

FUNERAL **INSURANCE**

**Combined Product Disclosure Statement (PDS),
Policy Document and Financial Services Guide (FSG)**

Effective date of PDS
31 October 2025
Version 1



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ABOUT THIS DOCUMENT

This document helps you decide if HCF Funeral Insurance is right for you before you decide to buy.

Any advice given in this document is general only and does not take into account your individual objectives, financial situation or needs. You should read this document carefully before deciding on this product.

This document is a combination of the Product Disclosure Statement (PDS), Policy Document and Financial Services Guide (FSG). For information about the target market and distribution of HCF Funeral Insurance, you can read the relevant Target Market Determination (TMD) **on our website**.

If we issue you with an HCF Funeral Insurance Policy, you will receive a copy of this Combined PDS, Policy Document and FSG, along with your Policy Schedule. Together, these documents form your Policy and should be kept in a safe place.

WORDS WITH SPECIAL MEANING

Some words and expressions in this document have a special meaning. These words begin with capital letters, and their meanings can be found in the Glossary on page 18.

Also in this document, references to 'you' and 'your' means the Insured Person who is shown on your Policy Schedule.

WHO CAN BUY THIS INSURANCE

You can buy this insurance for yourself if you are:

- aged 50-79 and
- a Permanent Resident of Australia.

No medical or blood tests are required on application.

AN HCF COMPANY

HCF Life

HCF Life Insurance Company Pty Ltd ABN 37 001 831 250, AFSL 236 806 (HCF Life) is the company that is providing your insurance and is the issuer of this PDS. So, whenever you see a reference to 'we', 'our' or 'us' in this document, that means HCF Life. HCF Life is a wholly-owned subsidiary of The Hospitals Contribution Fund of Australia Limited ABN 68 000 026 746, AFSL 241 414 (HCF).

IMPORTANT INFORMATION: DIGITAL-ONLY PRODUCT

This product is offered exclusively as a digital service. All communications, including Policy documents, updates, and claim correspondence, will be provided electronically via email or SMS, unless we agree otherwise. There are no hard-copy documents or telephone or face-to-face support channels available for this product.

Before purchasing, please consider whether a fully digital product suits your needs and ensure you are comfortable receiving all information and support electronically. It is also important that you tell us about any changes to your email address and telephone number. You can contact us at **help@hcf-funeralinsurance.com.au**



WHAT WE COVER

HCF Funeral Insurance provides a cash payment, known as the Insured Benefit, upon your death or your diagnosis of a Terminal Illness. The payment is intended to help cover the costs of a funeral or other end-of-life expenses.

INSURED BENEFIT

You have the option to select your Insured Benefit from the following amounts:

- \$7,500
- \$10,000
- \$15,000

Your chosen Insured Benefit will be shown in your Policy Schedule.

WAITING PERIOD

This Policy has a Waiting Period. During the first 12 months after the Cover Commencement Date (the Waiting Period), we will only pay the Insured Benefit in the event of your Accidental Death.

Also, if you increase your Insured Benefit amount after the Cover Commencement Date, the Waiting Period applies to the increased portion of the Insured Benefit from the date of the increase. This means that for the first 12 months after the increase we will only pay the increased portion of the Insured Benefit for your Accidental Death.

WE WILL PAY YOUR INSURED BENEFIT FOR THE FOLLOWING EVENTS:	
ACCIDENTAL DEATH	We will pay your Insured Benefit in the event of your Accidental Death (including within the Waiting Period).
DEATH FROM ANY CAUSE	We will pay your Insured Benefit if you die from any cause after the Waiting Period.
TERMINAL ILLNESS	We will pay your Insured Benefit if you are first diagnosed with a Terminal Illness after the Waiting Period.
EARLY CASH OUT OPTION FROM 85	After you turn 85, you have the option of cashing out 75% of the total premiums you have paid. See page 8 for more information.
YOU TURN 100	If your Policy is still Active when you turn 100, we will pay your Insured Benefit and your Policy will end.

