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24 August 2026

Importantly:

- **You do not currently have insurance through your Brighter Super account, which means these changes do not apply to you right now.**
- **However, if you apply for insurance cover through Brighter Super or receive default cover in the future, the changes may be relevant, and therefore we want to make sure you know what is changing.**

To continue delivering good value insurance for Brighter Super members, we're making changes

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 when life doesn't go to plan.

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.

There is nothing you need to do. This notice outlines 3 changes most relevant to you, if you take out insurance in the future.

If you would like to, you can access more information on the changes at **brightersuper.com.au/insurance2026**.

If you need more information, or help to make a confident decision about your insurance needs, you can:

- see what insurance options are available to you as a Brighter Super member - visit **brightersuper.com.au/insurance**.
- get support to understand your insurance needs and the options available to you – simply **book a time with one of our superannuation specialists.**

#1 Change in the cost of cover

- While the cost of delivering insurance has continued to rise, we have worked to keep the cost of our members' cover the same for at least the last 4 years.
- To ensure we can continue to deliver members the important protection they need, we need to update the cost of cover. From 1 October 2026, the cost of insurance cover for members who hold cover will change. If you take out insurance in the future, your cost will depend on your cover and circumstances at that time. Refer to **brightersuper.com.au/insurance2026** to view the new rate tables.

#2 Change in the waiting period for Income Protection (to help reduce costs for our members who work in the energy industry)

Currently	From 1 October 2026	What this means for you
The default waiting period on Income Protection cover is 14 days. This applies for members who: • work in the energy industry • are eligible for and receive default Income Protection cover, and • whose employer has not selected a different waiting period.	The default waiting period increased to 90 days. Importantly, 90 days is a common waiting period for income protection.	While this means a longer waiting period before you can claim, this change allows us to keep the cost of cover as low as possible for our members (and is common across the industry).

#3 Improved ability to claim on terminal illness cover

Currently	From 1 October 2026	What this means for you
Insurance holders who joined directly or work in local government and associated industries can claim for terminal illness cover if they are diagnosed with a terminal illness likely to lead to death <u>within 12 months</u>.	We have improved our members' ability to claim – specifically they will be able to make a claim if they are diagnosed with a terminal illness likely to lead to death <u>within 24 months</u>.	This gives you earlier access to your benefit if you are diagnosed with a terminal illness, providing greater support during a serious illness.

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**.

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

Thank you for being a valued Brighter Super member.

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.

Insurance costs from 1 October 2026: Rate tables

Issued: 24 August 2026

right by your side

The purpose of this document is to provide Brighter Super members with the information they need to determine insurance costs from 1 October 2026.

This document contains:

1. **Rate tables** – tables which provide members with the necessary information to calculate the cost of insurance from 1 October 2026.

There are two sections in this document, that you can use depending on the type of insurance cover you wish to apply for through your Brighter Super account:

- **Section 1:** Insurance costs for **Death cover or Death and Total and Permanent Disablement (TPD) cover**.
- **Section 2:** Insurance costs for **Income Protection (IP) cover**.

Within each section, make sure you use the rate table that applies to how you joined Brighter Super or the industry of your employment.

Section 1: Death only and Death and TPD rate tables

The tables below set out the new rates, which apply from 1 October 2026 for members who joined Brighter Super directly or are eligible for insurance cover through their industry of employment.

Direct member and Local Government and Associated Industries

Unit-based cover

TABLE C		
Gross cost (premium) per week per unit of cover		
	Death only	Death and TPD
Blue collar	$0.69	$1.86
White collar	$0.52	$1.43
Professional	$0.45	$1.22

Fixed-dollar cover

TABLE D						
Annual cost per $1,000 sum insured						
Age	Blue Collar		White Collar		Professional	
	Death only ($)	Death & TPD ($)	Death only ($)	Death & TPD ($)	Death only ($)	Death & TPD ($)
15 to 35	0.63	1.62	0.43	1.20	0.37	1.02
36	0.68	1.71	0.47	1.26	0.40	1.07
37	0.72	1.86	0.49	1.36	0.43	1.16
38	0.78	2.04	0.55	1.48	0.47	1.28
39	0.88	2.28	0.61	1.66	0.52	1.43
40	1.02	2.63	0.71	1.91	0.60	1.64
41	1.16	2.96	0.78	2.15	0.69	1.86
42	1.26	3.21	0.86	2.36	0.75	2.00
43	1.37	3.54	0.95	2.59	0.82	2.22
44	1.53	3.93	1.06	2.88	0.91	2.46
45	1.67	4.27	1.16	3.13	0.99	2.69
46	1.83	4.73	1.27	3.47	1.09	2.97
47	2.04	5.24	1.40	3.82	1.21	3.30
48	2.19	5.66	1.53	4.14	1.31	3.56
49	2.41	6.18	1.66	4.54	1.42	3.89
50	2.65	6.78	1.83	4.98	1.57	4.27
51	2.94	7.56	2.04	5.53	1.75	4.74
52	3.31	8.49	2.29	6.22	1.95	5.34
53	3.78	9.70	2.62	7.11	2.25	6.10

The premium rates include any applicable stamp duty but exclude any insurance administration fee rebate that may apply.

