

Dear <Name>

## Important change to your income protection insurance cover

From 1 December 2024, there will be an increase to the cost of your income protection cover.

Please read the notice included with this letter as it explains what will change and your options, including if you wish to change or cancel your cover. To assist all affected members the notice also has been translated into six other languages. Please let us know if you need further help in understanding these changes.

At TWUSUPER we're run only to benefit our members. That's why we carefully and regularly review the insurance products we offer our members and the associated costs. TWUSUPER holds a policy that provides income protection insurance cover for dnata Catering & Retail (previously known as Alpha Flight Services) employees, and as a result of our review to keep costs down for all members, a decision has been made to close this policy.

### What are the changes?

Here's a summary of what will change for you:

- From 1 December 2024, your income protection insurance cover will be transferred to TWUSUPER's main income protection policy.
- The amount of your income protection cover, your waiting period and all other terms and conditions will stay the same, but the cost of your cover will increase.

To help you understand the increase in cost of your income protection, we have provided below the current cost and the estimated new cost of your cover.

### Current cost of cover\*

Current cover (monthly insured benefit)	Current cost per week	Waiting period
<monthly benefit>	<\$xx.xx>	<30/60/90 days>

\*based on your account record as at <effective date> and your occupation group of <occupation group>.

### Estimated new cost of cover from 1 December 2024^

Amount of cover to be transferred (monthly insured benefit)	Estimated cost per week	Waiting period
<monthly benefit>	<\$xx.xx>	<30/60/90 days>

^based on you making no changes to your insured amount, waiting period or occupation group.

All insurance costs are deducted monthly in arrears from your super account. An insurance administration fee of 3% of your gross premiums is also deducted from your super account.

## What do you need to do?

We recommend that you think about your income protection cover and how much you think you need. You may also want to seek some financial advice before making a decision about your insurance cover.

If you are happy to keep your income protection cover and pay the increased premium from your super account, you don't need to do anything. This change will happen automatically.

If you want income protection cover, but don't want to pay the increased amount, you have a few options to reduce the cost of the increase:

- you can keep the same amount of cover, but change your waiting period to 60 or 90 days
- you can reduce your amount of cover
- check you are in the correct occupation group for your job and apply to change it if you are in the wrong group. For more information on occupation groups please read our insurance guide that you can download at [twusuper.com.au/insuranceguide](https://twusuper.com.au/insuranceguide)

Alternatively, if you don't want to keep your income protection cover, you can cancel your cover.

To help you work out how much a different waiting period or income protection amount will cost you can use our insurance calculator at [twusuper.com.au/calculator](https://twusuper.com.au/calculator)

## Reduce or cancel your cover

If you want to change or cancel your cover, you will need to be complete the enclosed *Change, reduce or cancel income protection insurance cover form* and **return it by 22 November 2024** using the reply-paid envelope provided.

## More information

For more information about TWUSUPER's main income protection policy please read our Insurance Guide. Download a copy at [twusuper.com.au/insuranceguide](https://twusuper.com.au/insuranceguide)

## We're here to help

For help with understanding this letter and the attached notice, please call us on **1800 222 071** between 8am and 8pm (AEDT) on weekdays and ask to speak to our general advice team.

Kind regards

**Matt Licheri**

Chief Operating Officer

This document was prepared on 17/9/24 and issued by TWU Nominees Pty Ltd ABN 67 002 835 412, AFSL 239163 the trustee of TWUSUPER ABN 77 343 563 307 and the issuer of interests in it.

The information in this document is of a general nature and has been prepared without taking into account your objectives, financial situation or needs. Before acting on the information, consider its appropriateness. Refer to our Product Disclosure Statements (PDS). The PDS is relevant when deciding whether to acquire or hold a product. The PDS and Target Market Determination (TMD) for TWUSUPER can be found at [twusuper.com.au](https://twusuper.com.au) or by calling us on 1800 222 071.

You should read the important information about insurance in your super before making a decision. Go to [twusuper.com.au/pds](https://twusuper.com.au/pds) and read the Insurance Guide which includes information about eligibility for insurance, the costs and conditions and exclusions that apply to the insurance cover. This information may affect your entitlement to insurance cover and should be read before deciding whether the insurance is appropriate. The material relating to insurance in your super may change between the time when you read this PDS and the day you sign the application form or the date you join TWUSUPER. The Insurance Guide forms part of the PDS. The PDS and the TMD may be found at [twusuper.com.au](https://twusuper.com.au).

