

Insurance Guide - Local Government & Associated Industries

This guide is also for members who join Brighter Super directly.
Issued: 31 May 2024

The information in this document forms part of the *Accumulation Product Disclosure Statement*, issued: 31 May 2024.

The insurance cover described in this *Insurance Guide* does not apply to Brighter Super members who have a defined benefit.

Unless otherwise stated, all references to Queensland local government in this *Insurance Guide* include Queensland local government entities, water businesses and associated employers.

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SUPERANNUATION INVESTMENT ADVICE INSURANCE

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

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This Insurance guide has been prepared and issued by LGIAsuper Trustee (ABN 94 085 088 484 AFS Licence No. 230511) (Trustee) as trustee for LGIAsuper (ABN 23 053 121 564) (Fund) trading as Brighter Super and provides general information for Brighter Super members. In this document, Brighter Super may refer to the Trustee or LGIAsuper as the case may be. Brighter Super products are issued by the Trustee on behalf of the Fund.

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Brighter Super recommends that you should, before acting on this information, consider your own personal objectives, financial needs and situation. Brighter Super recommends you consult a licensed financial adviser if you require advice that takes into account your personal circumstances. A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMD's at brightersuper.com.au/about-us/governance/pds-and-guides. Brighter Super has representatives that are authorised to provide personal advice on Brighter Super products and superannuation in general.

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The insurance cover is provided by Zurich Australia Limited (Zurich) (ABN 92 000 010 195) (AFSL 232510). The contents of this guide relating to insurance benefits needs to be read in conjunction with the Policy Document issued to Brighter Super by the Insurer, Zurich. Where any differences occur between the two documents, the conditions within the Policy Document prevail. The Policy Document is available on request from Brighter Super.

What's in this guide

This guide is to help you understand your Brighter Super insurance options.

Who is this Insurance Guide for?

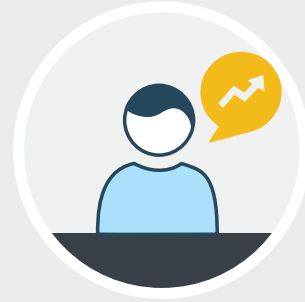
If you're a Brighter Super member, under the age of 65 and work full time, part time, casually or not at all this Insurance Guide is for you. It explains in detail:

- the types of insurance available
- whether you are automatically covered and how you can work out your default level of cover
- how much your insurance costs
- rules, conditions and definitions that apply
- how to find out more information

The insurance cover described in this *Insurance Guide* does not apply to Brighter Super members who have a defined benefit.

If you need any further information call us on **1800 444 396**.

Contact Brighter Super on **1800 444 396**
visit our website at **brightersuper.com.au**
if you would like further information.



Your Brighter Super insurance cover

Brighter Super's insurance benefits can protect you, your family and your lifestyle against the unexpected up to age 65, 24 hours a day, 7 days a week.

Your insurance cover could help you meet the cost of living if you are temporarily unable to work due to injury or illness, provide you with a lump sum if you are Totally and Permanently Disabled or Terminally Ill, or give your family financial security in the event of your death.

Most Brighter Super members 25 years or older with an account balance of \$6,000 or more will automatically receive insurance cover as part of their membership.

If you are under age 65 and do not have insurance you can apply.

If you want to increase the level of insurance you have you can apply for additional insurance.

What cover is offered?

Three different types of cover are available to Brighter Super members. A Terminal Illness benefit is included as part of your Death insurance. The table below shows each type of insurance, the level of protection given and how and when it is paid to you.

Type of cover	What is it?	How is it paid?
Death cover	A one-off, lump sum payment paid to your Brighter Super account when you die. You are not entitled to default Death and TPD cover if you have previously been paid, entitled to be paid or are in the process of claiming a total and permanent disability or terminal illness benefit.	<ul style="list-style-type: none"> • A lump sum as part of your Death benefit • Generally paid to your dependants • It will be paid to your nominated beneficiaries if you have a valid binding death benefit nomination
Terminal Illness cover	An early payment of the Death benefit, which pays a one-off lump sum to your Brighter Super account when you are diagnosed with a Terminal Illness that is likely to lead to your death within 12 months. Your Death benefit will be reduced by any Terminal Illness benefit you receive.	<ul style="list-style-type: none"> • A lump sum paid to you as a pre-payment of your Death benefit
Total and Permanent Disablement (TPD) cover	Pays a one-off lump sum to your Brighter Super account when you are Totally and Permanently Disabled due to sickness or injury. You are not entitled to default Death and TPD cover if you have previously been paid, entitled to be paid or are in the process of claiming a total and permanent disability or terminal illness benefit.	<ul style="list-style-type: none"> • A lump sum paid to you as part of your TPD benefit
Income Protection (IP) cover (available to members under age 65 who are permanently employed, contractor or self-employed and work at least 14.5 hours each week)	A benefit up to 75% of your pre-disability salary paid to you for up to 2 years to replace part of your income if you become Totally Disabled or Partially Disabled due to sickness or injury. Benefits are payable monthly in arrears after a waiting period.	<ul style="list-style-type: none"> • Paid into your nominated bank account each month

Please note: for Death, Terminal Illness, or TPD cover, any insurance proceeds received are paid into your Brighter Super account and invested in the Cash investment option.

Please refer to page 7 to see if New Events Cover applies to your default cover.

Types of insurance

The table below shows at a glance the types of insurance cover we offer our members.

<p>Death and Total and Permanent Disablement (TPD)</p> <p>Access to the money in your super account plus any insurance cover upon your Death, diagnosis of a Terminal Illness or if you are Totally and Permanently Disabled due to sickness or injury.</p> <p>See page 10</p>	<p>Death and Terminal Illness</p> <p>You can opt to change your insurance to Death only which gives a lump-sum payment of the money in your super account plus any insurance cover upon your Death or diagnosis of a Terminal Illness.</p> <p>See page 10</p>	<p>Income Protection (IP)</p> <p>A benefit up to 75% of your pre-disability salary paid to you for up to 2 years to replace part of your income if you become Totally or Partially Disabled due to illness or injury. Benefits are payable monthly in arrears after a waiting period.</p> <p>See page 21</p>
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Do all Brighter Super members automatically get insurance?

No. Federal legislation prevents superannuation funds from providing automatic insurance to members until they have an account balance of at least \$6,000 (and are aged at least 25 if they join Brighter Super on or after 1 April 2020). This helps protect members' superannuation balances from being eroded by insurance premiums that may not be needed.

Once you are eligible, you will automatically receive insurance cover as part of your Brighter Super membership. The amount and type of insurance provided is determined by factors such as your age, the date you join Brighter Super and how you are employed. Please refer to the following table for more information. You are not entitled to default cover if you have previously been paid, entitled to be paid or are in the process of claiming a total and permanent disability or terminal illness benefit.

If you have an Accumulation account balance less than \$6,000 (or you are under age 25 if you join Brighter Super on or after 1 April 2020), you won't automatically receive any insurance cover. However, you may be able to make an election to opt in to receive default Death and TPD cover. You can also make an election to opt in to receive default IP cover if you joined through a Queensland local government or another employer sponsor that provides us with your salary annually. To opt in, complete the *Insurance cover election form - Local Government & Associated Industries* available at brightersuper.com.au/forms. You can also apply for Death, TPD and IP cover (terms and conditions apply). Details on how you can apply for insurance can be found under "When does underwriting apply?" on page 7.

The amount and type of insurance you receive, the limits that apply and whether your insurance is automatically recalculated each year depends on your account type, your age and the way you are employed.

Type 1 An employee of Queensland local government or another employer sponsor that provides us with your salary annually* and	You will automatically receive this type of cover
<ul style="list-style-type: none"> are aged 25 years or more if you joined Brighter Super on or after 1 April 2020 and are less than 65 years of age and have an account balance of at least \$6,000 are working at least 14.5 hours per week for a Category A Employer as a permanent employee, contractor on a fixed-term contract (of at least 6 continuous months), or self-employed and contracted to provide services to a Category A Employer, and are not working as a casual 	<p>If you are self-employed: Death, Terminal Illness, Total and Permanent Disablement (TPD)</p> <p>If you are not self-employed: Death, Terminal Illness, Total and Permanent Disablement (TPD) and Income Protection (IP) cover.</p>
<ul style="list-style-type: none"> are 65 years or more 	<p>No insurance is provided and you are unable to apply.</p>

*Includes Queensland local government entities, water businesses and associated employers.

<p>Type 2 If you work for Queensland local government or another employer that doesn't provide us with your salary annually* and</p>	<p>You will automatically receive this type of cover</p>
<ul style="list-style-type: none"> • are aged 25 years or more if you joined Brighter Super on or after 1 April 2020 and • are less than 65 years of age and • have an account balance of at least \$6,000 • are working less than 14.5 hours per week for a Category A Employer as self-employed, employee of or contractor on a fixed-term contract (of at least 6 continuous months) or working as a casual <p>OR</p> <ul style="list-style-type: none"> • joined the Fund on or after 1 July 2017, are working at least 14.5 hours per week as self-employed, a permanent employee of or contractor on a fixed-term contract (of at least 6 continuous months), for a Category B Employer, and are not working as a casual 	<p>Death, Terminal Illness and Total and Permanent Disablement (TPD).</p>
<ul style="list-style-type: none"> • are 65 years or more 	<p>No insurance is provided and you are unable to apply.</p>
<p>Type 3 If you have joined directly and</p>	<p>You will automatically receive this type of cover</p>
<ul style="list-style-type: none"> • are aged 25 years or more if you joined Brighter Super on or after 1 April 2020 and • are less than 65 years of age and • have an account balance of at least \$6,000 	<p>Death, Terminal Illness and Total and Permanent Disablement (TPD).</p>
<ul style="list-style-type: none"> • are 65 years or more 	<p>No insurance is provided and you are unable to apply.</p>
<p>Type 4 If you have left your Queensland local government or another employer sponsor and</p>	<p>You will automatically receive this type of cover</p>
<ul style="list-style-type: none"> • you have insurance 	<p>Any Death, Terminal Illness, TPD or Income Protection cover you have when you resign from local government will continue. You will need to tell us if you work less than 14.5 hours each week so you do not end up paying for Income Protection cover you might not be able to make a claim for. You can also apply for insurance or additional insurance subject to underwriting as part of your Brighter Super membership.</p>
<ul style="list-style-type: none"> • you do not have insurance through Brighter Super 	<p>If you left your Queensland local government or another employer sponsor before you were eligible for automatic insurance, you will receive 4 units of Death and TPD cover once you have an account balance of \$6,000 or more (and are aged between 25 and 64 if you joined Brighter Super on or after 1 April 2020). You can also still apply for insurance as part of your Brighter Super membership.</p>

*Includes Queensland local government entities, water businesses and associated employers.

Is there a limit to the amount of insurance I automatically receive?