Fixed cover continued

TABLE D						
Annual cost per $1,000 sum insured						
Age	Blue Collar		White Collar		Professional	
	Death only ($)	Death & TPD ($)	Death only ($)	Death & TPD ($)	Death only ($)	Death & TPD ($)
54	4.41	11.33	3.04	8.30	2.62	7.11
55	5.29	13.59	3.66	9.97	3.14	8.54
56	6.11	15.70	4.23	11.51	3.63	9.87
57	6.88	17.65	4.77	12.95	4.08	11.10
58	7.87	20.18	5.45	14.81	4.66	12.69
59	9.17	23.56	6.35	17.27	5.45	14.81
60	11.16	28.65	7.72	21.00	6.61	18.01
61	14.24	36.55	9.86	26.81	8.44	22.98
62	19.65	50.48	13.61	37.02	11.66	31.74
63	31.76	81.54	21.98	59.78	18.83	51.26
64	41.29	106.01	28.58	77.72	24.48	66.64

The premium rates include any applicable stamp duty but exclude any insurance administration fee rebate that may apply.

Energy Industry

Unit-based cover

TABLE C		
Gross cost (premium) per week per unit of cover		
	Blue Collar	White Collar
Death only	$0.85	$0.68
Death and TPD	$1.34	$1.08

The premium rates include any applicable stamp duty but exclude any insurance administration fee rebate that may apply.

Energy Industry continued

Fixed-dollar cover

TABLE D					
Annual cost per $1,000 sum insured					
Blue Collar			White Collar		
Age next birthday	Death and TPD ($)	Death only ($)	Age next birthday	Death and TPD ($)	Death only ($)
Up to 30	0.65	0.43	Up to 30	0.51	0.38
31	0.68	0.46	31	0.54	0.40
32	0.72	0.48	32	0.57	0.42
33	0.72	0.48	33	0.58	0.43
34	0.72	0.48	34	0.58	0.43
35	0.85	0.56	35	0.68	0.50
36	0.91	0.61	36	0.73	0.54
37	0.97	0.65	37	0.78	0.57
38	1.06	0.71	38	0.85	0.63
39	1.16	0.77	39	0.92	0.68
40	1.27	0.85	40	1.01	0.76
41	1.42	0.95	41	1.14	0.84
42	1.60	1.07	42	1.29	0.94
43	1.80	1.20	43	1.43	1.06
44	2.02	1.36	44	1.62	1.20
45	2.27	1.53	45	1.81	1.35
46	2.57	1.72	46	2.06	1.53
47	2.94	1.96	47	2.34	1.74
48	3.32	2.22	48	2.65	1.96
49	3.80	2.55	49	3.03	2.25
50	4.33	2.90	50	3.46	2.56
51	4.98	3.33	51	3.98	2.95
52	5.74	3.84	52	4.59	3.40
53	6.60	4.41	53	5.28	3.91
54	7.54	5.04	54	6.03	4.47
55	8.80	5.89	55	7.04	5.21
56	9.96	6.66	56	7.97	5.89
57	11.23	7.51	57	8.99	6.65
58	12.87	8.62	58	10.30	7.62
59	14.66	9.81	59	11.73	8.67
60	16.50	11.04	60	13.19	9.77
61	17.59	11.77	61	14.07	10.41
62	20.30	13.58	62	16.24	12.02
63	21.99	14.72	63	17.59	13.02
64	23.99	16.05	64	19.19	14.20
65	26.39	17.66	65	21.11	15.62
66	29.03	19.42	66	23.22	17.19
67	31.94	21.37	67	25.55	18.90
68	35.13	23.51	68	28.11	20.80
69	38.65	25.85	69	30.92	22.87
70	42.52	28.44	70	34.02	25.16

Section 2: Income Protection (IP) cover rate tables

The tables below set out the new rates, which apply from 1 October 2026 for members who joined Brighter Super directly or are eligible for insurance cover through their industry of employment.

