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Supplementary Product Disclosure Statement

Effective Date: 1 May 2009

This Supplementary Product Disclosure Statement (SPDS) *is to be read together with* the relevant Product Disclosure Statements (PDS) listed below and should be retained for future reference:

- KeyInvest Life Events Bond - issued 3 November 2008
- Supersaver Bond Fund - issued 10 January 2006
- Income Security Fund - issued 10 February 2006

Purpose of SPDS

The purpose of this SPDS is to advise you of:

- A change to KeyInvest's banker and resultant change to the APCA Identification Number for Direct Debit Requests.

Banker Changes

KeyInvest Ltd has changed its banker from National Australia Bank to Commonwealth Bank of Australia. As a result the reference to "National Australia Bank ABN 12 004 044 937" and "National" in the Direct Debit Request Service Agreement should now be read as "Commonwealth Bank of Australia ABN 48 123 123 124" and "CBA" respectively. Additionally the APCA Identification Number in the Direct Debit Request form has been changed from 8289 to 113657.

The above changes occur on the following pages of the relevant PDS:

- KeyInvest Life Events Bond - pages 38 and 39
- Supersaver Bond Fund- pages 18, 19 and 20
- Income Security Fund - pages 17, 18 and 19

If you have any further enquiries in relation to the above information, please do not hesitate to contact our office on 1300 658 904.