There is a limit to the amount of insurance you automatically receive without having to show medical evidence to prove you are in good health. The limits are called automatic acceptance levels (AAL's) and you can read more about them on page 8. If your automatic cover takes you over the AAL, your insurance will be restricted to the AAL. Acceptance of any cover in excess of the AAL is subject to underwriting.

Is the automatic level of cover enough?

Your level of automatic cover isn't necessarily the level of cover that's right for you. To work out a level of cover that's right for you, go to the insurance calculator on our website.

If you calculate you need more insurance than you automatically receive, you can apply for additional cover. See *Can I apply for additional cover?*

How much cover do I need?

Having the right level of insurance will help relieve the financial burden you and your family potentially face if you have to stop work because of sickness or injury. But how much you need will depend on your personal circumstances, your lifestyle and your financial commitments.

Use our online insurance calculator

Use our online insurance calculator to see what level of cover might be best for you. Have details of your income, expenses, assets and debts ready, visit:

brightersuper.com.au/insurancecalculators



How can I tell how much cover I already have?

The easiest way to tell how much insurance cover you have is by logging into Brighter Super Member Online or by calling us on **1800 444 396**. Alternatively you can also check your most recent annual benefit statement.

Special offer - increase your cover without medical evidence

When your insurance commences you can increase the number of default units you have by 50% without underwriting.

This means you can increase your cover without showing medical evidence to prove you are in good health. New Events Cover will apply to the increase in cover for 24 consecutive months and will cease to apply once you satisfy the At Work requirements for 30 consecutive days after the end of the 24 month period.

See the table under *Am I automatically covered?* to work out your automatic level of cover, then multiply the number of default units you will get by 50%. Your cover will be rounded up to whole units of cover.

To take advantage of this special offer and increase your units of cover without underwriting you must complete the special offer form and return it to us within 120 days from the date of your *Insurance welcome letter*.

The increase in cover under the special offer will be treated as voluntary cover and does not count towards any AAL that may apply.

New Events Cover

Automatic insurance cover is insurance offered by Brighter Super without you having to provide any medical history or complete any health checks. The type and amount of automatic insurance cover you may be eligible for is based on your employment arrangements and your age.

All automatic insurance will be restricted to New Events Cover. New Events Cover means you will only be covered for Death, Terminal Illness, TPD or IP that arises directly from an illness which became apparent to you, or an injury which occurred to you, on or after the date your automatic insurance cover commenced.

The length of this restriction is dependent on when we receive a Superannuation Guarantee Contribution from your employer or when we receive your election to opt-in to default cover as shown below.

IF WE RECEIVE A SUPERANNUATION CONTRIBUTION FROM YOUR EMPLOYER	NEW EVENTS COVER
Within 120 days after you have an Accumulation account balance of \$6,000 or more (and are at least 25 years old if you joined Brighter Super on or after 1 April 2020)	Your automatic insurance cover will be New Events Cover from the date your automatic insurance cover commenced until you have been At Work for 30 consecutive days.
More than 120 days after you have an Accumulation account balance of \$6,000 or more (and are at least 25 years old if you joined Brighter Super on or after 1 April 2020)	Your automatic insurance cover will be New Events Cover for 24 months. This restriction will cease to apply once you are At Work for 30 consecutive days after the end of the 24 months period.

	IF WE RECEIVE YOUR ELECTION TO OPT IN TO DEFAULT COVER	NEW EVENTS COVER
Type 1 members Type 2 members (does not include IP)	Within 120 days after the issue date of your <i>welcome letter</i> , before you have an Accumulation account balance of \$6,000 or more (and are at least 25 years of age if you joined Brighter Super on or after 1 April 2020).	Your automatic insurance cover will be New Events Cover until you have been At Work for 30 consecutive days.
	More than 120 days after the issue date of your <i>welcome letter</i> ; or Your <i>welcome letter</i> is issued more than 90 days after you last commenced employment with your employer, before you have an Accumulation account balance of \$6,000 or more (and are at least 25 years of age if you joined Brighter Super on or after 1 April 2020).	Your automatic insurance cover will be New Events Cover for 24 months. This restriction will cease to apply once you are At Work for 30 consecutive days after the end of the 24 months period.
Type 3 members (does not include IP)	Before you have an Accumulation account balance of \$6,000 or more (and are at least 25 years of age if you joined Brighter Super on or after 1 April 2020).	Your automatic insurance cover will be New Events Cover.
Type 4 members (does not include IP)	Once you have an Accumulation account balance of \$6,000 or more (and are at least 25 years old if you joined Brighter Super on or after 1 April 2020), or you have made an election to opt in to default cover, and we then receive an employer contribution within 120 days.	Your automatic insurance cover will be New Events Cover until you have been At Work for 30 consecutive days.
	Once you have an Accumulation account balance of \$6,000 or more (and are at least 25 years old if you joined Brighter Super on or after 1 April 2020) or you have made an election to opt in to default cover, and we have not received an employer contribution within 120 days.	Your automatic insurance cover will be New Events Cover for 24 months. This restriction will cease to apply once you are At Work for 30 consecutive days after the end of the 24 months period.

New Events Cover also applies to your automatic cover if you are rejoining Brighter Super after previously requesting to close your account and your re-joining does not coincide with new employment where Brighter Super is your new employer's default fund.

When does underwriting apply?

If you wish to increase your insurance or you require cover in excess of the AAL (see Limits below), you will need to apply. This means you will have to complete a medical questionnaire or provide medical evidence of good health.

Your existing insurance will remain in place while you wait for your application to be underwritten and the Insurer may refuse your application, limit your level of cover, increase your waiting period or place exclusions on it.

Interim Accident cover and when it applies

You are covered under Interim Accident cover while any application to obtain or to increase your Death, TPD and/or Income Protection cover is being assessed by the Insurer.

If you make an Income Protection claim during this period, as a result of an accident, the Income Protection benefit paid will be for the period of Total Disability or 6 months, whichever comes first.

The Interim Accident Death and TPD benefit is the lesser of:

- the amount applied for;
- the Maximum Benefit Limit; and
- the difference between the benefit amount applied for and any existing cover which is to be replaced

Interim Accident cover is only for cover, or an increase in cover, that you are applying for. Any existing benefit will be assessed under the standard policy terms.

Interim Accident cover will automatically stop on the earlier of:

- a. the date we accept, decline or defer your application for cover/additional cover
- b. the date you withdraw your application for cover/ additional cover
- c. 30 days from the date the Insurer offers varied terms of acceptance of the application, such as an exclusion, that requires your acceptance
- d. your 65th birthday
- e. 120 days after the date Interim Accident cover starts

You will not receive an Interim Accident cover benefit if your accident results directly or indirectly from:

- a. anything that happens to you during a war
- b. an intentional, self-inflicted act
- c. (Income Protection cover only) you becoming pregnant, giving birth, miscarrying or having a pregnancy termination. If you are Totally Disabled for more than 3 months from the date your pregnancy ends, a benefit will be paid from the end of the 3 month period or the end of the waiting period, whichever is greater
- d. you engaging in any sport, pastime or occupation that is not normally covered under the Insurer's current underwriting rules.

Limits apply

There is a limit to the amount of cover you can have with and without underwriting. The maximum amount of cover you can have without underwriting is called the automatic acceptance limit (or AAL). The AAL is for default cover only and excludes life event increases and any special offers.

Type of insurance	AAL limits without underwriting (Type 1)	AAL limits without underwriting (Type 2, 3 & 4)	Limits with underwriting
Death only	\$1 million	Equal to the default cover level	\$5 million
Terminal Illness	\$1 million	Equal to the default cover level	\$2.5 million or your Death cover, whichever is less
Death and TPD	\$1 million	Equal to the default cover level	\$5 million for Death \$3 million for TPD

Have your cover automatically recalculated each year

For Type 1 members your insurance is linked to your superannuation salary. This means Brighter Super will re-calculate your automatic insurance using the multiple of salary and your age shown in Table A as long as:

- your employer tells us your new salary
- you are a permanent employee of a Queensland local government or another employer sponsor that provides us with your salary annually (including employees on a fixed-term contract for 6 continuous months or more) and work at least 14.5 hours each week, and
- you have not chosen to fix your level of cover to either a specific number of units, a fixed dollar amount or opted out of the default altogether.

If the number of automatic units you have increases when your cover is recalculated, you will automatically receive the increased cover. Any additional units of cover you have in excess of your automatic level of units will remain unchanged.

If the number of automatic units you have would decrease when recalculated, your number of automatic units will remain unchanged.

What if I'm not covered?

If you haven't received automatic insurance, you can still apply for insurance. Your application may be subject to underwriting, which means you could be asked to provide evidence of good health, and the Insurer may refuse your application, limit your level of cover, increase your waiting period or place exclusions on it.

Can I apply for additional insurance?

You can apply for insurance if you have previously cancelled your cover and want to re-apply, have previously reduced your cover, or if you simply want to increase the amount of cover you currently have. You can apply for insurance at any time by logging in to your account at brightersuper.com.au and completing the *Insurance application form* available at brightersuper.com.au/forms or by calling us on **1800 444 396**

What if I have insurance elsewhere?

You may already have insurance elsewhere, for example with another super fund or through private insurance you've arranged. If you already have insurance you should think about whether you need both by considering the features and costs of the cover.

You can apply to transfer any existing Death, TPD or Income Protection cover from another superannuation fund (excluding a self-managed superannuation fund) or individual insurance to Brighter Super.

The maximum amount of insurance that can be transferred is \$1.5 million for Death and/or TPD cover and \$10,000 per month for Income Protection. Transferred Death and/or TPD cover will be added to your existing Death and/or TPD cover however transferred Income Protection will replace any existing Income Protection cover.

To transfer your existing insurance to Brighter Super log into your account online and go to Insurance Online or complete the *Insurance Transfer application form* available at brightersuper.com.au/forms.

Do not cancel any existing insurance you might have until you confirm your insurance through Brighter Super is in place. It is important to know that combining your super doesn't automatically transfer any insurance you have to Brighter Super. If you want to transfer your insurance you should wait until you have received written confirmation from us before combining your super.

You should also keep in mind that income protection insurance generally cancels out other salary replacement cover you might have such as income protection benefits provided by other employers or insurance policies.

Death and Total and Permanent Disablement (TPD) cover

What is Death and TPD insurance cover?

Death and TPD insurance cover offers you and your family protection against the financial loss you could experience as a result of illness, injury or death. See the definition of Total and Permanent Disablement on page 37 for details on the parts of the definition applicable.

How does it work?

If you suffer Total and Permanent Disability, Terminal Illness or die, you or your beneficiaries will be paid a lump-sum insurance benefit in addition to the balance of your Brighter Super account at the time a claim is made and accepted. The amount payable on TPD cannot be more than your Death benefit.

With Brighter Super's Death and TPD cover you:

- can fix your insurance cover at a specified level
- will have your sum insured automatically recalculated in line with your age and salary while working at least 14.5 hours each week (and subject to other conditions) if you have a Queensland local government or other employer sponsor which provides us with your salary annually
- can apply for a premium discount if you work in a white collar or professional occupation
- are automatically covered for Terminal Illness as part of your Death cover
- can opt to choose Death only cover

How much cover do I get?

