.				

Section in PDS changing

Change

Example for illustration purposes
(page 25)

Fee	%	Amount	How and when paid
Contribution Fee The fee on each amount contributed to your investment	Nil	\$0	For any amounts you contribute you will be charged \$0.
Management Fee The fee on each amount contributed to your investment	1.50%	\$150 (\$10,000 x 1.50%)	For the \$10,000 you have in the Capital Guaranteed investment option you will be charged \$150.
		\$7.50 (\$1,000 x 1.50% x 6 months / 12 months)	The contribution of \$1,000 made after 6 months will be charged \$7.50.
Total Fees		\$157.50	

If you have any questions, please contact us on 1800 773 427 (free call).