Update Your Pension Account
P04

right by your side

The quickest and easiest way to update your Pension payment amount or frequency[1] is through Member Online by logging and clicking on the 'Change payment plan' button. If you need any assistance updating your Pension payment details online please call us and we can walk you through the process.

Alternatively, please complete this form to update your payment plan, bank account, or advise us that you have permanently retired and wish to convert your Transition to Retirement Pension to a Pension account.

If you want these changes to apply to your next payment, please ensure your valid form is received 7 business days prior to your next payment date.

Personal Details
Brighter Super respects your privacy. All personal information collected is protected in line with Brighter Super's Privacy policy.

Member number	Account number	Given name/s

Surname	Date of birth
	/ /

Email	Phone number

Residential address

Suburb/town	State	Postcode

Postal address (if different to above)	State	Postcode

1 What would you like to do?

Please tick (✓) the appropriate option(s) below:

- ☐ I wish to update my bank account details **(provide details in section 2 & 3)**.
- ☐ I wish to convert my Transition to Retirement Pension to a Pension account **(provide details in section 4)**.
- ☐ I wish to change my Pension payment frequency[1] **(provide details in section 5)**.
- ☐ I wish to change my Pension payment amount[1,2] **(provide details in section 6).**

1. If you are a Brighter Super Classic Pension member you are unable change your payment frequency or amount.

2. If you are currently invested in the Retire Easy Pension, you will be opted out of the package if you change your payment amount. Your Pension payments will be changed as instructed on this form, and your investment options will no longer be rebalanced each year. You should also review your investment choice to ensure it is still appropriate for you.

Some features of Member Online may not be available for Brighter Super Classic Pension members.

This document has been prepared and issued by Brighter Super Trustee (ABN 94 085 088 484 AFS Licence No. 230511) (Trustee) as trustee for Brighter Super (ABN 23 053 121 564) (Fund). Brighter Super may refer to the Trustee or the Fund as the context may be. Brighter Super products are issued by the Trustee on behalf of the Fund.

2 Update my bank account details

It is your responsibility to ensure your bank details are correct and that you are the holder of the account. Brighter Super will not be liable for any errors that occur based on the account details you provide. Payments cannot be made to third parties or non-Australian bank accounts.

If you are wanting to nominate a new bank account, you must complete section 2 and ensure you provide us with sufficient information to verify your identity[3]. **You will also need to provide a copy of the portion of your bank statement that shows your full name and account details (your balance and transaction details are not required).**

BSB number	**Account number**	**Account name**

☐ I have attached the relevant portion of my bank statement to verify the new bank details

3. Members are not required to verify their identity where they are only updating the BSB number and all other details (account name and number) remain the same.

3 Verifying your identity

To update details on your account you will need to verify your identity by choosing **option A or B**:

Option A: Electronic Verification

To prove your identity electronically, please provide us with your driver's licence or passport number and medicare details.

As part of the electronic verification process, we will submit your document details (for example, your driver's licence number) to third party credit reporting agencies (CRAs) and/or the Australian Government's Document Verification Service (DVS), via GBG (an Identity verification service provider), for the purpose of confirming your identity. The DVS checks whether the information you provide matches the original records held by the relevant authorities. A CRA may check your information against the DVS and/or against records in your credit information file.

We will only use the information you provide to verify your identity and not for any other purpose. A CRA does not give us access to your credit related information, such as credit card and loan applications.

For more information about the DVS refer to the DVS Privacy Statement *(Identity Verification Services Privacy Statement | IDMatch)*. More information on how we electronically verify your identity and your rights is available in our Proof of identity requirements info sheet available at **brightersuper.com.au**

☐ **By checking this box** I confirm I am authorised to provide the personal details presented. I confirm I have read and understood the process for verifying my identity and my rights in the *Proof of identity requirements info sheet* and consent to my information being verified electronically via submission to the DVS and/or a CRA.

Licence details

Licence number
State of issue
Card number[5]

Passport details

Passport number (Australian passport only)
Family name at birth
Place of birth (as shown on your passport)

5. All members are required to provide their card number when verifying their identity electronically using their driver licence details. For more information please read the ***Proof of identification requirements*** information on page 5

Medicare details

Card number	**Individual Reference number** (1 digit)
Medicare card colour	**Expiry Date**

Name on your Medicare card (must appear as an exact match. Include your middle initial(s) or name(s) as it appears on the card)

OR

Option B: Certified Identification

☐ If you do not consent to us verifying your identity using the DVS or via a CRA, we may verify your identify in other ways but this may take longer. Please read the *Proof of identity requirements info sheet* available on the Brighter Super website **brightersuper.com.au** and the *Proof of identification requirements* on page 5 for further information on how to provide certified copies of your identification.

Please read the ***Proof of identification requirements*** information on page 5

4 Convert my Transition to Retirement Pension

Complete this section if you have a Transition to Retirement (TTR) Pension account and you have permanently retired from the work force, or have ceased an employment arrangement after turning 60. This will convert your Transition to Retirement Pension to a Pension account and remove the restrictions on your account regarding lump sum withdrawals and the maximum pension payment.

I declare that:
(Please tick (✓) one box only. See 'Preservation age table' in the 'Important information' section on page 5)

☐ I have reached preservation age or older **and** have permanently retired from the workforce
☐ I have ceased an employment arrangement after age 60.

Please also confirm the below details:

Last employer: _____

Date ceased or Date last worked: / /

5 Change my Pension payment frequency

Complete this section if you are wanting to change the frequency of your pension payments.

Please tick (✓) one of the following boxes. All payments are made on the 28th of the month, excluding fortnightly.