The amount of Death and TPD cover you receive depends on your employment. See pages 15 - 19 for more information.

What if I don't have cover or want more cover?

You can apply for cover or increase your cover a number of ways depending on your employment and the type of Brighter Super account you have.

If you apply for insurance above the automatic acceptance level or increase your cover after you join Brighter Super, the Insurer will assess your application. As a condition of accepting your increased cover amount the Insurer may apply a loading (a higher premium) and/or specify a benefit exclusion that will apply if a claim for the additional insurance is related to a specified condition or pastime.

Any premium loadings or benefit exclusions will be advised to you, and you can choose to accept or decline the offer within 28 days. It will be deemed that you have declined to accept this offer if you do not respond within 28 days.

Does my cover start straight away?

When you join Brighter Super you may be eligible to automatically receive Death and TPD cover if you have an Accumulation account balance of \$6,000 or more (and are at least 25 years of age if you joined Brighter Super on or after 1 April 2020). Depending on your employment arrangements, you may also be eligible to automatically receive Income Protection (IP) cover. If you have an Accumulation account balance less than \$6,000 (or you're under age 25 if you joined Brighter Super on or after 1 April 2020), you won't automatically receive any insurance. However, you may be able to make an election to opt in to receive default Death and TPD cover. To opt in, complete the *Insurance cover election form - Local Government and Associated Industries* available at brightersuper.com.au/forms.

Please note New Events Cover applies to your default cover as detailed on page 7.



Your cover may stop

If we don't receive money (excluding investment earnings) into your Accumulation account for 16 months, you may lose your insurance.

We will write to you before this occurs to give you some options to keep your cover. If you are thinking about reviewing your insurance, consider obtaining professional advice to understand what cover you need for your personal situation and the cost of this cover.

The cost of cover

The cost of your cover depends on your account type, occupation and whether you have units of cover or fixed cover.

To calculate the cost of your cover you need to know how many units you automatically receive and/or the value of each unit. The level of cover you automatically receive depends on factors such as your account type, your employment and your age.

The Trustee receives an insurance administration fee of 8% of the insurance premium. This fee is to cover the costs incurred by the Trustee in providing insurance to members. A tax refund of 7% of the gross insurance costs is credited to accounts and reduces the effective cost of insurance. If applicable, the refund will show on your Annual Statement.

Your occupational risk

The premium for your Death and TPD insurance is directly related to the risk of your occupation. All Brighter Super members automatically receive the blue collar occupational risk premium rate. If you work in a white collar or professional occupation and you tell us, you could receive a discount on your premium. You can apply to change your occupational risk rating at any time by logging in to your account at brightersuper.com.au, completing the *Occupational risk rating change form* available at brightersuper.com.au/forms or by calling us on **1800 444 396**.

If your application for an occupational premium discount is approved by the Insurer, the discount will apply from the date your application is accepted.

Premiums are deducted automatically in arrears from your super account in monthly instalments.

Occupational risk rating	Weekly Death only cover cost	Weekly Death and TPD cover cost
Blue Collar	\$0.65	\$1.75
White Collar	\$0.49	\$1.35
Professional	\$0.42	\$1.15

White collar occupation

You are engaged in an occupation which is administrative, clerical or sedentary and you spend at least 80% of your total working time in an office or similar environment carrying out those office-based duties.

Professional occupation

- You are a professional white-collar worker with a university degree qualification relevant to your field (e.g. lawyer, doctor, solicitor, accountant, any member of a professional institute or a member registered by a government body) and you spend at least 80% of your total working time in an office

or similar environment carrying out office-based duties, or

- You are an executive or senior managerial white-collar worker employed by an independent employer earning an annual salary package in excess of \$100,000 (including any superannuation contributions made by, or on behalf of, your employer) and you spend at least 80% of your total working time in an office or similar environment carrying out office-based duties.

Example

The following example shows you how to work out your premium based on your occupational risk rating. Steve works full time with an employer sponsor who provides us with his salary and has a balance of \$10,000 in his Accumulation account.

Superannuation salary

\$60,000

Current Age

35 years

UNITS OF COVER

6. This is Steve's default level of cover rounded up to the nearest units.

ANNUAL PREMIUM

DEATH AND TPD COVER

BLUE COLLAR

6 units x \$1.75 x 52 weeks
= **\$546.00**

WHITE COLLAR

6 units x \$1.35 x 52 weeks
= **\$421.20**

PROFESSIONAL

6 units x \$1.15 x 52 weeks
= **\$358.80**

DEATH COVER ONLY

BLUE COLLAR

6 units x \$0.65 x 52 weeks
= **\$202.80**

WHITE COLLAR

6 units x \$0.49 x 52 weeks
= **\$152.88**

PROFESSIONAL

6 units x \$0.42 x 52 weeks
= **\$131.04**

You can fix your cover

You can fix the number of units of cover you have at any time. If you choose to do this, there will be no recalculation of your number of units each year (recalculation applies to Queensland local government employees only or other employer sponsor which provides us with your salary annually), however the value of each unit will continue to reduce with your age.

You can also fix your Death and TPD insurance to a dollar amount as long as you are less than 61 years of age.

This fixed dollar amount will not decrease each year like units of cover or be recalculated (recalculation applies to Queensland local government employees or other employees of an employer sponsor which provides us with your salary annually). If you fix your insurance to a dollar amount you are not eligible for extra cover when you experience a life event.

For information on life events turn to page 28.

If you choose to fix your insurance cover to a dollar amount you are asking us to fix your full Death and TPD insurance cover.

Between the ages of 61 and 64, in the event of a claim, your TPD insurance cover will be assessed on the following basis:

Age	Assessed under parts 1, 2 or 3	Assessed under parts 2 or 3
60	100%	0%
61	80%	20%
62	60%	40%
63	40%	60%
64	20%	80%
65	Nil Cover	Nil Cover

See the definition of Total and Permanent Disablement on page 37 for details on the parts of the definition applicable.

You are only able to transfer your Death and TPD cover from unit-based cover to fixed cover, or from fixed cover to unit-based cover once every 12 months. See *How much does my Death and TPD insurance cost?* for premiums. You can fix your cover at any time by logging in to your account at brightersuper.com.au or by completing the *Application to convert or fix insurance cover* form available at brightersuper.com.au/forms.

If you request to fix your Death and TPD cover to a level in excess of your existing cover you will be asked to provide medical evidence and the increased cover will be subject to acceptance by the Insurer.

Example

The following example shows you how to work out your fixed-cover premium.

Jane works full time with local government or other employer sponsor which provides us with her salary annually. Jane wants to fix her cover to a specific dollar amount.

Superannuation salary

\$60,000

Current age

35 years

Amount of cover

\$390,000. This is Jane's default level of cover rounded up to the nearest unit and then converted to a dollar amount.

ANNUAL PREMIUM

DEATH AND TPD COVER

BLUE COLLAR

$\$390,000 / 1,000 \times \1.53 (as per Table D)
= **\$596.70 each year**

WHITE COLLAR

$\$390,000 / 1,000 \times \1.13 (as per Table D)
= **\$440.70 each year**

PROFESSIONAL

$\$390,000 / 1,000 \times \0.96 (as per Table D)
= **\$374.40 each year**

DEATH COVER ONLY

BLUE COLLAR

$\$390,000 / 1,000 \times \0.59 (as per Table D)
= **\$230.10 each year**

WHITE COLLAR

$\$390,000 / 1,000 \times \0.41 (as per Table D)
= **\$159.90 each year**

PROFESSIONAL

$\$390,000 / 1,000 \times \0.35 (as per Table D)
= **\$136.50 each year**

TABLE D
Gross annual fixed cost (premium) per \$1,000 of cover

Age	Blue Collar		White Collar		Professional	
	Death Only	Death & TPD	Death Only	Death & TPD	Death Only	Death & TPD
15	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
16	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
17	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
18	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
19	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
20	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
21	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
22	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
23	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
24	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
25	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
26	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
27	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
28	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
29	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
30	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
31	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
32	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
33	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
34	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
35	\$0.59	\$1.53	\$0.41	\$1.13	\$0.35	\$0.96
36	\$0.64	\$1.61	\$0.44	\$1.19	\$0.38	\$1.01
37	\$0.68	\$1.75	\$0.46	\$1.28	\$0.41	\$1.09
38	\$0.74	\$1.92	\$0.52	\$1.40	\$0.44	\$1.21
39	\$0.83	\$2.15	\$0.58	\$1.57	\$0.49	\$1.35
40	\$0.96	\$2.48	\$0.67	\$1.80	\$0.57	\$1.55
41	\$1.09	\$2.79	\$0.74	\$2.03	\$0.65	\$1.75
42	\$1.19	\$3.03	\$0.81	\$2.23	\$0.71	\$1.89
43	\$1.29	\$3.34	\$0.90	\$2.44	\$0.77	\$2.09
44	\$1.44	\$3.71	\$1.00	\$2.72	\$0.86	\$2.32
45	\$1.58	\$4.03	\$1.09	\$2.95	\$0.93	\$2.54
46	\$1.73	\$4.46	\$1.20	\$3.27	\$1.03	\$2.80
47	\$1.92	\$4.94	\$1.32	\$3.60	\$1.14	\$3.11
48	\$2.07	\$5.34	\$1.44	\$3.91	\$1.24	\$3.36
49	\$2.27	\$5.83	\$1.57	\$4.28	\$1.34	\$3.67
50	\$2.50	\$6.40	\$1.73	\$4.70	\$1.48	\$4.03
51	\$2.77	\$7.13	\$1.92	\$5.22	\$1.65	\$4.47
52	\$3.12	\$8.01	\$2.16	\$5.87	\$1.84	\$5.04
53	\$3.57	\$9.15	\$2.47	\$6.71	\$2.12	\$5.75
54	\$4.16	\$10.69	\$2.87	\$7.83	\$2.47	\$6.71
55	\$4.99	\$12.82	\$3.45	\$9.41	\$2.96	\$8.06
56	\$5.76	\$14.81	\$3.99	\$10.86	\$3.42	\$9.31
57	\$6.49	\$16.65	\$4.50	\$12.22	\$3.85	\$10.47
58	\$7.42	\$19.04	\$5.14	\$13.97	\$4.40	\$11.97
59	\$8.65	\$22.23	\$5.99	\$16.29	\$5.14	\$13.97
60	\$10.53	\$27.03	\$7.28	\$19.81	\$6.24	\$16.99
61	\$13.43	\$34.48	\$9.30	\$25.29	\$7.96	\$21.68
62	\$18.54	\$47.62	\$12.84	\$34.92	\$11.00	\$29.94
63	\$29.96	\$76.92	\$20.74	\$56.40	\$17.76	\$48.36
64	\$38.95	\$100.01	\$26.96	\$73.32	\$23.09	\$62.87

Please note: The premium rates include any applicable Stamp Duty and GST. The Trustee receives an insurance administration fee of 8% of the insurance premium. This fee is to cover the costs incurred by the Trustee in providing insurance to members. A tax refund of 7% of the gross insurance costs is credited to accounts and reduces the effective cost of insurance.

