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To continue delivering you good value insurance, we're making changes for our members

One of the many benefits of being a Brighter Super member is access to insurance cover though your super, which can help provide the important protection for you and your family if life doesn't go to plan.

- Confidence that you are protected when you need it most.
- Cover through Zurich – a global insurance provider for more than 150 years.
- Convenient, cost-effective access to insurance through your super:
  - can help reduce the cost of cover due to the insurance arrangements Brighter Super negotiates.
  - no impact on your take-home pay – premiums are generally paid for through your super account (or covered by your employer).

To make sure that our insurance continues to represent good value for you, Brighter Super, like other superannuation funds, conducts regular reviews. Following our latest review, we're updating some insurance costs and terms from 1 October 2026 to ensure cover remains sustainable for members.

What you need to know: read this notice to understand the 3 changes that will be automatically applied on 1 October 2026

If you need more information or guidance, you can:.

- see what insurance cover you currently have – log in or register for **Member Online** at **brightersuper.com.au**. From the dashboard page select the menu at the top left of the screen, then select 'Insurance' from the drop-down menu.
- learn more about the changes at **brightersuper.com.au/insurance2026**, including the *Guide to Calculating Your Insurance Costs from 1 October 2026.*
- get support to confidently review your insurance and make sure it continues to meet your needs – simply **book a time with one of our superannuation specialists.**

3 changes that will be automatically applied on 1 October 2026

#1 Change in the cost of your cover

- While the cost of delivering insurance has continued to rise, we have worked to keep the cost of your cover the same for at least the last 6 years.
- To ensure we can continue to deliver you the important protection you need, we need to update the cost of cover.
- You will be able to see the updated cost of your cover in your online account from 1 October 2026. In the meantime, you can use the **Guide to Calculating Your Insurance Costs from 1 October 2026** relevant to your insurance cover to determine your updated cost.
- Importantly: The exact cost of your cover will depend on the type and amount of cover you hold, as well as factors such as your age and occupational risk rating:
  - **Death and TPD cover:** The average premium decrease will be **8.2%**. Individual premium decreases will vary between **7.53% and 9.3%**, based on age and occupational risk rating.
  - **Income Protection cover:** The average premium increase will be **14.7%**. Individual premium increases will vary between **11.76% and 18.93%**, based age and occupational risk rating.

The cost of your cover is deducted from your super balance. Your employer may pay additional contributions to your account to cover the cost of your cover.

#2 Change to how cancelled insurance cover can be reinstated

Currently	From 1 October 2026	What this means for you
If your Brighter Super account does not receive any contributions for 16 months, your account is considered inactive and your insurance cover may be cancelled under Protecting You Super (PYS) rules. If your insurance cover ceased due to PYS you can reinstate it within 30 days if you tell us (i.e. make an election) that you want it to continue.	If your cover is cancelled, it will only be reinstated if you tell us within 60 days that you want it to continue.	You get more time to decide if you want your insurance to continue.

#3 Change to when default insurance cover is automatically applied.

Currently	From 1 October 2026	What this means for you
Members automatically receive a default level of insurance cover, once they turn 25 years old and their super balance reaches $6,000 *(unless you opt-out).* This means that if you have already applied for a personalised level of underwritten insurance cover, this default cover will be applied on top, once you meet eligibility requirements.	For members who have already applied for a personalised level of underwritten insurance cover, default cover will no longer be automatically applied. It will only be applied for those who have no default insurance as at 1 October 2026.	If you already have personalised underwritten cover, default cover will not be automatically added on top. You are in control of increasing it, based on your needs.

Review your insurance cover

You can review your insurance cover at any time by logging in to your **Member Online** account.

Before making changes to your cover, it's important to consider the protection you and your family may need if you become seriously ill, injured or pass away.

You can also get support to review whether your insurance continues to meet your needs **by booking a time with one of our superannuation specialists**.

We make it easy to manage your insurance. You can review, change, reduce, or cancel your cover through your **Member Online** account, or by completing the relevant insurance form available at **brightersuper.com.au/forms.**

More information

For more information, please refer to the *Product Disclosure Statement, Target Market Determination* and *Insurance Guide* for your account available at **brightersuper.com.au/pds**.

The changes in this notice will be reflected in a new *Product Disclosure Statement* available from **1 October 2026.**

You can also access this and prior notices at **brightersuper.com.au/sen**.

You are not required to do anything for these changes to take effect. However, we recommend you review these changes and consider whether your insurance still meets your needs in case you would like to update your account.

For more information about the changes visit **brightersuper.com.au/insurance2026.**

We look forward to continuing to provide access to reliable insurance that helps protect you and your family.

Yours sincerely,
Kate Farrar
CEO, Brighter Super

Member-owned
100% member-owned, with no shareholders, so your interests and financial future come first.

Super support
Make confident decisions about your super with access to award-winning education and advice.

We value all interactions we have with our members. Our employees are here to help and will always treat you with courtesy and respect. Thank you for respecting our team and helping us create a safe and healthy work environment for everyone.