

Supplementary Product Disclosure Statement (“SPDS”)

Preparation Date: 30/11/2011

Important changes to your Product Disclosure Statement (PDS)

This document is an SPDS that updates and amends the Product Disclosure Statement (“PDS”) that was provided to you with this document. This SPDS and the PDS are issued by Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 and Allianz Australia Life Insurance Limited ABN 27 076 033 782 AFS Licence No. 296559 both of 2 Market Street Sydney NSW 2000.

Where you were provided with more than one Allianz PDS with this SPDS, this SPDS amends and updates all of these PDSs.

This SPDS must be read together with the PDS (or PDSs where there is more than one) and any other SPDS that you are given which updates or amends the relevant PDS.

The PDS (or PDSs where there is more than one) is amended to include the following information about the Financial Claims Scheme, which relates to Allianz Australia Insurance Limited only:

Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under this Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria and for more information see APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 13 10 60.