Can you reduce or cancel your Death and TPD cover?

At any time you can choose to:

- decrease your Death and TPD cover
- have part or all of your units of cover as Death only
- cancel your Death and TPD cover altogether.

Generally, if you choose to reduce your cover below your automatic level of units, your unit balance will not be recalculated each year (recalculation only applies if you work for local government or have an employer sponsor which provides us with your salary annually).

If you ask to have your cover reinstated after you have reduced or cancelled your cover, you will be asked to provide medical evidence showing you are in good health (except for when you experience specified life events).

When does my Death and TPD insurance cover stop?

Your insurance cover will stop as a result of the earliest of these events:

- you turn 65
- you leave Brighter Super
- you are paid a TPD benefit which is equal to your Death benefit
- you are paid a Terminal Illness benefit which is equal to your Death benefit
- you cancel your insurance
- you commence Active Service with the armed forces of any country (except if you are a member of the Defence Force Reserve, in which case your cover will stop only when you become the subject of a call-out order under the Defence Act 1903 (Cth))
- the date your account has not received a contribution for a continuous period of 16 months, unless you have made an election to keep your insurance cover. However, if we receive an employer contribution into your account within 60 days of this date, your cover will be reinstated from the day after your cover stopped. Any terms or conditions applicable to the cover will continue to apply
- the date your account balance falls to zero
- you no longer satisfy the eligibility requirements
- you die.

Are there exclusions on my insurance?

The Insurer will not pay a benefit if the event giving rise to a claim is caused directly or indirectly from your involvement in War and the claim occurs during your most recent involvement in War or within 5 years after the end of your most recent involvement in War. In addition, any voluntary cover taken up after 1 July 2015 will not include events such as suicide and self inflicted injuries.

What if I take approved leave, parental leave or travel or work overseas?

If you take annual or long-service leave, maternity or paternity leave, leave without pay, a mid-career break, or travel overseas your Death and TPD insurance cover will continue.

If you are on leave you must be approved by your employer and premiums will be deducted from your account until cover ends based on the rules regarding when Death and TPD cover stops. You don't need to notify Brighter Super of this leave.

If you take leave for more than 24 continuous months and suffer an injury or illness that leads to your total and permanent disablement, you will be assessed for a TPD benefit on parts 2 or 3 of the TPD definition (see *Definitions* on page 37).

Type 1 Insurance

Queensland local government or other employer sponsor that provides us your salary annually*

Working at least 14.5 hours per week as either self-employed, permanent employee of, or contractor on a fixed-term contract of at least 6 continuous months for, a Category A Employer.

Am I automatically covered?

Most Brighter Super members with an account balance of \$6,000 or more (and are at least 25 years of age if they joined Brighter Super on or after 1 April 2020) will automatically receive insurance cover as part of their membership.

If your account balance is less than \$6,000 (or you are under 25 years of age if you joined Brighter Super on or after 1 April 2020), you can make an election to opt in to receive default Death, TPD and IP cover. You can do so by completing the *Insurance cover election form - Local Government and Associated Industries* available at brightersuper.com.au/forms.

Your automatic insurance cover or default cover by election will be New Events Cover as detailed on page 7.

You can also apply to increase your cover, however you could be asked to show evidence of good health. See *What other ways can I increase my cover?* for details.

The amount and type of insurance you automatically receive is determined by factors such as your age, the date you join Brighter Super, and how you are employed.

Your classification as a Type 1 member is based on information provided by your employer. If the classification is incorrect, you must tell us within 30 days from the date on your *Welcome letter* (see the letter in your new member pack) otherwise your automatic cover will remain based on the information given to us by your employer and you may not be able to claim if you do not meet the eligibility criteria for this category. Any request to increase your cover will be subject to underwriting.

If you are an existing Brighter Super member and your employment status changes to 'Type 1', your insurance will be recalculated automatically subject to a minimum of your existing level of cover.

Death only or Death and TPD insurance units tables

Your automatic insurance is based on the number of units of cover. To work out the value of your automatic cover use the tables A and B and refer to the example calculation. You'll notice as your age increases, the value of your insurance cover decreases. All insurance cover stops when you reach age 65.

TABLE A multiple of salary		TABLE B Value of 1 unit of Death only or Death and TPD cover by current age	
Age	Multiple of salary	Age	Value of 1 unit of cover
up to 30	7.50	15 to 35	\$65,000
31	7.20	36	\$61,750
32	6.80	37	\$57,428
33	6.40	38	\$52,259
34	6.00	39	\$46,511
35	5.60	40	\$40,464
36	5.20	41	\$36,000
37	4.90	42	\$33,000
38	4.60	43	\$30,000
39	4.30	44	\$27,000
40	4.00	45	\$24,750
41	3.75	46	\$22,500
42	3.50	47	\$20,280
43	3.25	48	\$18,720
44	3.00	49	\$17,160
45	2.76	50	\$15,600
46	2.54	51	\$14,040
47	2.34	52	\$12,480
48	2.16	53	\$10,920
49	1.98	54	\$9,360
50	1.80	55	\$7,800
51	1.62	56	\$6,750
52	1.44	57	\$6,000
53	1.26	58	\$5,250
54	1.08	59	\$4,500
55	0.90	60	\$3,700
56	0.72	61	\$2,900
57	0.58	62	\$2,100
58	0.46	63	\$1,300
59	0.36	64	\$1,000
60	0.28	65	\$0
61	0.28		
62	0.28		
63	0.28		
64	0.28		
65	0.00		

*Includes Queensland local government entities, water businesses and associated employers.

Your automatic insurance cover is linked to your superannuation salary.

This means Brighter Super will re-calculate your automatic insurance each year using your age, your salary and the automatic multiple of salary (Table A) as long as:

- your employer tells us your new salary
- you are a permanent employee of a Queensland local government or another employer sponsor that provides us with your salary annually (including employees on a fixed-term contract for 6 continuous months or more) and work at least 14.5 hours each week
- you have not chosen to fix your level of cover to either a specific number of units or a fixed dollar amount or opted out of automatic insurance altogether.

If the number of automatic units you have increases, you will automatically receive the increase in cover. Any additional units of cover you have in excess of your automatic level of units will remain unchanged.

If the number of automatic units you have would decrease when recalculated, your number of automatic units will remain unchanged.

Your recalculated cover is...

The greater of:

4 units of cover for your age

OR

'Multiple of salary' (see Table A) for your age, multiplied by your salary and divided by the value of each unit of cover (see Table B) for your age

Your cover is then rounded up to the nearest whole unit (if not already a whole unit). If you already have a higher number of units, the number you have will remain unchanged.

When you leave your employer that provides us with your salary annually your insurance is no longer linked to your salary. Your cover will be maintained at the number of units you held when you left your employer.

Example

Derek works for an eligible employer sponsor that provides us with his salary annually.

Current age

35 years

Superannuation salary

\$60,000

Multiple of salary (from Table A)

5.60

AUTOMATIC INSURANCE UNITS

\$60,000 x 5.60 divided by \$65,000 (per unit from Table B)

= 5.17 units (rounded up to 6 units)

AUTOMATIC INSURANCE VALUE

6 units x \$65,000 (per unit from Table B)

= \$390,000

Type 2 Insurance

Queensland local government or another employer sponsor which doesn't provide us with your salary annually*

Working less than 14.5 hours per week as either self-employed, employee of, or contractor on a fixed-term contract of at least 6 continuous months for, a Category A Employer, or working as a casual

OR

Joined the Fund on or after 1 July 2017, working at least 14.5 hours per week as either a permanent employee of, or contractor on a fixed-term contract of at least 6 continuous months for, a Category B Employer, and is not working as a casual

Am I automatically covered?

Most Brighter Super members with an account balance of \$6,000 or more (and are at least 25 years of age if they joined Brighter Super on or after 1 April 2020) will automatically receive insurance cover as part of their membership.

If your account balance is less than \$6,000 (or you are under 25 years of age if you joined Brighter Super on or after 1 April 2020), you can make an election to opt in to receive default Death and TPD cover. You can do so by completing the *Insurance cover election form - Local Government and Associated Industries* available at brightersuper.com.au/forms.

If eligible, you will receive 4 units of automatic Death and TPD cover. The value of each unit is shown in Table B.

Your automatic insurance cover or default cover by election will be New Events Cover as detailed on page 7.

If you don't receive automatic insurance or if you want more insurance than the level you automatically get you can apply to increase your cover. By doing so you could be asked to show evidence of good health. See *Additional insurance* for details.

The amount and type of insurance you automatically receive is determined by factors such as your age, the date you join Brighter Super, and how you are employed. Your classification as a Type 2 member is based on information provided by your employer. If the classification is incorrect, you must tell us within 30 days from the date on your *Welcome letter* (see the letter in your new member pack) otherwise your automatic cover will remain based on the information given to us by your employer and you may not be able to claim if you don't meet the eligibility criteria for this Category. Any request to increase your insurance will be subject to underwriting.

Example

Karen has an Accumulation account and works in a casual role for an eligible employer sponsor.

Current age

35 years

Account balance

\$50,000

Value 1 unit of cover (from table B)

\$65,000

AUTOMATIC INSURANCE VALUE

\$65,000 x 4 units
= **\$260,000**

*Includes Queensland local government entities, water businesses and associated employers.

Death only or Death and TPD insurance units tables

You can work out the value of your automatic units of cover by using Table B and referring to the example calculation. Table B shows you the value of 1 unit of cover for your age. You'll notice as your age increases, the value of your insurance cover decreases unless you apply for additional cover or you choose to fix your cover to a specific dollar amount. All insurance cover stops when you reach age 65.

TABLE B Value of 1 unit of Death only or Death and TPD cover by current age	
Age	Value of 1 unit of cover
15 to 35	\$65,000
36	\$61,750
37	\$57,428
38	\$52,259
39	\$46,511
40	\$40,464
41	\$36,000
42	\$33,000
43	\$30,000
44	\$27,000
45	\$24,750
46	\$22,500
47	\$20,280
48	\$18,720
49	\$17,160
50	\$15,600
51	\$14,040
52	\$12,480
53	\$10,920
54	\$9,360
55	\$7,800
56	\$6,750
57	\$6,000
58	\$5,250
59	\$4,500
60	\$3,700
61	\$2,900
62	\$2,100
63	\$1,300
64	\$1,000
65	\$0

Type 3 Insurance

Members who join directly

If you join directly rather than through your employer

If eligible, you will receive 4 units of automatic Death and TPD cover once your account balance reaches \$6,000 (and you are at least 25 years of age if you joined Brighter Super on or after 1 April 2020). The value of each unit is shown in Table B.