WHEN WE PAY YOUR INSURED BENEFIT (OTHER THAN IN RELATION TO THE EARLY CASH OUT OPTION), WE WILL ALSO PAY:

PREMIUM PROMISE

If the total premiums you've paid us exceed the Insured Benefit, we will pay you the difference.
See page 9 for more information.

BENEFITS PAYABLE TO YOU

The Insured Benefit and any applicable Premium Promise is payable to you when you:

- claim the Terminal Illness benefit, or
- turn 100 and your Policy is still Active.

If you exercise the Early Cash Out Option, 75% of the total premiums you have paid, is payable to you. The Premium Promise does not apply if you choose to exercise the Early Cash Out Option.

WHO ELSE ARE THE BENEFITS PAID TO

Benefits under this Policy are payable to you unless you have passed away, in which case they are payable to:

- the Beneficiary that you nominate, or
- a person we are authorised to pay under the Life Insurance Act 1995 (Cth).

Your Beneficiary will receive the Insured Benefit and any applicable Premium Promise in the event of your death.

If your Beneficiary is unable to submit a claim (for example, due to incapacity, death or if they cannot be located), the benefits will be paid to your estate or in accordance with instructions provided by a person holding a valid power of attorney for the Beneficiary, as applicable.

You must nominate one Beneficiary

A Beneficiary can be any person who is at least 18 years old, including a spouse or your legal representative. You must nominate one Beneficiary on your Policy, and they will be shown on your Policy Schedule. You can only have one Beneficiary, and any nomination is binding on us.

We may contact your nominated Beneficiary to notify them of their nomination and provide information regarding the claims process. You must obtain the consent of the nominated Beneficiary to disclose their personal information to HCF Life before purchasing this Policy. By nominating a Beneficiary, you also consent to the disclosure of your personal information to the Beneficiary as required for the administration of your Policy.

You may change your Beneficiary nomination at any time by emailing us at help@hcf-funeralinsurance.com.au. If you change your Beneficiary, we will provide you with an updated Policy Schedule reflecting your changes.

EARLY CASH OUT OPTION FROM AGE 85

When you turn 85, your HCF Funeral Insurance gives you flexibility with the Early Cash Out Option. You can choose to receive 75% of the total premiums you have paid, at that time, or you can continue your cover.

You can exercise the Early Cash Out Option any time after you turn 85.

The Premium Promise does not apply if you choose to exercise the Early Cash Out Option.

Here's how it works

AT ANY TIME AFTER YOU TURN 85, YOU CAN:	
END YOUR POLICY BY EXERCISING THE EARLY CASH OUT OPTION	DO NOTHING AND CONTINUE YOUR POLICY UNTIL AGE 100
Stop premium payments	Continue premium payments
You receive 75% of the total premiums you have paid. Premium Promise does not apply.	No payout until you make a claim if your Policy is still Active when you turn 100, we will pay your Insured Benefit and any applicable Premium Promise
Your Policy ends immediately after the benefit is paid out.	You continue to be covered for death from any cause and Terminal Illness, with an entitlement to 100% of the Insured Benefit and any applicable Premium Promise for a claim or on turning 100 if your Policy is still Active.

IMPORTANT:

Exercising the Early Cash Out Option could impact your age pension or other social security entitlements. It is important that you understand this impact before you choose to cash out your Policy. We strongly recommend you speak to Services Australia or a professional financial adviser.

The Early Cash Out Option may also be considered assessable income and may be subject to income tax. We encourage you to seek advice from the Australian Taxation Office or a tax adviser to understand the tax implications for your individual circumstances.

To make a claim under the Early Cash Out Option, email help@hcf-funeralinsurance.com.au

PREMIUM PROMISE

If an Insured Benefit is payable under this Policy and the total premiums paid to us since the Cover Commencement Date of your Policy exceed the Insured Benefit amount, we will also pay you a Premium Promise payment. This payment will be equal to the total premiums you paid in, less the amount of the Insured Benefit.