# Important change to your income protection insurance cover

From 1 December 2024, your income protection insurance cover will cost more.

## Here is a summary of what will change for you:

- From 1 December 2024, your income protection insurance cover will be transferred to TWUSUPER's main income protection policy.
- The amount of your income protection cover, your waiting period and all other terms and conditions will stay the same. But the cost of your cover paid from your super will increase from 1 December 2024 as shown in your letter included with this notice.

## What do you need to do?

If you are happy to keep your income protection cover and pay the increased premium from your super account, you don't need to do anything. This change will happen automatically.

If you want to keep your income protection cover, but don't want to pay the increased amount, you have a few options to reduce the cost of the increase:

- you can keep the same amount of cover, but change your waiting period to 60 or 90 days
- you can reduce your amount of cover
- check you are in the correct occupation group for your job and apply to change it if you are in the wrong group. Refer to occupation groups in our Insurance Guide that you can download at [twusuper.com.au/insuranceguide](https://twusuper.com.au/insuranceguide)

Alternatively if you don't want to keep your income protection cover, you can cancel your cover.

**Please note, if you want to reduce or cancel your cover, you will need to complete and return the enclosed *Change, reduce or cancel income protection insurance cover* form by 22 November 2024 in the reply paid envelope provided.**

If you have any questions, please call us on **1800 222 071** between 8am and 8pm (AEDT) on weekdays and ask to speak to our general advice team.

# تغيير مهم في غطاء تأمين حماية الدخل الخاص بك

اعتبارًا من 1 كانون الأول/ديسمبر 2024، سيكلفك غطاء تأمين حماية الدخل أكثر.

## فيما يلي ملخص لما سيتغير بالنسبة لك:

- اعتبارًا من 1 كانون الأول/ديسمبر 2024، سيتم نقل غطاء تأمين حماية الدخل الخاص بك إلى بوليصة TWUSUPER لحماية الدخل الرئيسي.
- ستبقى قيمة غطاء حماية الدخل الخاص بك وفترة الانتظار وجميع الشروط والأحكام الأخرى كما هي. لكن تكلفة الغطاء التي تدفعها من حسابك التقاعدي ستزداد اعتبارًا من 1 كانون الأول/ديسمبر 2024 كما هو موضح في الخطاب المرفق بهذا الإشعار.

## ماذا عليك أن تفعل؟

وبدلاً من ذلك، إذا كنت لا ترغب في الاحتفاظ بغطاء حماية الدخل الخاص بك، فيمكنك إلغاؤه.

يرجى الملاحظة أنه إذا كنت ترغب في تخفيض أو إلغاء الغطاء الخاص بك، فسوف تحتاج إلى إكمال الاستمارة المرفقة استمارة تغيير أو تخفيض أو إلغاء غطاء تأمين حماية الدخل (Change, reduce or cancel income protection insurance cover form) وإرجاعها بحلول 22 تشرين الثاني/نوفمبر 2024 في ظرف الرد المدفوع الذي تم توفيره.

إذا كانت لديك أي أسئلة، يرجى الاتصال بنا على الرقم 1800222071 بين الساعة 8 صباحًا و8 مساءً (بتوقيت شرق أستراليا الصيفي) في أيام العمل خلال الأسبوع واطلب التحدث إلى فريق تقديم المشورة العامة لدينا.

إذا كنت راضيًا بالاحتفاظ بغطاء حماية الدخل الخاص بك ودفع الزيادة في القسط من حسابك التقاعدي، فلن تحتاج إلى القيام بأي شيء. سيحدث هذا التغيير تلقائيًا.