If your account balance is less than \$6,000 (or you are under 25 years of age if you joined Brighter Super on or after 1 April 2020), you can make an election to opt in to receive default Death and TPD cover. You can do so by completing the *Insurance cover election form - Local Government and Associated Industries* available at brightersuper.com.au/forms

Your automatic insurance cover or default cover by election will be New Events Cover as detailed on page 7.

You must have sufficient funds in your Brighter Super account within 30 days of joining if you choose to have insurance otherwise your insurance will stop. If you want to increase your insurance at any time you can apply for additional insurance — see *Can I apply for additional insurance?* on page 9 for more information.

Death only or Death and TPD insurance unit tables

Table B shows you the value of 1 unit of cover for your age. Then use this table to work out how many additional units of insurance you might need. If you are not sure how much cover is enough, go to the Insurance needs calculator on our website.

You'll notice as your age increases, the value of your insurance decreases unless you apply for additional insurance or you choose to fix your cover to a specific dollar amount (see page 12).

TABLE B Value of 1 unit of Death only or Death and TPD cover by current age	
Age	Value of 1 unit of cover
15 to 35	\$65,000
36	\$61,750
37	\$57,428
38	\$52,259
39	\$46,511
40	\$40,464
41	\$36,000
42	\$33,000
43	\$30,000
44	\$27,000
45	\$24,750
46	\$22,500
47	\$20,280
48	\$18,720
49	\$17,160
50	\$15,600
51	\$14,040
52	\$12,480
53	\$10,920
54	\$9,360
55	\$7,800
56	\$6,750
57	\$6,000
58	\$5,250
59	\$4,500
60	\$3,700
61	\$2,900
62	\$2,100
63	\$1,300
64	\$1,000
65	\$0

Example

Caitlin has just opened an Brighter Super Accumulation account and has worked out she needs at least \$390,000 worth of cover.

Current age

35 years

Each unit of cover for her age

\$65,000 (see Table B)

NUMBER OF UNITS CAITLIN NEEDS

= 6 units (\$390,000 ÷ \$65,000)

DEFAULT LEVEL OF COVER

\$65,000 X 4 units = \$260,000

Caitlin would need to apply for additional insurance to meet her needs.

Type 4 Insurance

For members who leave local government or their employer sponsor

It's good to know you will keep your Death and TPD insurance (and any Income Protection) that you have when you leave your Queensland local government employer or employer sponsor as long as you have enough money in your Brighter Super account to cover your premium deductions.

When you leave your Queensland local government employer or employer sponsor you will continue to have the same number of units of Death and TPD cover or amount of fixed cover that you had while you were working.

However some things will change. Your insurance and premiums will no longer be linked to your salary (if they were previously), so it's a good idea to keep an eye on your Brighter Super account balance and make regular contributions to at least cover the premiums.

If you had Income Protection cover it will continue as well. However, you will need to tell us if you work less than 14.5 hours each week so you do not end up paying for insurance you might not be able to make a claim.

What if I don't have automatic cover?

If you left your local government or another employer sponsor before you were eligible for automatic insurance, you will receive 4 units of automatic Death and TPD cover once your balance reaches \$6,000 (and you are at least 25 years of age if you joined Brighter Super on or after 1 April 2020). The value of each unit is shown in Table B.

If your account balance is less than \$6,000 (or you are under 25 years of age if you joined Brighter Super on or after 1 April 2020), you may be able to make an election to opt in to receive default Death and TPD cover. To opt in, complete the Insurance cover election form - Local Government and Associated Industries available at brightersuper.com.au/forms.

Please note New Events Cover applies to your automatic cover or default cover by election as detailed on page 7.

Death only or Death and TPD insurance units tables

Table B shows you the value of 1 unit of cover for your age. Use this table to work out how many units of insurance you might need. If you are not sure how much insurance is enough, go to the Insurance needs calculator on the Brighter Super website. You'll notice as your age increases, the value of your insurance decreases unless you apply for additional cover or you choose to fix your cover to a specific dollar amount (see page 12).

Age	Value of 1 unit of cover
15 to 35	\$65,000
36	\$61,750
37	\$57,428
38	\$52,259
39	\$46,511
40	\$40,464
41	\$36,000
42	\$33,000
43	\$30,000
44	\$27,000
45	\$24,750
46	\$22,500
47	\$20,280
48	\$18,720
49	\$17,160
50	\$15,600
51	\$14,040
52	\$12,480
53	\$10,920
54	\$9,360
55	\$7,800
56	\$6,750
57	\$6,000
58	\$5,250
59	\$4,500
60	\$3,700
61	\$2,900
62	\$2,100
63	\$1,300
64	\$1,000
65	\$0

Income Protection insurance

With Brighter Super's Income Protection insurance you

- can be covered for a monthly benefit of 75% of your salary excluding overtime, commissions, bonuses and mandatory superannuation contributions
- could have cover of up to \$20,000 each month automatically—without having to show medical evidence, if you have a permanent position or are an eligible contractor, and are working at least 14.5 hours per week
- have the option to change your waiting period
- will receive a benefit for up to 2 years for any one injury or illness. Income Protection benefits will cease prior to the end of the 2-year benefit period if you return to work performing your usual hours and duties (or capable of working usual hours and duties or capable of earning at least your salary), if you are entitled to receive a Total and Permanent Disablement or Terminal Illness benefit or if you die
- will have your benefit start on the latter of the cessation of your employer provided sick leave, or the date you complete your waiting period
- get a recalculation of insurance in line with salary each year while working for Queensland local government or an employer sponsor that provides us your salary annually, if you work permanently or are a contractor, and work for at least 14.5 hours per week
- could be eligible to pay reduced premiums for White Collar or Professional occupations (subject to other conditions)

For additional information on Brighter Super's Income Protection insurance please refer to Income Protection cover under "Definitions".

Automatic Income Protection cover

Automatic Income Protection cover is only available to Type 1 members. Most Brighter Super members with an account balance of \$6,000 or more (and are at least 25 years of age if they joined Brighter Super on or after 1 April 2020) will automatically receive Income Protection cover as long as you are under age 65, a permanent employee of, or contractor (with a fixed term contract of at least 6 continuous months) for, a Queensland local government or other employer sponsor that provides us with your salary annually and you work at least 14.5 hours each week. Your automatic Income Protection insurance gives you a monthly benefit based on 75% of your salary for a benefit period up to 2 years if you suffer Total Disability or Partial Disability. Waiting periods apply. See page 23 for details.

While you are working for an employer that provides us with your salary each year your Income Protection cover will be recalculated annually (as long as your employer provides an updated salary). To work out your premiums, see page 24.

If your account balance is less than \$6,000 (or you are under 25 years of age if you joined Brighter Super on or after 1 April 2020), you can make an election to opt in to receive automatic Income Protection cover as long as you are under age 65, a permanent employee of, or contractor (with a fixed term contract of at least 6 continuous months) for, a Queensland local government or other employer sponsor that provides us with your salary annually and you work at least 14.5 hours each week. You can do so by completing the *Insurance cover election form - Local Government and Associated Industries* available at brightersuper.com.au/forms.

Please note your automatic Income Protection cover will be New Events Cover as detailed on page 7."

What if my hours reduce to less than 14.5 hours a week?

If this occurs your Income Protection will need to be cancelled. While we will endeavour to get this information from your local government employer or other employer

sponsor that provides us with your salary annually, you can also cancel your Income Protection yourself by completing an *Insurance cancellation form - Local Government and Associated Industries*.

How much cover do I get?

If you are eligible to automatically receive Income Protection cover you will be covered up to a maximum benefit of 75% your of salary or \$20,000 each month.

Example 1

Annual salary

\$40,000

75% of annual salary

\$30,000

Monthly benefit (75% of salary)

= \$2,500 ($\$30,000 \div 12$ months)

Example 2

Annual salary

\$260,000

75% of annual salary

\$195,000

Monthly benefit (75%) of salary

= \$16,250 ($\$195,000 \div 12$ months)

How do I work out my level of cover?

Your automatic Income Protection cover is for 75% of your gross monthly salary, paid directly to you. Your cover is calculated as 75% of your annual salary (pro-rated and paid each month).

Maximum amounts with and without underwriting

If you are a Type 1 member, the maximum Income Protection cover you could automatically receive without underwriting (which means without having to show the Insurer you are in good health by providing medical evidence) is \$20,000 each month.

Your cover will be restricted to the AAL if your automatic cover takes you over it.

Acceptance of any cover in excess of the AAL is subject to underwriting. You can increase your monthly maximum benefit to \$30,000 if your income requires it and if you can show you are in good health by providing the Insurer with relevant medical evidence.

If you are not a Type 1 member, you can only get Income Protection cover by applying to the Insurer and being underwritten.

What if I don't get automatic Income Protection cover?

Some Brighter Super members who do not qualify for automatic Income Protection cover could be eligible to apply for cover. See below for details.

Does my cover start straight away?

If you are a Type 1 member and eligible to have automatic Income Protection, your automatic Income Protection will commence on earliest of the date your account balance reaches \$6,000 or more (and you are at least 25 years of age if you joined Brighter Super on or after 1 April 2020) or the date your election to opt-in to automatic Income Protection is received by us.

If you are...	Apply for cover
<ul style="list-style-type: none">• a permanent, full-time employee• a permanent, part time employee (you work 14.5 hours or more each week)• a contractor working 14.5 hours or more each week on a fixed-term contract of at least 6 months• self-employed working 14.5 hours or more each week• a member who no longer works for a Queensland local government employer or another employer sponsor that provides us with your salary annually working at least 14.5 hours per week as a permanent employee, contractor on a fixed contract of at least 6 months or self-employed• a member who has joined as a spouse working at least 14.5 hours per week and as a permanent employee, contractor on a fixed-term contract of at least 6 months or self-employed	<p>You can apply for Income Protection cover any time to receive a monthly benefit of 75% of your monthly pre-disability salary paid directly to you.</p> <p>The maximum benefit you can apply for is \$30,000 per month. You can also apply for one of the following waiting periods: 30 days, 60 days, 90 days, 120 days, 180 days or 395 days</p> <p>Your application for Income Protection or to reduce your waiting period will be subject to underwriting. This means you could risk being over insured and paying more premiums than you need to. It's a good idea to periodically assess your level of cover and your financial situation to work out whether you have the right amount of cover for your current circumstances. This will prevent you from becoming under or over insured.</p> <p>Your Income Protection cover will start on the date your application is accepted by the Insurer.</p>

When could my benefit be reduced?

If you receive other income payments from disability or insurance policies (i.e. other personal insurance policies, workers compensation or insured benefits provided by your employer), your benefit payment may be reduced or not paid. For Total Disability benefits, the amount we pay plus the other payment(s) must not be more than your monthly benefit and 75% of your salary, whichever is greater. For Partial Disability Benefits, the amount we pay cannot exceed 100% of your salary, when combined with earned income. The application of any reduction of your Income Protection benefit as a result of the receipt of other income is as specified in the Insurer's policy. The Insurer may also reduce or refuse to pay any benefit if your premiums have not been paid, if you do not comply with the Insurers claim requirements or while you are imprisoned.

