



25 November 2008

<Member Name>  
<Address 1>  
<Address 2>  
<Address 3>  
<Suburb> <State> <Postcode>

Dear <Salutation>

**We've enhanced your insurance policy to provide better protection**  
**Product: TOWER Protection Policy**

Great news! Our award winning TOWER Protection Policy is now even better. At TOWER, we continually look for ways to enhance your insurance so that it remains relevant to your lifestyle and insurance needs. That is why we have made improvements to existing benefits as well as adding new benefits to improve the value of your policy.

These improvements have been incorporated into your policy automatically effective from Monday, 17 November 2008 and apply to all claims for events which occur on or after that date.

For more information about your improved policy, contact your financial adviser or visit [www.toweraustralia.com.au](http://www.toweraustralia.com.au) to download a copy of the 'TOWER Protection Policy Product Upgrade Booklet, November 2008'. For details of your original policy, please refer to the Product Disclosure Statement provided to you when you applied for your policy.

Alternatively, you can contact a member of our friendly service team on 1800 226 364 (Freecall) on Monday to Friday 8.30am to 6.00pm (AEST) or by emailing [customerservice@toweraustralia.com.au](mailto:customerservice@toweraustralia.com.au).

Thank you for choosing TOWER for your insurance needs.

Yours sincerely

Brett Clark  
Chief Executive Officer - Retail Life



**Money Management**  
Adviser Choice Risk Awards  
Winner – Risk Company of the Year 2007



**Money Management**  
Adviser Choice Risk Awards  
Winner – Risk Company of the Year 2006



**AFR Smart Investor**  
Blue Ribbon Awards  
Risk Insurer of the Year - 2007