



The Calliden Group have decided to reduce the number of Australian Financial Service licences in the group by handing back the DAWES licence. Whilst doing this, we have appointed DAWES as Authorised Representative of Calliden Insurance Limited - Authorised Representative Number: 342982.

The change will be effective from **4 January 2010**.

From the perspective of the policy holder nothing really changes - DAWES is merely providing the same financial service under a different authority.

What do you need to do?

Please insert the attached **SPDS** and **SFSG** into any collateral you may have in your offices from **4 January 2010**.

- * existing customers - no communication/action required
- * new customers - include the attached **SPDS** and **SFSG** in current PDS/FSG stock.

All DAWES disclosure documents ordered from our central distribution centre from 1 January 2010 will include the SPDS/FSG. To order supplies, please email **logistics@mystique.com.au**

To find out more about DAWES, please visit **www.dawes.com.au**.

Please don't hesitate to speak to your **local Development Manager** or contact us on **1800 805 899** should you have any questions.