The Premium Promise does not apply if you choose to exercise the Early Cash Out Option.

Case studies*

BEN TOOK OUT AN HCF FUNERAL POLICY WHEN HE WAS 65	HOLLY TOOK OUT AN HCF FUNERAL POLICY WHEN SHE WAS 65
He paid \$84 per month for an Insured Benefit of \$10,000.	She paid \$84 per month for an Insured Benefit of \$10,000.
Ben passed away 10 years later .	Holly passed away 3 years later .
Ben's Beneficiary is able to claim the Insured Benefit of \$10,000 plus a Premium Promise of \$80.	Holly's Beneficiary claims the Insured Benefit of \$10,000 but is not eligible for a Premium Promise.
This is because Ben paid a total of \$10,080 in premiums, which exceeds the Insured Benefit.	Holly paid a total of \$3,024 in premiums, which does not exceed the Insured Benefit.
The Premium Promise amount is the difference between the total premiums Ben has paid under his Policy and his nominated Insured Benefit amount.	Insured Benefit: \$10,000
Insured Benefit: \$10,000	Total premiums paid: \$3,024
Total premiums paid: \$10,080	Premium Promise: \$0
Premium Promise: \$80	Holly's Beneficiary receives \$10,000 in total.
Ben's Beneficiary receives \$10,080 in total.	

* These case studies are fictional and the premiums are for illustration purposes only

The Premium Promise has the effect of guaranteeing that the total premiums contributed for the Policy do not exceed the benefits paid, except in the event of cancellation or exercise of the Early Cash Out Option.

WORLDWIDE COVER

While your Policy is Active, you are covered while travelling abroad, 24 hours a day, 7 days a week, subject to the terms and conditions of this Policy.

Claims will only be paid in Australian dollars into an Australian bank account. We will also require evidence that any death is recognised in Australia and that any Terminal Illness diagnosis was given by a registered medical practitioner in Australia.

WHAT WE DON'T COVER

We won't pay a benefit as a result of:

- death due to acts of war, whether declared or not, hostilities, civil commotion, terrorism or insurrection,
- death that happens as a result of being under the influence of alcohol, or taking illicit drugs or taking medication in a way not as directed by a medical practitioner, or
- death that happens as a result of your involvement in an illegal act.

In addition, during the Waiting Period we won't pay a benefit in the event of:

- death by any cause other than Accidental Death, or
- Terminal Illness.

These Waiting Period exclusions apply to the first 12 months after the Cover Commencement Date and also for 12 months after Insured Benefit increases (See page 14 for more information).



PREMIUMS

PAYING YOUR PREMIUMS

Premiums are the cost of your cover and must be paid on or before the due date to keep your Policy Active. Premiums are paid in advance, and you may choose the frequency of payment. The premium that applies to your Policy at the Cover Commencement Date is shown on your Policy Schedule. The premium includes stamp duty, where applicable.

If you don't pay your premium we may cancel your Policy. See page 13 on Cancellations for more information.

It is possible that you will pay more in total premiums than the Insured Benefit amount you are covered for, depending on how long you hold this Policy for.

PAYMENT FREQUENCY

You can choose to pay your premium fortnightly, monthly or annually.

If you choose to pay your premium annually, a frequency discount will apply.

PAYMENT METHODS

We accept direct debit payments via credit card and debit card (Visa, Mastercard or American Express). We can only process payments for cards that are enabled for online transactions.

We'll automatically process your premium payments on the due date so you can enjoy uninterrupted coverage and peace of mind.

HOW YOUR PREMIUMS ARE CALCULATED

Your premium is based on a range of factors, including:

- your age at the Cover Commencement Date,
- your Insured Benefit amount,
- any applicable discounts,
- our operating costs, specifically our costs of capital, our operating expenses and government charges that apply to this insurance, such as stamp duty.