Do waiting periods apply?

The automatic waiting period for Income Protection is 90 days, however there are exceptions. Queensland Urban Utilities employees who started their employment on or before 29 November 2023 have an automatic waiting period of 395 days. Brisbane City Council employees who started their employment on or before 8 October 2013 also have an automatic waiting period of 395 days.

You can apply for a different waiting period (options include 30, 60, 90, 120, 180 or 395 days), however underwriting may apply. You can apply for a different waiting period at any time by logging in to your account at brightersuper.com.au or by completing the *Insurance application* form available at brightersuper.com.au/forms.

It is important to remember your benefit will start from the latter of the cessation of your receipt of sick leave from your employer, or the date you complete your waiting period. Benefit payments are not paid for the waiting period.

Special offer to reduce your waiting period

Members who are eligible for automatic Income Protection cover, including those who have opted in for automatic Income Protection cover, can reduce their waiting period to 30 or 60 days without underwriting. To reduce your waiting period without underwriting you will need to notify Brighter Super within 120 days from the date on your *Insurance welcome letter*.

How long will I receive an Income Protection benefit for?

If you claim an Income Protection benefit it is payable for a maximum of 2 years. Income Protection benefits will cease prior to the end of the 2 year benefit period if you return to work working your usual hours and duties (or capable of working usual hours and duties or capable of earning at least your salary), if you are entitled to receive a Total and Permanent Disablement or Terminal Illness benefit or you die. Benefits will also cease on your 65th birthday or reside overseas for more than 6 months (unless the Insurer agrees otherwise).

How much will my cover cost?

The premium you pay for your Income Protection insurance is directly related to the risk of your occupation, your cover amount, your age, your gender and your waiting period.

All Brighter Super members automatically receive the Blue Collar occupational risk premium rate (see *Table F* on page 25). However, if you tell us you work in a White Collar or Professional occupation you could receive a discount on your premium.

To change your risk rating log in to your account at brightersuper.com.au or complete the *Occupational risk rating change* form available at brightersuper.com.au/forms.

Whether or not your occupation qualifies you for an occupational premium discount is at the discretion of the Insurer. Your discount will apply from the date the Insurer determines you qualify for a premium discount. Premiums are deducted monthly from your super account in arrears.

The Trustee receives an insurance administration fee of 8% of the insurance premium. This fee is to cover the costs incurred by the Trustee in providing insurance to members. A tax refund of 7% of the gross insurance costs is credited to accounts and reduces the effective cost of insurance. If applicable, the refund will show on your Annual Statement.

Income protection insurance can provide a benefit of up to 75% of your salary for up to 2 years in the event you become Totally Disabled or Partially Disabled due to sickness or injury.

Your annual Income Protection premium is calculated as follows:

Your monthly insured benefit \div 100 x the premium rate from Table F (as per your age, gender and occupation) x your waiting period multiple from Table E

If your annual Income Protection premium is based on a 90 day waiting period it is calculated as follows:

Your monthly insured benefit \div 100 x the premium rate from Table F (as per your age, gender and occupation) x 1.00 (from Table E)

If you have the 395 day waiting period, your annual Income Protection premium is calculated as follows:

Your monthly insured benefit \div 100 x the premium rate from Table F (as per your age, gender and occupation) x 0.70 (from Table E)

TABLE E
Waiting period multiples

Waiting period	Premium multiple
30 days	3.20
60 days	1.85
90 days	1.00
120 days	0.90
180 days	0.80
395 days	0.70

TABLE F
Gross annual Income Protection cost (premium rate) per \$100 per month of cover
Waiting period 90 days Benefit period 2 years

Age	Blue Collar		White Collar		Professional	
	Male	Female	Male	Female	Male	Female
15	\$2.19	\$2.42	\$1.66	\$1.81	\$1.33	\$1.43
16	\$2.19	\$2.42	\$1.66	\$1.81	\$1.33	\$1.43
17	\$2.19	\$2.42	\$1.66	\$1.81	\$1.33	\$1.43
18	\$2.19	\$2.42	\$1.66	\$1.81	\$1.33	\$1.43
19	\$2.19	\$2.42	\$1.66	\$1.81	\$1.33	\$1.43
20	\$2.47	\$2.42	\$1.85	\$1.81	\$1.50	\$1.43
21	\$2.31	\$2.42	\$1.74	\$1.81	\$1.38	\$1.43
22	\$2.17	\$2.45	\$1.62	\$1.85	\$1.31	\$1.47
23	\$2.04	\$2.47	\$1.52	\$1.85	\$1.22	\$1.50
24	\$1.93	\$2.50	\$1.43	\$1.88	\$1.17	\$1.50
25	\$1.85	\$2.50	\$1.38	\$1.88	\$1.12	\$1.50
26	\$1.79	\$2.66	\$1.36	\$2.00	\$1.09	\$1.60
27	\$1.74	\$2.76	\$1.31	\$2.09	\$1.03	\$1.66
28	\$1.74	\$2.88	\$1.31	\$2.17	\$1.03	\$1.74
29	\$1.74	\$2.95	\$1.31	\$2.23	\$1.03	\$1.76
30	\$1.76	\$3.04	\$1.33	\$2.28	\$1.05	\$1.81
31	\$1.81	\$3.14	\$1.36	\$2.36	\$1.09	\$1.90
32	\$1.88	\$3.23	\$1.41	\$2.42	\$1.12	\$1.93
33	\$1.95	\$3.36	\$1.47	\$2.52	\$1.17	\$2.00
34	\$2.04	\$3.52	\$1.52	\$2.66	\$1.22	\$2.12
35	\$2.14	\$3.71	\$1.60	\$2.80	\$1.28	\$2.23
36	\$2.28	\$3.97	\$1.71	\$2.99	\$1.36	\$2.38
37	\$2.45	\$4.23	\$1.85	\$3.17	\$1.47	\$2.55
38	\$2.64	\$4.56	\$1.98	\$3.42	\$1.57	\$2.74
39	\$2.85	\$4.97	\$2.14	\$3.71	\$1.71	\$2.99
40	\$3.09	\$5.40	\$2.33	\$4.04	\$1.85	\$3.23
41	\$3.40	\$5.92	\$2.55	\$4.45	\$2.04	\$3.55
42	\$3.71	\$6.52	\$2.80	\$4.88	\$2.23	\$3.90
43	\$4.07	\$7.16	\$3.07	\$5.37	\$2.45	\$4.28
44	\$4.50	\$7.92	\$3.40	\$5.95	\$2.71	\$4.75
45	\$4.99	\$8.73	\$3.74	\$6.57	\$2.99	\$5.24
46	\$5.57	\$9.63	\$4.18	\$7.23	\$3.33	\$5.78
47	\$6.21	\$10.61	\$4.67	\$7.95	\$3.71	\$6.38
48	\$6.92	\$11.70	\$5.18	\$8.77	\$4.16	\$7.04
49	\$7.76	\$12.84	\$5.83	\$9.63	\$4.67	\$7.71
50	\$8.68	\$14.06	\$6.52	\$10.56	\$5.21	\$8.44
51	\$9.71	\$15.39	\$7.30	\$11.54	\$5.83	\$9.23
52	\$10.91	\$16.80	\$8.20	\$12.59	\$6.54	\$10.07
53	\$12.21	\$18.27	\$9.18	\$13.70	\$7.33	\$10.97
54	\$13.70	\$19.81	\$10.28	\$14.87	\$8.23	\$11.89
55	\$15.36	\$21.44	\$11.54	\$16.10	\$9.23	\$12.87
56	\$17.20	\$23.12	\$12.92	\$17.34	\$10.32	\$13.87
57	\$19.24	\$24.86	\$14.44	\$18.65	\$11.54	\$14.93
58	\$21.52	\$26.68	\$16.15	\$20.00	\$12.92	\$16.01
59	\$24.05	\$28.52	\$18.05	\$21.39	\$14.44	\$17.13
60	\$26.81	\$30.40	\$20.11	\$22.79	\$16.10	\$18.24
61	\$29.88	\$32.33	\$22.41	\$24.24	\$17.94	\$19.41
62	\$33.04	\$34.01	\$24.78	\$25.52	\$19.81	\$20.41
63	\$26.68	\$26.46	\$20.00	\$19.84	\$16.01	\$15.87
64	\$8.68	\$8.42	\$6.52	\$6.33	\$5.21	\$5.05

Please note: The premium rates include any applicable Stamp Duty and GST. The Trustee receives an insurance administration fee of 8% of the insurance premium. This fee is to cover the costs incurred by the Trustee in providing insurance to members. A tax refund of 7% of the gross insurance costs is credited to accounts and reduces the effective cost of insurance.

Automatic recalculation

Brighter Super will re-calculate default insurance cover each year for some members. See the table below.

If you are	Your Income Protection will...
<p>An employee of Queensland local government or another employer sponsor that provides us with your salary annually* and</p> <ul style="list-style-type: none"> • a permanent, full-time employee • a permanent, part time employee (you work 14.5 hours or more each week) • on a fixed-term contract of 6 continuous months or more and you work at least 14.5 hours each week 	<p>be recalculated on your birthday each year as long as:</p> <ul style="list-style-type: none"> • your employer tells us your revised salary • you are still permanently employed by Queensland local government, a water business, local government entity or other employer sponsor. • you work at least 14.5 hours each week <p>If your employer does not tell us your new salary your benefit will remain unchanged (with any benefit based on the unchanged amount).</p>
<p>Employed:</p> <ul style="list-style-type: none"> • and working less than 14.5 hours each week • as a contractor on a contract of less than six months • as a casual employee 	<p>Income Protection cover is not available.</p>
<ul style="list-style-type: none"> • self-employed working at least 14.5 hours each week • a member who no longer works for a Queensland local government employer or another employer sponsor that provides us with your salary annually (and has Income Protection) working at least 14.5 hours per week as a permanent employee, contractor on a fixed-term contract of at least 6 months or self-employed • member who joined Brighter Super directly and has Income Protection working at least 14.5 hours per week as a permanent employee, contractor on a fixed-term contract of at least 6 months or self-employed. 	<p>not be automatically recalculated each year which means subsequent requests to increase your cover will be subject to underwriting. It's a good idea to periodically assess your level of cover and your financial situation to work out whether you have the right amount of cover for your current circumstances. This will prevent you from becoming under or over insured.</p>

When does my Income Protection cover stop?

Your cover will stop as a result of the earliest of these events:

- your 65th birthday
- you leave Brighter Super
- you permanently cease work
- you have your TPD or Terminal Illness claim approved
- you cancel your insurance cover
- 60 days after you are no longer employed for at least 14.5 hours each week as a permanent employee or contractor, except where you start working at least 14.5 hours per week either as self-employed or with a new employer as a permanent employee or as a contractor within 60 days
- you commence Active Service with the armed forces of any country (except if you are a member of the Defence Force Reserve, in which case, cover will stop only when you become the subject of a call out order under the *Defence Act 1903* (Cth))
- the date your account has not received a contribution for a continuous period of 16 months, unless you have made an election to keep your insurance cover. However, if we receive an employer contribution into your account within 60 days of this date, your cover will be reinstated from the day after your cover stopped. Any terms or conditions applicable to the cover will continue to apply
- you are on employer-approved paid or unpaid leave for longer than 24 consecutive months
- the date your account balance falls to zero
- you die.

