

**Summary of Significant Events and Material Changes**

<i>Effective Date</i>	<i>Summary of Change or Event</i>	<i>Where to find more information</i>
1 March 2012	Fee reduction for Retained Benefits Division	Newsletter, April 2012
1 June 2012	Closure of Spouse section	Newsletter, April 2012
1 July 2012	Insurance cover for Retained Benefit members	Newsletter, August 2012
1 December 2012	Changes to Fees	2012 Annual Report
1 December 2013	Changes to Fees	2013 Annual Report
1 December 2014	Appointment of Towers Watson Superannuation Pty Ltd as trustee of the Heidelberg Australia Superannuation Fund	Newsletter, November 2014
16 June 2016	Review of investment objectives for the Fund's investment options	Newsletter, June 2016
30 September 2017	New investment fee disclosure requirements (RG97)	Product Disclosure Statement, 30 September 2017 Newsletter, March 2018
1 July 2019	Insurance cover for "inactive" members of the Fund will be cancelled unless the member elects for their insurance cover to continue. Commences 1 July 2019 and ongoing thereafter.	First letters sent to affected members, May 2019. Letters to new "inactive" members ongoing.
1 August 2019	Fee reduction for Retained Benefits Division	Product Disclosure Statement, July 2019
1 March 2020	Changes to the equity allocations within the Fund's diversified investment options.	Newsletter, April 2020

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16 June 2020	The Fund closes to new members. There are no changes for existing members of the Fund.	Newsletter, August 2020