HOW YOUR PREMIUMS MAY CHANGE

Your premium will not change each year as a result of your age.

After your cover starts your premium will only change when:

- you change your Insured Benefit,
- you change your premium frequency, or
- we change our premium rates for all policies of the same kind.

WE MAY CHANGE PREMIUMS RATES

Our premium rates are not guaranteed for the duration of your Policy. We may vary the premiums payable for this insurance if it is reasonably necessary in order to protect our legitimate interests and on the condition that the change only applies prospectively to all contracts of the same kind.

We will write to you about any changes, and they will come into effect on the date specified in the notice of change, which will be at least 30 days after the date of sending the notice of change to you.

If we do increase our premiums on this basis, those premiums will contribute towards any Premium Promise payable under this Policy.

PREMIUMS AND TAX

Premiums received are paid into our No. 1 Statutory Fund, and all benefits are paid out of this fund. Generally, insurance premiums are not tax deductible, and benefits are paid free of personal tax. This is a general statement based on present laws and their interpretation. Individual circumstances may vary, and you should consult a professional tax adviser.

See page 8 for the Early Cash Out Option and how this may impact you.

CANCELLATIONS

COOLING OFF PERIOD

From the date you receive your Policy documents from us, you have 30 days to check whether the Policy meets your needs.

Within this time, you may cancel your Policy by emailing

help@hcf-funeralinsurance.com.au and receive a full refund of any money paid, provided you have not made a claim.

CANCELLING YOUR POLICY

You can cancel your Policy at any time during or after the cooling off period.

Cancellation is effective immediately upon our receipt of your request, which means your policy coverage will cease at that time, and you will no longer be entitled to any benefits.

For all cancellations after the cooling off period, if you've paid any premium in advance and cancel your cover part way through the period to which they apply, we'll refund the unused portion of your premium on a pro-rata basis.

You may cancel your Policy by emailing

help@hcf-funeralinsurance.com.au

CANCELLATION DUE TO NON-PAYMENT

If a premium payment is unsuccessful, we will notify you and attempt to debit the payment again. If the payment remains unsuccessful after a period of 14 days, we will stop further debit attempts and inform you in writing of the necessary actions you need to take to pay your outstanding premium.

Once you pay your outstanding premiums, we will resume the ongoing premium collection via direct debit, from your nominated credit card or debit card.

Should your premiums remain outstanding for 60 days, from the first unsuccessful direct debit attempt, we will send you a written notification of our intention to cancel your Policy. This notice will inform you of your outstanding premiums, and advise you that your Policy will be cancelled if payment is not received within 30 days.

During the period your premium remains outstanding you may still submit a claim or opt for the Early Cash Out Option (if you have turned 85). If the outstanding premiums are not paid, any claim payment or Early Cash Out Option will be reduced by the amount of those unpaid premiums.

Upon cancellation, your policy coverage will cease, and you will no longer be entitled to any benefits.

CHANGES TO YOUR POLICY

You can email us at help@hcf-funeralinsurance.com.au to request changes to your Policy, including your Insured Benefit.

CHANGING YOUR INSURED BENEFIT AMOUNT

You can change your Insured Benefit amount to any of the other levels of cover offered as long as the Policy is Active and no outstanding premiums are due.

If you are increasing your Insured Benefit amount, for example from \$7,500 to \$10,000, you can only do this up to age 79.

Any change to the Insured Benefit amount will change the premiums you pay.

We will apply these changes to your Policy based on your payment frequency. If you pay your premiums fortnightly or monthly, your Insured Benefit and premium will change from the end of your paid period of cover. If you pay your premiums annually, your new Insured Benefit and premium will change on the next monthly date corresponding with your Cover Commencement Date. We will issue you a new Policy Schedule reflecting your changes.