Are there exclusions on my Income Protection?

For Income Protection you are excluded for any injury or illness caused directly or indirectly by:

- your intentional act or omission (whether sane or insane)
- pregnancy, giving birth, miscarriage, pregnancy complications or a termination, unless you are Totally Disabled for longer than 3 months from when your pregnancy ends
- your involvement in War and the claim occurs during your most recent involvement in War or within 5 years after the end of your most recent involvement in War
- active service in the armed forces of any country or international organisation.

In addition, any voluntary cover taken up after 1 July 2015 will not include events such as suicide and self-inflicted injuries.

Recurring disability

If you make a claim for Income Protection but subsequently return to work and suffer a reoccurrence of the same disability within 6 months of the claim ending, your new claim will be considered a continuation of the earlier one. This means you will not have to serve another waiting period but the further period of disability will be seen as a continuation of the previous claim and count towards your 2-year benefit period.

What if I take approved leave, parental leave or travel or work overseas?

If you take annual or long-service leave, maternity or paternity leave, leave without pay, or a mid-career break, your Income Protection insurance cover will continue for up to 24 months from the date your leave starts.

If you are on leave you must be approved by your employer and premiums will be deducted from your account until cover ends based on the rules regarding when Income Protection cover stops. You don't need to notify Brighter Super of this leave.

If you are working or travelling overseas your cover will continue. If you're receiving Income Protection payments whilst residing or travelling overseas, your Income Protection payments will continue for up to six months. Your Income Protection payments will stop after six months unless you can provide further supporting medical evidence to the Insurer as required.

You should be aware that, if you don't receive contributions into your account while you are on leave or overseas, your cover will lapse after 16 months of inactivity if you do not make an election to continue your cover or if we do not receive an amount to your account.

Life events cover

Life events cover - Death only or Death and TPD cover

If you are under 60 and have not chosen to fix your cover, you can apply to increase your Death only or Death and TPD cover by up to an extra 2 units without underwriting as you experience the milestones listed in the Types of life events table.

Underwriting will apply if you wish to increase your cover outside a life event or in excess of the life event maximum (2 units of cover per event).

Life events cover - Income Protection

If you are under age 60 you can apply for up to \$2,000 per month of additional Income Protection insurance without underwriting as you experience milestones listed in the Types of life events table below.

Underwriting will apply if you wish to increase your insurance outside a life event or in excess of the \$2,000 per month limit. The same Waiting Period and Benefit Period will apply.

It is important to ensure that you don't apply for more cover than you need. The total maximum benefit payable is subject to a maximum of \$30,000 or 75% of your Salary, whichever is lower.

How do I apply for life events cover?

You can apply for an increase in your cover when you experience a life event by logging into your account at brightersuper.com.au or by completing a life events application form available at brightersuper.com.au/forms. You will also need to show proof you have experienced the life event as detailed in the Types of life events table.

Types of life events	
Life events available to you	Enclose this documentation as proof
Marriage or start of a de facto relationship	A certified copy of the marriage certificate or statutory declaration (in the case of a de facto relationship)
Divorce or ending a de facto relationship	A certified copy of the divorce orders (Decree absolute) or a statutory declaration (in the case of a de facto relationship)
You or your spouse or de facto partner have given birth or adopted a child	A certified copy of the birth certificate or adoption documentation naming you as the parent
You took out a mortgage on your principal place of residence or increasing a mortgage on your principal place of residence by at least \$100,000	Written documentation from your mortgage lender that shows: <ul style="list-style-type: none"> the amount and effective date of the mortgage, or the amount of the mortgage immediately before the increase, the effective date of the increase and the current level of the increased mortgage
Suffer the death of your spouse or de facto partner	A certified copy of the death certificate and, in the case of a de facto relationship, a statutory declaration confirming the relationship
A dependent child attending primary or secondary school for the first time	A certified copy of a letter of the enrolment details which confirm the name of the student and whether the child is starting primary (Kindergarten) or secondary school (Year 7)
First becoming eligible for a Centrelink carer's allowance	A certified copy of the notification letter from Centrelink which confirms the date you became eligible for a carer's allowance
10 years of continuous membership in Brighter Super	No evidence required. We will confirm your eligibility
Milestone birthday (30, 35, 40, 45 or 50)	A certified copy of your birth certificate, driver's licence or passport
(Income Protection Only) Salary increase as a result of a promotion, salary package review or commencing employment with a new employer	Written documentation that shows your salary, such as an employment contract, a letter of offer or payslip.

How life event increases work

Life event increases for Death, TPD and Income Protection cover are subject to the following conditions:

- apply within 90 days of the event or within 90 days of the day we send your annual member statement (as long as the event was within the last 12 months)
- be under 60 years of age at the time you experienced the life event
- only apply once in any 12 month period
- only apply to increase the existing cover you already hold with Brighter Super
- apply for a life event that happened after your cover started
- must not have previously been paid, entitled to be paid or are in the process of claiming a total and permanent disablement type benefit, a permanent or temporary incapacity benefit, terminal illness benefit or an income protection benefit from workers' compensation, any superannuation fund or life insurance policy
- not have been declined for cover by the Insurer
- not have previously fixed your insurance to a dollar amount (Death and TPD only)
- this cover will be subject to the same terms and conditions that apply to your existing cover
- this cover will be New Events Cover if this applied to your existing cover until such time as it expires.

How to make a claim

This Insurance Guide aims to give you a summary of the terms and conditions of your insurance cover. However all insurance benefits are subject to the terms and conditions detailed in the Death and TPD, and Income Protection policies.

Please contact us if you would like a copy of the policies.

Making a claim

We hope you never have to make a claim, but if you do you can count on Brighter Super to process your application as quickly as possible. For more information, or to advise Brighter Super of a claim, phone us on **1800 444 396**.

How to make a claim

1. Contact us

Call us on **1800 444 396** and we can help you understand the claim process and the steps required. If the date you last worked due to your injury or illness was after 1 July 2019, you can also start a new claim online by logging into your Member Online account at brightersuper.com.au.

2. Provide information

The next step is to supply some information so your claim can be assessed. The Insurer will contact you to discuss the documents required. Assessment of your claim cannot commence until all the requested documentation has been provided to the Insurer.

If you are overseas and lodge a claim, the Insurer may require you to return to Australia at your expense for assessment of your claim.

3. Insurer review

The Insurer will review the information they have received as quickly as possible, update you on the progress and let you know if they need anything else to assess your claim. Depending on your condition they may request further reports or medical examinations and may need to contact your employer or medical practitioner for further information.

4. Decision

Based on the information provided, the Insurer will decide if they are satisfied that you meet the requirements set out in the policy.

- For approved Income Protection claims, monthly payments are made by the Insurer directly into your nominated bank account.
- For approved TPD and Terminal Illness claims, the Insurer will advise us of their decision on your claim. We will independently review your claim and contact you regarding the next steps.

If your claim is declined, we will complete an independent review to ensure your claim has been fairly assessed. We will contact you with the outcome of our review and explain the reasons why your claim has been declined.

If you disagree with the decision or are not happy with how your claim has been managed, you can ask for a review or lodge a complaint.

Do you need a lawyer?

It is entirely up to you, but before you make a decision you should consider that:

- We have a legal obligation to act in the best interests of our members;
- We will assist you throughout the claims process and having legal representation will not speed up the timeframe or payment of your claim;
- All claims are assessed fairly and reasonably, and most claims are paid;
- Legal fees and disbursements can be considerable so you should understand the costs involved and how they will impact your benefit payment.

If you need help, call us on **1800 444 396** and we will talk you through the process and help resolve any questions or concerns you may have.

Frequently asked questions

What happens to my insurance cover if I leave my employer?

You can keep your Death and TPD insurance cover as long as you have enough money in your Brighter Super account to cover your premium deductions. Once you leave your employer your Death and TPD insurance cover and premiums will no longer be linked to your salary (if they were previously), so keep an eye on your Brighter Super account balance and make regular contributions to at least cover the premiums.

If you have Income Protection cover it will also stay in place when you leave your employer as long as your premiums continue to be deducted from your account and your account balance does not fall below certain amounts. See *When does my Income Protection cover stop?* If your salary changes when you change jobs you should review your level of cover to make sure it continues to meet your needs and is no more than 75% of your new salary.

Other things you need to know about your Income Protection cover

When you leave your Brighter Super affiliated employer:

- your cover will continue for 60 days after you are no longer employed for at least 14.5 hours week each as a permanent employee or contractor, except where you start working at least 14.5 hours per week either as self-employed or with a new employer as a permanent employee or as a contractor within 60 days
- You need to tell us if your employment situation changes so you don't end up paying for insurance you might not be able to claim for. If you stop working altogether or take a new job with a new employer and work less than 14.5 hours each week you will no longer be eligible for Income Protection cover and you will need to cancel your cover. If you return to work (working at least 14.5 hours per week, either as self-employed or with a new employer as a permanent employee or as a contractor) after 60 days, your cover will recommence from the date you recommence working at least 14.5 hours per week, either as self employed or with a new employer as a permanent employee or as a contractor, subject to New Events cover.

If you stop working altogether or take a new job with a new employer and work less than 14.5 hours each week you will no longer be eligible for Income Protection cover and you will need to cancel your cover.

You need to tell us if your employment situation changes so you don't end up paying for insurance you might not be able to claim for.

Can I reduce or cancel my insurance cover?

Yes, you can. It's a good idea to periodically assess your financial situation to work out how much insurance cover you need.

If you are a Type 1 insurance member, your automatic Income Protection cover is calculated as 75% of your reported annual salary and is unable to be reduced. You can however cancel your cover at anytime.

If you cancel your cover and decide later that you want it again you will need to apply. This will mean providing evidence of good health. Contact Brighter Super for more details.

What if I have more than one account?

If you have more than one account with Brighter Super, you can only claim a Death, Terminal Illness, TPD or Income Protection benefit against one of them. This will be the account that insures you for the largest amount. The premiums deducted from your other accounts will be refunded in full for the lower amounts of cover.

Am I covered while I wait for my Death, TPD or Income Protection application to be underwritten?

Yes, but the cover or increase in cover that you're applying for is limited. You will be covered for up to 120 days under Interim Accident cover only. See page 8 for details. A benefit will only be paid if you die or become disabled during this period as a result of an accident.

Can I extend my cover beyond age 65?

No, all cover stops on your 65th birthday.

What is an 'employer sponsor that provides Brighter Super with my salary annually'?

If your employer has a formal agreement with Brighter Super, you may qualify for higher levels of default cover without the need for providing evidence of good health. Your levels of cover will also be updated annually if your employer provides us with your salary.