إذا كنت ترغب في الاحتفاظ بغطاء حماية الدخل الخاص بك، ولكنك لا ترغب في دفع الزيادة في مبلغ القسط، فلديك بعض الخيارات لتخفيض تكلفة هذه الزيادة:

- يمكنك الاحتفاظ بنفس قيمة الغطاء، ولكن يمكنك تغيير فترة الانتظار الخاصة بك إلى 60 أو 90 يومًا
- يمكنك تخفيض قيمة الغطاء الخاص بك
- تأكد من أنك في مجموعة المهن الصحيحة لوظيفتك وتقدم بطلب لتغييرها إذا كنت في المجموعة الخطأ. راجع مجموعات المهن في دليل التأمين الخاص بنا والذي يمكنك تنزيله على [twusuper.com.au/insuranceguide](https://twusuper.com.au/insuranceguide)

Dinka | Thuonjån

# Wëëu tiit wëëu kuun ye döm kööth aa war yiic ku a path ba piŋ

Aköl 1 Penthiäärkurou 2024, wëëu tiit wëëu kuun ye döm kööth aa bë juak yiic

## Kä bë waar yiic kik cë kuɛn piny tën:

- Aköl 1 Penthiäärkurou 2024, wëëu tiit wëëu kuun ye döm kööth aa bë köök tën aguir ë TWUSUPER bik ke muk löön keen tiit wëëu ye döm kööth.
- Wëëu tiit wëëu kuun ye döm kööth, kaam yin tiit ku löön kök mac keek aa bë rëer cëmën deen thær. Ku wëëu tiit yi köu ye nyaai super du yic aa bë juak yiic gɔcɔc aköl 1 Penthiäärkurou 2024 tē cit tē cē luël yeen athör cē gät yiin cē mat kek athör kën yic.

## Yenö path ba looi yiin?

Na ca gam bë wëëu tiit wëëu kuun ye döm kööth juak yiic ku ye wëëu cë juak yiic kä bëëy bei kuun super yiic, ka cin kë cë lëk yiin ba looi. Awër kën a bë rot looi rot.

Na wic ba rëer kek wëëu tiit wëëu kuun ye döm kööth ku aa cī wic bë ke juak yiic, ka yin a leŋ löclöc ba looi bi yin wëëu tiit yi köu cë juak yiic ben tek yiic:

- a lëu ba akuën wëëu tiit yi köu thær muk, ku war kaam yin tiit bë ya nin 60 ya nin 90
- a lëu ba akuën wëëu tiit yi köu tek yic
- Det wët lön cī yi njec tääu akut duun luy yic ku gät athöör ba kɔc lëk bë waar yic tē këc yi tääu akut duun luy yic. Kuen kuat akuut ë luy Nyuuth ë Atit yic ku yeen a lëu ba wäl bei tën [twusuper.com.au/insuranceguide](https://twusuper.com.au/insuranceguide)

Dhël dëd kën, na cī wic ba rëer kek wëëu tiit wëëu kuun ye döm kööth, ka lëu ba atit tiit yi köu teem köu.

**Manha det wët kën, na wic ba atit tiit yi köu tek yic ya wic ba teem köu, ka yin a dhil athör cɔl Athör weer atit ë köu, tek ye yic ya teem ye köu cë nuet thiŋŋ ku dhuök yook ka aköl 22 Penthiäärkutök 2024 këc wan ku jɔgɔ atuc cī wëëu ke cuat piny a cuk nuet.**

Na leŋ kä wic ba keek thiëc, manha ka yi yup yook namba kën 1800 222 071 kaam thää 8nh ku 8th (AEDT) kööl wik luui kɔc ku luel wët bë yi tuööm kek kɔc ë wëët.

# 有关收入保障保险的重要变化

2024年12月1日起, 您的收入保障保险费用将会上升。

## 以下是将要发生的变化概述:

- 2024年12月1日起, 您的收入保障保险将转到TWUSUPER的主要收入保障保单。
- 您的收入保障金额、等候期以及所有其它条款和条件将保持不变。但从2024年12月1日起, 从您的退休公积金中扣取的保费将会上升, 详见本通知随附信函。

## 您需要做什么?

如果您愿意保留收入保障保险, 并继续通过您的退休公积金账户支付上调后的保费, 您就无需采取任何行动。变化将自动生效。

如果您想要保留收入保障保险, 但不想支付更高的保费, 您可以通过以下选择来降低保费:

- 您可以保持同样的保障金额, 但把等候期改为60天或90天。
- 您可以降低保障金额。
- 检查您是否为自己的工作选择了正确的职业类别, 如果有错, 就申请更改。请参考我们的《保险指南》中的职业类别, 该指南可在线下载, 网址: [twusuper.com.au/insuranceguide](https://twusuper.com.au/insuranceguide)。

如果您不想继续保留收入保障保险, 您可以取消该保险。

请注意, 如果您想要降低保障金额或取消保险, 则需要填写随附的“变更、减少或取消收入保障保险表”, 并用所提供的邮资已付信封于2024年11月22日之前寄回。

如有任何疑问, 请在工作日上午8点到晚上8点(澳大利亚东部夏令时)之间致电1800 222 071联系我们的咨询团队。

Filipino | Tagalog

# Mahalagang pagbabago sa saklaw ng iyong seguro (insurance cover) para sa proteksyon ng kita

Simula ika-1 ng Disyembre 2024, tataas ang halaga ng iyong insurance cover para sa proteksyon ng kita.