If you increase your Insured Benefit amount, the Waiting Period applies to the increased portion of the Insured Benefit from the date of the increase, as shown on your Policy Schedule. This means that for the first 12 months after the increase, the increased portion of the Insured Benefit will only be paid out for Accidental Death.

EXAMPLE:

How an Insured Benefit increase works

You decide to increase your Insured Benefit amount from \$7,500 to \$10,000.

The \$7,500 portion of your Insured Benefit remains unaffected and is not subject to the Waiting Period again.

The additional \$2,500 portion of your new \$10,000 Insured Benefit will be subject to the Waiting Period. During the first 12 months after the increase:

- you will be eligible for the \$10,000 Insured Benefit in the event of your Accidental Death, or
- you will be eligible for the \$7,500 portion of the Insured Benefit in the event of your death by any cause, or a Terminal Illness.

Once you have completed the Waiting Period for the \$2,500 increased portion of your Insured Benefit, you will be eligible for the full \$10,000 in the event of death by any cause, or a Terminal Illness.

WHEN YOUR COVER ENDS

Your Policy will end on the earliest of the following dates:

- your death,
- the payment of the Insured Benefit,
- the payment of 75% of the total premiums paid, when you exercise the Early Cash Out Option,
- the payment of the Insured Benefit when you turn 100,
- the date we receive a request to cancel your Policy, or
- if you don't pay your premiums, the date we cancel your Policy.



HOW TO CLAIM

We will require written proof from you or your Beneficiary to support your claim.

To submit your claim:

- Complete and return a HCF Funeral Insurance claim form. You can get a copy of this form by emailing us at help@hcf-funeralinsurance.com.au
- For all death claims, your Beneficiary will be required to provide proof of your death, evidenced by:
 - a certified copy of the death certificate, or
 - a medical practitioner's certificate or coroner's report.
- For an Accidental Death claim, we'll require proof of the accidental nature of your death, which may be evidenced in the above documents,
- For a Terminal Illness claim
 - you must provide evidence supporting your Terminal Illness diagnosis by a medical practitioner who is registered in Australia and
 - if required, you will need to have a medical examination on our behalf and at our expense,
- For all claims, you or your Beneficiary must provide,
 - proof of your age,
 - any other documents or evidence we reasonably require in order to assess your claim.

You will need to pay any costs associated with providing evidence to support your claim, other than with respect to fees charged for a medical examination on our behalf.

WHEN WE'LL PAY A CLAIM

We will pay your Insured Benefit if you satisfy the terms under your Policy.

It is important that you comply with your obligations under your Policy. If you fail to do so, or if you make a fraudulent claim, we may refuse to pay or reduce your claim, or cancel your Policy, in accordance with applicable law.

When we have a right to refuse to pay or reduce a claim because of something you did (or did not do) in breach of your obligations under your Policy, we may:

- refuse to pay your claim, but only to the extent that such act or omission caused or contributed to the loss which gives rise to your claim, or
- reduce our payment of your claim, but only by an amount that fairly represents the extent to which our interests were prejudiced by your act or omission.

RISKS

It is important to understand the associated risks of purchasing an HCF Funeral Insurance Policy.

Things you may wish to consider include:

- determining whether this Policy suits your needs.
- if you are replacing an existing insurance policy, carefully consider the terms and conditions of this Policy and your existing policy before making a decision, including with respect to:
 - whether your existing policy may provide a broader or better scope of cover for your needs and
 - requirements under this Policy to serve a new Waiting Period.
- this Policy does not have a surrender value, which means no money is payable to you unless the following occurs:
 - we have approved a claim under this Policy,
 - the Insured Person chooses the Early Cash Out Option from age 85, or
 - the Insured Person reaches age 100 and receives their Insured Benefit and any applicable Premium Promise amount upon Policy expiry.
- HCF Funeral Insurance is a life insurance product and not a pre-paid funeral plan. Any benefits paid under this Policy are designed to provide a support payment and may not cover all the costs associated with a funeral.
- You will not pay more in total premiums than you receive in benefits under this Policy, provided you have an approved claim for death or Terminal Illness or your Policy is still Active when you turn 100. You may pay more in total premiums than you receive, though, if you exercise the Early Cash Out Option or your policy is cancelled.
- The Insured Benefit does not increase to keep pace with inflation. If you keep your Policy for a long time the Insured Benefit may therefore cover a lower portion of the funeral expenses.
- We may vary the premium for this Policy prospectively, provided we do that for all contracts of the same kind. This means that the cost of the Policy could increase.

