



Funeral Insurance Product Disclosure Statement update

Issue date 20 December 2023

This Product Disclosure Statement Update (PDS Update) relates to the Apia Funeral Insurance Combined Product Disclosure Statement and Financial Service Guide dated 1 October 2021 (PDS). This PDS Update forms part of the terms and conditions and should be read together with the PDS.

Why is the PDS being updated?

The PDS is being updated to provide additional clarity on the intention of certain policy terms and conditions.

What is changing in the PDS?

The Australian Resident definition on page 27 of the PDS is updated as follows:

Old definition	Updated definition
Australian Resident means an Australian or New Zealand citizen or Australian permanent resident, currently residing in Australia who has received the PDS/FSG in Australia.	Australian Resident means you are currently residing in Australia, received the PDS/FSG in Australia and you are a/an: <ul style="list-style-type: none">• Australian citizen;• New Zealand citizen; or• Australian permanent resident. If you currently reside in Australia, received the PDS/FSG in Australia, have applied to be an Australian citizen or Australian permanent resident and are awaiting the outcome of your application, we will consider you an eligible Australian Resident but only as a Life Insured under the Policy.

If you have any questions about this PDS Update, please contact us on **13 50 50**.