



Take a positive step

MBF EstateGuard Product Disclosure Statement - Update

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

16 June 2008

This document is an update to the MBF EstateGuard Product Disclosure Statement issued by MBF Life Limited, dated 8 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.