☐ Fortnightly ☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Yearly

If you have opted into the Retire Easy Pension, completion of section 6 will result in you opting out of this offering

6 Change my Pension payment amount

Complete this section if you are wanting to change the amount you receive each payment.

Pension Payment amount:
Please select (✓) the appropriate option below.

☐ I wish to change my pension payments to the Minimum pension amount, or

☐ I wish to change my pension payments to the Maximum pension amount (Transition to Retirement Pension accounts only), or

☐ I wish to change my pension payments to a nominated amount of $ ☐,☐☐☐,☐☐☐.☐☐ (per payment before any tax applicable)

Must total at least the minimum pension amount for this year, and where applicable, be less than the maximum pension amount allowed.

Increase payments in line with the Consumer Price Index (CPI)

☐ Please increase my nominated payment amount each year at the rate of CPI.

Please note: This option is only available if you have requested a nominated payment amount above. If you have requested a minimum or maximum payment amount you are unable to request CPI increases.

7 Member declaration

By submitting this request to update my Pension account, I declare that:

- I have read and understood the relevant Product Disclosure Statement which outlines the conditions for my account.
- I understand my request will be processed within 7 business days and any changes requested on this form will apply effective from the next available pension payment after the request has been processed.
- I understand the effects of changing my payment frequency and/or payment amount.
- I understand any changes to my payment frequency and/or payment amount will apply effective from the next available pension payment after the request has been processed.
- I agree to be bound by the relevant rules as set out by Brighter Super and understand the account is governed by statutory rules set by the Australian Government.
- I understand that if this form is incomplete the Fund will not be able to process my request.
- I understand that if I am currently invested in the Retire Easy Pension and I elect to change my Pension payment amount or section 6, I will be opted out of the package, and my investment options will no longer be rebalanced each year.
- I understand that if I am a Brighter Super Classic Pension member and I elect to change my Pension payment amount or frequency in section 5 or 6, my request will not be processed as I am unable to change these details under the conditions for my account.

Member signature	**Date signed**
	/ /

If you are signing this form on behalf of the member please complete the next page.

8 Power of Attorney signature

Complete this section if you are signing this form on behalf of the member in your capacity as the member's attorney.

By signing this form you are declaring that:

- you are nominated as an attorney on the member's Power of Attorney document and are authorised to act on the member's behalf for financial matters; and
- to the best of your knowledge and belief your appointment under the Power of Attorney document has not been revoked or otherwise withdrawn.

If more than one attorney has been appointed all attorneys will need to print their name, sign and date the form unless authorised to act severally.

Attorney 1	**Signature**	**Date signed** / /
Attorney 2	**Signature**	**Date signed** / /
Attorney 3	**Signature**	**Date signed** / /
Attorney 4	**Signature**	**Date signed** / /

Please sign in blue or black pen - Brighter Super does not accept digital signatures for attorney/s.

Please (✓) one of the options below:

☐ I have attached valid Power of Attorney documentation. Please read the ***Power of Attorney*** information on page 5.

☐ I have previously supplied a valid Power of Attorney document to Brighter Super.

Now you have completed this form and signed the declaration, please send it to us by:

Preferred Method

Website (Secure file upload)
brightersuper.com.au/contact-us

Alternative Options

Email (scanned copy)
membership@brightersuper.com.au

Post Brighter Super
GPO Box 264
Brisbane Qld 4001

Important Information

1. Permanent retirement

You can access your superannuation benefit if you have permanently retired from the workforce after reaching your preservation age (see table below).

You are considered to be permanently retired from the workforce if you have stopped working and will not be gainfully employed for 10 hours or more each week.

2. Privacy and personal information

Brighter Super respects your privacy. All personal information collected on this form is protected in line with *Brighter Super's Privacy Policy*. To find out more about how we collect and manage your personal information, please refer to our *Privacy Policy* available from our website **brightersuper.com.au**.

3. Power of Attorney

For a Power of Attorney (PoA) to be accepted, we require a completed power of Attorney form available at brightersuper.com.au along with supporting documents for you and your attorney(s).

Please **ensure your documents have been validly certified on each page** by a Justice of the Peace, Solicitor or a Commissioner for Declarations. See our Proof of identity requirements information at brightersuper.com.au for more details.

The supporting documents required will differ depending on the legal document but may include:

- Certified photo identification for the attorney(s)
- Statutory declaration completed by the attorney confirming the Power of Attorney (PoA) has not been revoked.
- Medical evidence to confirm the member no longer has capacity to make financial decisions.

4. Proof of identification requirements

If you are updating your bank account details we need you to provide us with sufficient information to verify your identity.

Australian government legislation requires you to provide us with proof of identification if you are withdrawing a benefit in cash

To prove your identity, you can provide us with sufficient information to verify your identity electronically or send us an original certified copy of your current driver licence or passport.

All members are required to supply their driver licence **card number** in addition to their licence number if they wish to have their identity verified electronically.

Your card number is a unique identifier which is updated each time a driver licence is re-issued. Including the card number when verifying your identity ensures that the document being presented is the most recently issued document and this will minimise the risk of identity theft using a stolen or lost driver licence.

The position of the card number is different for each State and Territory although it is commonly located on the back of your licence.

Read the *Proof of identity requirements* information at **brightersuper.com.au** for more information.

5. Pension accounts

Before changing the details on your Pension account, we would encourage you to:

- read the relevant Pension accounts *Product Disclosure Statement (PDS)* at **brightersuper.com.au.**
- speak with Services Australia - Centrelink or seek financial advice to discuss what affect the changes may have on your overall financial position including your taxation situation and/or Services Australia - Centrelink entitlements.