## Narito ang buod ng mga pagbabago para sa iyo:

- Simula ika-1 ng Disyembre 2024, ang iyong insurance cover para sa proteksyon ng kita ay lilipat sa pangunahing patakaran ng TWUSUPER para sa proteksyon ng kita.
- Hindi babaguhin ang halaga ng iyong cover para sa proteksyon ng kita, ang panahon ng paghihintay (waiting period) at lahat ng ibang mga term at kondisyon. Ngunit ang halaga ng iyong cover na binabayaran mula sa iyong super ay tataas simula ika-1 ng Disyembre 2024, tulad ng nakasaad sa liham na kalakip ng paunawang ito.

## Ano ang kailangan mong gawin?

Kung masaya ka na ipagpatuloy ang iyong cover para sa proteksyon ng kita at bayaran ang tumaas na premium mula sa iyong super account, wala kang kailangang gawin. Awtomatikong mangyayari ang pagbabagong ito.

Kung nais mong ipagpatuloy ang iyong cover para sa proteksyon ng kita, ngunit ayaw mong bayaran ang nadagdag na halaga, mayroon kang ilang mga opsyon upang mabawasan ang halaga ng pagtaas:

- maaari mong panatilihin ang parehong halaga ng cover, pero babaguhin ang waiting period sa 60 o 90 araw
- maaari mong bawasan ang halaga ng iyong cover
- suriin kung ikaw ay nasa tamang grupo ng okupasyon para sa iyong trabaho at mag-apply na baguhin ito kung ikaw ay nasa maling grupo. Tingnan ang mga grupo ng okupasyon sa aming Insurance Guide na mada-download mo sa [twusuper.com.au/insuranceguide](https://twusuper.com.au/insuranceguide)

O kaya naman, kung ayaw mong ipagpatuloy ang iyong cover para sa proteksyon ng kita, maaari mong kanselahin ang iyong cover.

**Pakitandaan, kung nais mong bawasan o kanselahin ang iyong cover, kailangan mong punan at ibalik ang kalakip na form para sa Pagbabago, pagbawas, o kanselasyon ng insurance cover para sa proteksyon ng kita bago ang ika-22 ng Nobyembre 2024 sa pamamagitan ng kalakip na reply-paid envelope.**

Kung mayroon kang anumang mga katanungan, mangyaring tumawag sa amin sa **1800 222 071** mula 8am hanggang 8pm (AEDT) sa mga araw ng trabaho at hilingin na makausap ang aming pangkat sa pangkalahatang payo.

# การเปลี่ยนแปลงสำคัญเกี่ยวกับความคุ้มครองประกันชดเชยรายได้ของคุณ

ตั้งแต่วันที่ 1 ธันวาคม ค.ศ. 2024 เป็นต้นไป ความคุ้มครองประกันชดเชยรายได้ของคุณจะมีราคาสูงขึ้น

## สรุปการเปลี่ยนแปลงที่เกี่ยวข้องกับคุณมีดังนี้

- ตั้งแต่วันที่ 1 ธันวาคม ค.ศ. 2024 เป็นต้นไป ความคุ้มครองประกันชดเชยรายได้ของคุณจะได้รับการโอนย้ายไปยังกรมธรรม์หลักชดเชยรายได้ของ TWUSUPER
- จำนวนเงินความคุ้มครองประกันชดเชยรายได้ของคุณ ระยะเวลารอคอยของคุณ และข้อกำหนดและเงื่อนไขทั้งหมดจะยังคงเป็นไปตามเดิม แต่ค่าใช้จ่ายสำหรับความคุ้มครองที่จ่ายจากซูเปอร์ของคุณจะมียอดเพิ่มขึ้นตั้งแต่วันที่ 1 ธันวาคม ค.ศ. 2024 ตามที่ปรากฏในจดหมายที่แนบมาพร้อมหนังสือแจ้งฉบับนี้