GLOSSARY

Where the below terms appear throughout this document, they hold the meanings stated in the table below.

TERM	MEANING
ACCIDENT	means an event that is: <ul style="list-style-type: none">external to the body,visible,unexpected andunintended.
ACCIDENTAL DEATH	means death as the sole and direct result of an Accident. For avoidance of doubt, Accidental Death does not mean a death that relates to: <ul style="list-style-type: none">an actual or attempted intentional self-injury or suicide,a medical episode,a medical condition, ora complication relating to a medical procedure.
ACTIVE	means the period of time between the Cover Commencement Date and the date your Policy ends in accordance with the section 'When your cover ends'.
BENEFICIARY	means the person, or legal representative, you've chosen to receive the Insured Benefit if you pass away, as shown on your Policy Schedule.
COVER COMMENCEMENT DATE	means the date shown on your Policy Schedule as the Cover Commencement Date.
EARLY CASH OUT OPTION	means the option to cancel the Policy once the Insured Person reaches age 85 and receive 75% of the total premiums you have paid.
INSURED BENEFIT	means the benefit amount shown on your Policy Schedule as the Insured Benefit.
INSURED PERSON	means the Insured Person named on your Policy Schedule.
PERMANENT RESIDENT OF AUSTRALIA	means a permanent resident or Australian citizen as defined under the Australian Citizenship Act 2007 (Cth) including any amendment, replacement, re-enactment or successor legislation.

TERM	MEANING
POLICY	means this Combined Product Disclosure Statement, Policy Document and Financial Services Guide, together with your Policy Schedule and any change notices we issue to you while your Policy is Active.
POLICY SCHEDULE	means the document we send to you that sets out the details of your Policy and is evidence of your contract with us.
PREMIUM PROMISE	means a payment equal to the difference between the total premiums paid by you under the Policy and your Insured Benefit, if the total premiums paid exceed your Insured Benefit amount.
TERMINAL ILLNESS	means any illness or condition where the life expectancy of the Insured Person is less than 12 months, as confirmed by a medical practitioner who is registered in Australia.
WAITING PERIOD	means the 12-month period following: <ul style="list-style-type: none">the Cover Commencement Date,the date of an increase to your Insured Benefit amount, as set out in the Policy Schedule, with respect to the increased portion of the Insured Benefit.

YOUR DUTY TO TAKE REASONABLE CARE

When you apply for HCF Funeral Insurance, we will ask you questions and your answers to these questions will determine the premiums you will need to pay. This insurance cover is provided under a consumer insurance contract. You have a duty to take reasonable care not to make a misrepresentation. If you do not comply with this duty, we may reduce the amount we pay you when you claim, deny your claim, or cancel your contract in accordance with applicable law. So it is important that you answer any questions in the application process honestly and correctly, to the best of your knowledge. A few tips to answering the questions:

- If you are having difficulty due to a disability, understanding English or for any other reason, email help@hcf-funeralinsurance.com.au
- Review your application carefully along with any other documentation we provide you to assist in making a decision on this product.



IMPORTANT INFORMATION ABOUT UPDATES

The information in this Combined PDS, Policy Document and FSG is current as at the date of issue noted on the front page.

