

IMPORTANT DOCUMENT – Please Review

Employure Protect Information Document Protection Period 1 June 2023 – 31 March 2024

In accordance with the Employure Protect Product Disclosure Statement (**PDS**), Employure Mutual Limited may update the PDS from time to time. The PDS dated 1 June 2023 replaced the PDS dated 1 April 2023 and any previous versions. Listed below are the main changes to the Employure Protect Product Disclosure Statement.

Part 1.

Changes to Australian Financial Services Licence details

Employure Mutual Limited (**Employure Mutual**) was previously an unlicensed product issuer and had appointed Regis Mutual Management Pty Ltd (**Regis**) as an intermediary, under an intermediary authorisation agreement, to distribute Employure Protect using Regis' Australian Financial Services Licence (**AFSL**), AFSL number 338156. Regis had appointed Employure Pty Ltd as an Authorised Representative to distribute Employure Protect in Australia and had appointed Employure Limited to distribute Employure Protect in New Zealand.

On 1 June 2023, Employure Mutual was granted an AFSL by the Australian Securities & Investments Commission (**ASIC**). From 1 June 2023, Employure Mutual will operate under its own AFS Licence (AFSL 544232). Employure Mutual has appointed Employure Pty Ltd as its Authorised Representative 001274577 to distribute the financial product Employure Protect in Australia. Employure Mutual has appointed Employure Limited to distribute Employure Protect in New Zealand.

Management of Employure Mutual

Management of Employure Mutual was previously carried out by Regis and Gow-Gates Mutual Management Pty Ltd (**Gow-Gates**). Both Regis and Gow-Gates were appointed to support Employure Mutual's activities in claims handling and associated professional services. From 1 June 2023, Employure Mutual will take carriage of management of the Mutual including claims handling. Employure Mutual will engage external professional advisers for matters such as actuarial calculations and insurance broking. Employure Mutual has entered into a fixed fee annual retainer with Employure Pty Ltd to provide administrative support.

Changes to your circumstances

Part 1. Clause 7 has been amended to provide specificity regarding the particular changes in circumstances that require notification to Employure Mutual. Specifically, a member needs to notify Employure Mutual if any answers provided in the Mutual Application Form are no longer correct, if the member's business activities or industry have changed or if the member's employee headcount has increased.

Remember: It is a requirement that you seek and follow advice from Employure when you become aware of circumstances which may give rise to a claim in order to have the benefit of protection. For full terms and conditions please read the Employure Protect Product Disclosure Statement.