## คุณจำเป็นต้องดำเนินการอะไรบ้าง?

หากคุณพอใจที่จะคงความคุ้มครองประกันชดเชยรายได้ไว้และชำระเบี้ยประกันที่เพิ่มขึ้นโดยหักจากบัญชีซูเปอร์ของคุณ คุณไม่จำเป็นต้องดำเนินการใด ๆ การเปลี่ยนแปลงนี้จะมีผลโดยอัตโนมัติ

หากคุณต้องการคงความคุ้มครองประกันชดเชยรายได้ของคุณไว้ แต่ไม่ต้องการชำระเบี้ยประกันที่เพิ่มขึ้น คุณมีทางเลือกต่าง ๆ ดังต่อไปนี้ในการลดค่าใช้จ่ายที่เพิ่มขึ้น

- คุณสามารถคงจำนวนความคุ้มครองไว้เท่าเดิม แต่เปลี่ยนระยะเวลารอคอยไปเป็น 60 หรือ 90 วัน
- คุณสามารถปรับลดจำนวนความคุ้มครองได้
- ตรวจสอบว่า คุณอยู่ในกลุ่มอาชีพที่ต้องตามงานที่คุณทำหรือไม่ และขอเปลี่ยนแปลงข้อมูลนี้หากคุณอยู่ผิดกลุ่มอาชีพ โปรดอ้างอิงกลุ่มอาชีพในคู่มือแนะนำการประกันภัย (Insurance Guide) ซึ่งคุณสามารถดาวน์โหลดได้ที่ [twusuper.com.au/insuranceguide](https://twusuper.com.au/insuranceguide)

อีกทางเลือกหนึ่งคือ หากคุณไม่ต้องการคงความคุ้มครองประกันชดเชยรายได้ของคุณไว้ คุณสามารถยกเลิกความคุ้มครองได้

**โปรดทราบว่า หากคุณต้องการปรับลดหรือยกเลิกความคุ้มครอง คุณจำเป็นต้องกรอก แบบฟอร์มขอเปลี่ยนแปลง ปรับลด หรือยกเลิกความคุ้มครองประกันชดเชยรายได้ (Change, reduce or cancel your income protection cover form) ที่แนบมาพร้อมกันนี้ และส่งแบบฟอร์มกลับมายาภายในวันที่ 22 พฤศจิกายน ค.ศ. 2024 โดยใช้ช่องที่เราจัดให้ซึ่งมีการชำระค่าไปรษณียากรไว้ล่วงหน้าแล้ว**

หากคุณมีข้อสงสัยประการใด โปรดโทรหาเราที่หมายเลข **1800 222 071** ระหว่างเวลา 8.00 น. ถึง 20.00 น. (AEDT) วันจันทร์ถึงวันศุกร์ และขอสายทีมให้คำปรึกษาทั่วไปของเรา (general advice team)

# Thay đổi quan trọng về bảo hiểm bảo vệ thu nhập của bạn

Từ ngày 1 tháng 12 năm 2024, chi phí cho bảo hiểm bảo vệ thu nhập của bạn sẽ gia tăng.

## Dưới đây là tóm tắt những thay đổi cho bạn:

- Từ ngày 1 tháng 12 năm 2024, bảo hiểm bảo vệ thu nhập của bạn sẽ được chuyển sang bảo hiểm bảo vệ thu nhập chính của TWUSUPER.
- Giá trị bảo hiểm bảo vệ thu nhập, thời gian chờ và tất cả các điều khoản và điều kiện khác sẽ không thay đổi. Nhưng từ ngày 1 tháng 12 năm 2024, phí bảo hiểm của bạn được trả từ quỹ hưu trí sẽ tăng như được nêu trong lá thư kèm theo thông báo này.

## Bạn cần phải làm gì?

Nếu đồng ý giữ bảo hiểm bảo vệ thu nhập và trả phí bảo hiểm cao hơn từ tài khoản hưu trí của mình, bạn không cần làm gì. Thay đổi này sẽ xảy ra tự động.