We may, from time to time, introduce favourable changes to your Policy or update information in this document. If we make a significant positive change that affects your Policy, we will notify you in writing. Other updates will be made available at hcf-funeralinsurance.com.au

PROTECTING YOUR RIGHTS

Should you have a complaint about your Policy, please email help@hcf-funeralinsurance.com.au and we will attempt to resolve it promptly.

If your complaint has not been resolved within 30 days, or to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaints resolution process that is free to consumers.

 **1800 931 678 (free call)**

 **afca.org.au**

 **info@afca.org.au**

 **Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001**

LIFE INSURANCE CODE OF PRACTICE

HCF Life is bound by the Life Insurance Code of Practice which sets out the Australian life insurance industry's key commitments and obligations to customers. Further information is available at cali.org.au/life-code

PRIVACY STATEMENT

HCF Life is committed to best practice privacy protection.

We collect your personal information, including sensitive information such as health information, from you and from other third parties detailed in the HCF Privacy Policy, so we can:

- comply with applicable laws,
- manage our relationship with you and your Beneficiary,
- provide information and offers on life insurance products and services to you (including through third parties),
- manage and pay claims and benefits, including to your Beneficiary,
- assess your funeral insurance and related needs,
- investigate fraudulent or improper claims and assess risks,
- research and develop products, services and benefits that may better serve your needs and objectives,
- assess your possible interest in and tell you about other HCF products and services,
- administer our business and manage complaints.

The types of organisations and individuals we disclose personal information to include:

- third party organisations who deliver services on our behalf or to us, some of whom may be located overseas,
- research companies contracted to us to ask your opinion on improving our service, benefits or product offerings,
- other insurers or reinsurers,
- government, including law enforcement agencies,
- related HCF companies,
- your Beneficiary and any other authorised individual.

If you don't provide the personal information we request, we may not be able to provide you with our products or services. You can ask us at any time to stop direct marketing to you by emailing

service@myhcf.com.au

For more information about the personal information we collect and how we handle it, how to access and correct your personal information or how to make a complaint, and how we'll respond to complaints, please read the HCF Privacy Policy, which can be found at:

hcf.com.au/privacy

FINANCIAL SERVICES GUIDE (FSG)

This Financial Services Guide provides information about the services provided by HCF Life in relation to HCF Funeral Insurance. It's designed to help you decide whether to use these services.

It contains information about remuneration paid to HCF Life, HCF, and their staff.

If HCF Life offers you HCF Funeral Insurance, we'll provide you with a Product Disclosure Statement. The PDS sets out the features and terms of the insurance and will help you to make informed decisions about the insurance.

HCF Life's Australian Financial Services License (AFSL Number 236 806) authorises HCF Life to issue and otherwise deal in life insurance products, handle and settle claims and provide general financial product advice about life insurance products. HCF Life is a wholly owned subsidiary of HCF and acts on its own behalf. Premiums for the life insurance products issued by HCF Life are paid to HCF Life. HCF receives commission of 80% of HCF Life's underwriting profit each year calculated as premium less claims and expenses.

HCF and HCF Life hold professional indemnity insurance that complies with the compensation requirements of Section 912B of the Corporations Act. This includes cover for claims in relation to the conduct of representatives and employees who no longer work for HCF and HCF Life but who did at the time of the relevant conduct.

Contact: help@hcf-funeralinsurance.com.au

HCF Life may provide general advice about the HCF Funeral Insurance product. This means that the advice is general in nature and HCF Life does not take into account individual objectives, financial situations or needs. You should, before acting on that advice, consider the appropriateness of the advice, having regard to your objectives, financial situation or needs. Please read the PDS before deciding to buy this product.

If you have a complaint about any of the services we offer in this FSG, please refer to page 21.

The Hospitals Contribution Fund of Australia Ltd
ABN 68 000 026 746 AFSL 241 414
HCF Life Insurance Company Pty Ltd
ABN 37 001 831 250 AFSL 236 806
HCF House: 403 George Street, Sydney NSW 2000
Postal Address: GPO Box 4445, Sydney NSW 2001