

MBF Estate Cover Product Disclosure Statement - Update

This update is for the MBF Estate Cover Product Disclosure Statement, dated 1 June 2007 (PDS). The purpose is to provide updated information regarding the application process.

The changes to the PDS are as follows:

- On page 2 of the PDS, under the heading 'Summary of Benefits', replace the fifth point and the accompanying text with:

Simple application process

- On page 7 of the PDS, under the heading 'Easy steps to applying for MBF Estate Cover', replace the fourth bullet point and the accompanying text with:

- Complete** the simple application form and post it (no stamp required) along with your payment or payment authority to:

MBF Life Limited
Reply Paid 4232
Sydney NSW 2001

Or alternatively call 132 623.

Remember, you must be a Permanent Australian resident aged 18-75 to apply for cover.

Need help? If you need help completing your application form, would like to apply for cover over the phone, or have any questions, then please call us on 132 623.

- On page 9 of the PDS, under the heading 'Cover Indexation Benefit', at the end of the second paragraph insert:

, or if applying by telephone please confirm with the Customer Relationship Manager that you wish to include this benefit at time of applying.



Take a positive step

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MBF Life Limited
ABN 12 000 021 581
AFSL No. 227682

16 June 2008

This document is an update to the MBF Estate Cover Product Disclosure Statement issued by MBF Life Limited, dated 1 June 2007 (PDS). The purpose of this document is to provide updated information regarding the Complaints process and a change of company name, in relation to MBF Australia Limited. This update should be read in conjunction with the PDS.

Modifications to PDS:

From 16 June 2008, all references to 'MBF Australia Limited' become 'MBF Australia Pty Limited'.

From 1 July 2008, under the heading entitled 'What are MBF Life's complaint handling procedures?', the following change applies:

In the third paragraph, after the words 'you may contact' remove the remainder of this section and replace with the following:

"the Financial Ombudsman Service ('FOS'), which acts as MBF Life's external dispute resolution provider. FOS is an independent external dispute resolution provider. FOS is an independent body and its service is free to you.

To access this service you must contact FOS on 1300 780 808, or by writing to:

**The Manager
Financial Ombudsman Service
GPO Box 3
Melbourne Vic 3001"**

If you require a copy of this update, please call 132 652 and MBF Life Limited will forward you a copy free of charge.