Nếu muốn giữ bảo hiểm bảo vệ thu nhập, nhưng không muốn trả phí bảo hiểm cao hơn, bạn có một số lựa chọn để giảm chi phí gia tăng:

- bạn có thể giữ nguyên giá trị bảo hiểm, nhưng thay đổi thời gian chờ thành 60 hoặc 90 ngày
- bạn có thể giảm giá trị bảo hiểm
- kiểm tra xem bạn có ở trong nhóm ngành nghề đúng cho công việc của mình không, và nếu không, nộp đơn xin chuyển. Hãy tham khảo các nhóm ngành nghề trong Hướng dẫn Bảo hiểm của chúng tôi mà bạn có thể tải xuống từ [twusuper.com.au/insuranceguide](https://twusuper.com.au/insuranceguide)

Một cách khác, nếu không muốn giữ bảo hiểm bảo vệ thu nhập, bạn có thể hủy bảo hiểm của mình.

**Xin lưu ý, nếu muốn giảm hoặc hủy bảo hiểm của mình, bạn sẽ cần phải điền và gửi lại mẫu đơn *Thay đổi, giảm hoặc hủy bảo hiểm bảo vệ thu nhập* gửi kèm, chậm nhất là ngày 22 tháng 11 năm 2024 trong phong bì đã trả cước phí được cung cấp.**

Nếu bạn có bất kỳ câu hỏi nào, vui lòng gọi cho chúng tôi theo số **1800 222 071** từ 8 giờ sáng đến 8 giờ tối (AEDT) vào các ngày trong tuần và yêu cầu nói chuyện với nhóm tư vấn chung của chúng tôi.



# Change, reduce or cancel income protection insurance cover

Please complete and return this form by 22 November 2024.

## ABOUT THIS FORM

Use this form to:

- reduce your income protection insurance cover
- increase your waiting period.

## IMPORTANT INFORMATION

Please read the Product Disclosure Statement (PDS) and the Insurance Guide in full before completing this form.

## IF YOU NEED HELP

If you need help in filling out this form please call us from **8am to 8pm (AEST/AEDT) weekdays** on **1800 222 071** and ask to speak to our general advice team. We're here to help.

Please complete all sections of this form as applicable, and return to **Member Services, TWUSUPER, Reply Paid 90177, MELBOURNE VIC 3000.**

## 1. YOUR PERSONAL DETAILS

Member number

         

Account number

         

Mr / Mrs / Ms / Miss / Other

Given names

Surname

Date of birth   /   /

Address (must be advised)

Suburb

State

Postcode

Postal address (if different to the above)

Suburb

State

Postcode

Daytime telephone

Mobile

Email

## 2. REDUCE OR CANCEL INCOME PROTECTION INSURANCE COVER

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You have income protection cover attached to your super account that you can reduce or cancel.

I wish to reduce my monthly income protection cover to:

\$   ,     (minimum of \$1,000 per month)

Note: Monthly income protection cover must be a multiple of \$100. One unit equals \$100 of monthly benefit.

Please refer to the Insurance Guide for the premiums that apply for your age, insurance group and waiting period.

OR

I wish to cancel my income protection cover.

## 3. CHANGE THE WAITING PERIOD FOR INCOME PROTECTION INSURANCE COVER

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I wish to change my waiting period as follows:

30 to 60 days

30 to 90 days

60 to 90 days

## WE RESPECT YOUR PRIVACY

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Our Privacy Policy explains how we collect, use and protect your personal information. Call us on **1800 222 071** or visit **twusuper.com.au/policy** for a copy.

## 4. SIGN THE FORM

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### I understand and acknowledge that:

- I have read the PDS and Insurance Guide to which this application is related
- the changes I am requesting will be effective the later of 1 December 2024 or on the date that the Fund receives this form
- I may apply for insurance cover in the future with the Fund, but the commencement of such cover is subject to my satisfying the Insurer's terms and conditions, including providing medical and lifestyle evidence to the Insurer, regardless of whether or not a premium has been paid
- I agree to the collection, use and disclosure of my personal information by the Insurer and the Fund as set out in TWUSUPER's Privacy Statement.

Signature

Date

Sign here

/   /

**Please return your completed form in the reply paid envelope by 22 November 2024.**

### Alternatively you can address your envelope to:

Member Services  
TWUSUPER  
Reply Paid 90177  
MELBOURNE VIC 3000