Direct member and Local Government and Associated Industries

Standard IP

TABLE F						
Gross annual cost (premium rate) per $100 per month of cover						
Age	Blue Collar		White Collar		Professional	
	Male ($)	Female ($)	Male ($)	Female ($)	Male ($)	Female ($)
15 to 19	2.31	2.56	1.75	1.91	1.40	1.51
20	2.61	2.56	1.95	1.91	1.58	1.51
21	2.44	2.56	1.84	1.91	1.46	1.51
22	2.29	2.59	1.71	1.95	1.38	1.55
23	2.15	2.61	1.61	1.95	1.29	1.58
24	2.04	2.64	1.51	1.99	1.24	1.58
25	1.95	2.64	1.46	1.99	1.18	1.58
26	1.89	2.81	1.44	2.11	1.15	1.69
27	1.84	2.91	1.38	2.21	1.09	1.75
28	1.84	3.04	1.38	2.29	1.09	1.84
29	1.84	3.12	1.38	2.35	1.09	1.86
30	1.86	3.21	1.40	2.41	1.11	1.91
31	1.91	3.32	1.44	2.49	1.15	2.01
32	1.99	3.41	1.49	2.56	1.18	2.04
33	2.06	3.55	1.55	2.66	1.24	2.11
34	2.15	3.72	1.61	2.81	1.29	2.24
35	2.26	3.92	1.69	2.96	1.35	2.35
36	2.41	4.19	1.81	3.16	1.44	2.51
37	2.59	4.47	1.95	3.35	1.55	2.69
38	2.79	4.82	2.09	3.61	1.66	2.89
39	3.01	5.25	2.26	3.92	1.81	3.16
40	3.26	5.70	2.46	4.27	1.95	3.41
41	3.59	6.25	2.69	4.70	2.15	3.75
42	3.92	6.89	2.96	5.15	2.35	4.12
43	4.30	7.56	3.24	5.67	2.59	4.52
44	4.75	8.36	3.59	6.28	2.86	5.02
45	5.27	9.22	3.95	6.94	3.16	5.53
46	5.88	10.17	4.41	7.63	3.52	6.10
47	6.56	11.20	4.93	8.40	3.92	6.74
48	7.31	12.36	5.47	9.26	4.39	7.43
49	8.19	13.56	6.16	10.17	4.93	8.14

The premium rates above include any applicable stamp duty but exclude any insurance administration fee rebate that may apply.

Standard IP continued

TABLE F						
Gross annual cost (premium rate) per $100 per month of cover						
Age	Blue Collar		White Collar		Professional	
	Male ($)	Female ($)	Male ($)	Female ($)	Male ($)	Female ($)
50	9.17	14.85	6.89	11.15	5.50	8.91
51	10.25	16.25	7.71	12.19	6.16	9.75
52	11.52	17.74	8.66	13.30	6.91	10.63
53	12.89	19.29	9.69	14.47	7.74	11.58
54	14.47	20.92	10.86	15.70	8.69	12.56
55	16.22	22.64	12.19	17.00	9.75	13.59
56	18.16	24.41	13.64	18.31	10.90	14.65
57	20.32	26.25	15.25	19.69	12.19	15.77
58	22.73	28.17	17.05	21.12	13.64	16.91
59	25.40	30.12	19.06	22.59	15.25	18.09
60	28.31	32.10	21.24	24.07	17.00	19.26
61	31.55	34.14	23.66	25.60	18.94	20.50
62	34.89	35.91	26.17	26.95	20.92	21.55
63	28.17	27.94	21.12	20.95	16.91	16.76
64	9.17	8.89	6.89	6.68	5.50	5.33

The premium rates above include any applicable stamp duty but exclude any insurance administration fee rebate that may apply.

Energy Industry

Standard IP

TABLE E	
Gross cost (premium) per week per unit of cover	
Waiting Period (days)	Weekly cost
14	$1.93
30	$1.91
60	$1.51
90	$1.20

The premium rates above include any applicable stamp duty but exclude any insurance administration fee rebate that may apply.

Energy Industry continued

Extended IP

TABLE F								
Gross cost (premium) per week per unit of cover								
	Waiting period							
	2 years and 14 days		2 years and 30 days		2 years and 60 days		2 years and 90 days	
Age next birthday	Blue Collar	White Collar	Blue Collar	White Collar	Blue Collar	White Collar	Blue Collar	White Collar
Up to 36	$1.11	$0.78	$1.11	$0.78	$1.05	$0.75	$1.01	$0.71
37 to 46	$1.73	$1.20	$1.73	$1.20	$1.64	$1.15	$1.56	$1.09
47 to 56	$3.89	$2.74	$3.89	$2.74	$3.72	$2.60	$3.54	$2.47
57 to 65	$6.40	$4.47	$6.40	$4.47	$6.12	$4.26	$5.81	$4.07

The premium rates above include any applicable stamp duty but exclude any insurance administration fee rebate that may apply.

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