

Supplementary Product Disclosure Statement

Issue date: 14 November 2011

Generations Personal Super and Personal Pension /

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This is a Supplementary Product Disclosure Statement (SPDS) to the Generations Personal Super and Personal Pension Product Disclosure Statement (PDS) Issue number 7, dated 21 June 2010, and only applies to members who are transferring from a Generations account established under a deferred entry fee arrangement.

You must read this SPDS in conjunction with the above mentioned PDS.

Deferred entry fee arrangements

The following text is inserted after the table headed **Fees and other costs at a glance** on page 17.

For all members that entered into a deferred entry fee arrangement, in the event that you transfer your account your deferred entry fee liability will continue to be deducted for up to a maximum of four years following that contribution, rollover or transfer. For more information on the deferred entry fee arrangements please refer to the PDS issued when you first set-up your Generations Personal Super/Pension account.

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