Can I claim a tax deduction for my premiums?

Because this is a group policy, individual members are unable to claim a tax deduction for their premiums—this is something done at the fund level.

The Trustee receives an insurance administration fee of 8% of the insurance premium. This fee is to cover the costs incurred by the Trustee in providing insurance to members. A tax refund of 7% of the gross insurance costs is credited to accounts and reduces the effective cost of insurance. If applicable, the refund will show on your Annual Statement.

Are commissions paid on my insurance premiums?

No. There are no commissions paid on any of your insurance premiums through Brighter Super.

What if I have previously had a TPD claim approved?

You are not entitled to Death, TPD or Income Protection cover if you have been paid or are entitled to be paid (either under the Trustee's policy or any other policy) a total and permanent disablement benefit or terminal illness benefit, or are in the waiting period for such a benefit.

To help you better understand these definitions, the following definitions have been slightly reworded from the definitions as they appear in the policy. The scope of your cover is determined by the definitions as they appear in the policy.

At work (for Death and TPD)

Where you:

- a. are:
 - i. gainfully employed and working at the relevant time and not on leave - you are actively performing all the usual duties of your normal occupation, working your usual hours free from any limitation due to illness or injury; or
 - ii. gainfully employed and not working at the relevant time for reasons other than injury or illness or are on leave approved by your employer - you are, in the Insurer's opinion, capable of actively performing all the usual duties or your normal occupation and capable of working your usual hours free from any limitation due to illness or injury; or
 - iii. engaged exclusively in Domestic Duties at the relevant time - you are actively performing all your unpaid Domestic Duties free from any limitation due to illness or injury; or
 - iv. unemployed at the relevant time for reasons other than illness or injury - you are, in the Insurer's opinion, capable of actively performing all the usual duties or your normal occupation (being the occupation performed by you when you last worked) and capable of working your usual hours free from any limitation due to illness or injury; and
- b. are not in receipt of, or entitled to claim, income support benefits from any source including (but not limited to) workers' compensation benefits, statutory motor accident benefits or disability income benefits (including government income support benefits).

If you do not meet these requirements, you are correspondingly described as not at work.

At work (for Income Protection)

Where you:

- a. are:
 - i. gainfully employed and working at the relevant time and not on leave - you are actively performing all the usual duties of your normal occupation, working your usual hours free from any limitation due to illness or injury; or
 - ii. gainfully employed and not working at the relevant time for reasons other than injury or illness or are on leave approved by your employer - you are, in the Insurer's opinion, capable of actively performing all the usual duties of your normal occupation and capable of working your usual hours free from any limitation due to illness or injury; and

- b. are not in receipt of, or entitled to claim, income support benefits from any source including (but not limited to) workers' compensation benefits, statutory motor accident benefits or disability income benefits (including government income support benefits).

If you do not meet these requirements, you are correspondingly described as not at work.

Automatic acceptance and limits

Automatic acceptance means that the Insurer will provide you with insurance cover without you needing to provide health, employment or other life information. The automatic acceptance limit (AAL) is the maximum amount of cover that is provided without such information being necessary.

The following AALs apply:

Type 1 members

Death and TPD cover of \$1 million
Income Protection cover of \$20,000 per month (not available if you are self-employed)

Type 2 members

Death and TPD cover of 4 units.

Type 3 members

Death and TPD cover of 4 units.

Type 4 members

Death and TPD cover of 4 units.

Automatic acceptance limits do not apply when you apply for voluntary insurance cover or life event increases.

Category A Employer

Category A Employer means:

- a. a Queensland local government or local government entity as defined in or recognised by the Local Government Act 2009 (Qld) and which is obliged by reason of the Local Government Act 2009 (Qld) to contribute to the Brighter Super in respect of its employees and contractors; or
- b. another employer that after 1 July 2017 has both nominated Brighter Super as its 'default fund' under Choice of Fund Legislation and has been expressly approved of by the Insurer in writing as a Category A Employer.

Category B Employer

Category B Employer means an employer that has nominated Brighter Super as its 'default fund' under Choice of Fund Legislation but which is not a Category A Employer.

Date of disablement

Date of disablement for TPD means if you:

- a. claim a TPD Benefit under Part 1 of the TPD Definition – the last day of the six consecutive month period that you are totally unable to engage in any occupation, business, profession or employment due to an injury or illness that results in your Total and Permanent Disablement;
- b. claim a TPD Benefit under Part 2 of the TPD Definition – the last day of the six consecutive month period that you are permanently unable to perform two of the activities of daily work; or
- c. claim a TPD Benefit under Part 3 of the TPD Definition – the last day of the six consecutive month period that you are unable to perform Normal Domestic Duties solely due to injury or illness.

Date of disablement for Income Protection means the date which a medical practitioner certifies in writing as the date you become Totally Disabled as a result of an injury or illness which is the principal cause of which a claim is made, and the Insurer is satisfied, on medical and other evidence, that this is the date you became Totally Disabled as a result of an injury or illness which is the principal cause for which the claim is made.

Disability/Disabled

For Income Protection means:

Total Disability or Partial Disability as the context requires.

Event date

Event date means if you:

- a. claim a TPD benefit under Part 1 of the TPD definition – the first day of the 6 consecutive month period that you are totally unable to engage in any occupation, business, profession or employment that results in total and permanent disablement; or
- b. claim a TPD benefit under Part 2 of the TPD definition – the first day of the 6 consecutive month period that you are permanently unable to perform 2 of the activities of daily work';

- c. claim a TPD benefit under Part 3 of the TPD definition – the first day of the 6 consecutive month period that you are permanently unable to perform Normal Domestic Duties solely due to injury or illness.

Following the advice of a medical practitioner

Following the advice of a medical practitioner means you are under the regular care and following the advice of your treating medical practitioner on an ongoing basis including following all recommended courses of treatment and rehabilitation.

Home

Home means your principal place of residence.

Income Protection cover

Income Protection cover gives you a monthly income benefit of up to 75% of your monthly salary for a maximum benefit period of 2 years if you are unable to work due to Total Disability or Partial Disability.

A Total Disability benefit is paid to you if:

- you have been Totally Disabled for at least 7 days out of the first 12 consecutive days of the waiting period
- you are Disabled for the balance of the waiting period, and
- you are continuously Disabled since the end of the waiting period (unless claiming as a recurring claim).

A Partial Disability benefit is paid to you if:

- you have been Totally Disabled for at least 7 consecutive days of the first 12 consecutive days of the waiting period
- you are Disabled for the balance of the waiting period, and
- you are continuously Disabled since the end of the waiting period (unless claiming as a recurring claim).

Total Disability/Totally Disabled means, solely as a result of injury or illness you are:

- medically certified as being unable to perform one or more duties of your usual occupation necessary to produce income
- not engaged in any occupation, and
- Following the advice of a medical practitioner in relation to the illness or injury which you are claiming

The Total Disability benefit is payable in arrears and stops at the earlier of:

- the end of the 2 year benefit period
- the date you attain age 65
- the date of your death
- the date you are no longer Totally Disabled
- if you are residing or travelling outside of Australia whilst on claim, the date six months after the end of the waiting period where the monthly benefit has been paid or is payable for those six months, unless you can provide supporting medical evidence to the Insurer's satisfaction of continued Disability from a medical practitioner
- the date we admit TPD or Terminal Illness

Partial Disability/Partially Disabled means solely as a result of illness or injury, you are:

- working in, or capable of working in, your usual occupation or in another occupation and have monthly earnings less than your pre-disability salary, and
- Following the advice of a medical practitioner in relation to the illness or injury which you are claiming.

If you qualify for a partial disability benefit, it will be a proportion of the monthly benefit, calculated as follows:

$(A - B) \times \text{monthly benefit}$

A

where:

A = your pre-disability salary

B = the greater of:

- your monthly income for the month the Partial Disability benefit is payable, or
- the income you are capable of earning in the month for the month that the Partial Disability benefit is payable.

The Partial Disability benefit is payable in arrears and stops at the earliest of:

- the end of the 2 year benefit period
- the date you attain age 65
- the date you are no longer Partially Disabled
- the date you are earning, or are capable of earning, monthly salary or wages equal to or greater than your pre-disability salary
- the date of your death
- if you are residing or travelling outside of Australia while on claim, the date six months after the end of the waiting period where the monthly benefit has been paid or is payable for those six months, unless you can provide supporting medical evidence to the Insurer's satisfaction of continued Disability from a medical practitioner
- the date we admit TPD or Terminal Illness.

Insurer

This insurance is provided through a group policy agreement between LGIA Super Trustee and Zurich Australia Limited (Zurich) (ABN 92 000 010 195) (AFSL 232510)

Medical consultation

Medical consultation means any activity undertaken for the detection, treatment or management of an illness, injury, medical condition or related symptom, including but not limited to the application of prescribed drugs or therapy (whether conventional or alternative).

Medical practitioner

Medical practitioner means a medical practitioner who is medically qualified and properly registered in Australia, and not related, or connected by personal relationship, to you. If practising overseas, and not registered as a medical practitioner in Australia, it means the person is approved by the Insurer and has qualifications equivalent to Australian standards. Chiropractors, physiotherapists, psychologists and alternative therapy providers are not regarded as medical practitioners.

Monthly earnings

Monthly earnings means:

- if you are self-employed the average gross monthly income generated by the business as a result of your personal exertion after allowing for the costs and expenses incurred in deriving that income (including sick leave); or
- if you are employed, your monthly average income earned from personal exertion by way of total remuneration package, base payment (salary or wages), any allowance that is a permanent addition to that payment, any non-cash entitlement which is taken as part of a packaging arrangement and which may, at your election, be taken in cash, and any amount which is the subject of a salary sacrifice, excluding mandatory superannuation contributions, bonuses, commissions, temporary additions to base payments and unearned income such as investment or interest earnings.

New Events cover

New Events cover means you are not covered for a disability or illness arising directly or indirectly from a pre-existing medical condition. You will only be covered for an illness which became apparent to you, or any injury which occurred on or after the date your cover commenced, increased (with respect to the increased portion of cover only) or was reinstated.

Normal Domestic Duties/Domestic Duties

Normal Domestic Duties means the tasks performed by you where your sole occupation is to maintain your family Home. These tasks are:

- cleaning of the Home;
- cooking of meals for the family;
- doing the family's laundry;
- shopping for your family's food; and
- taking care of dependent children (where applicable).

Normal Domestic Duties do not include duties performed outside your Home for salary, reward or profit.

Permanent full-time employee

A permanent full-time employee is someone directly employed by Queensland local government or another employer sponsor that provides us with your salary annually who works at least 30 hours each week and is not on a temporary or fixed-term contract or employed on a part time, casual basis.

Permanent part-time employee

A permanent part-time employee is someone directly employed by Queensland local government or another employer sponsor that provides us with your salary annually and who works 14.5 hours or more each week (but less than 30 hours) per week and is not on a temporary or fixed-term contract or employed on a casual basis.

Pre-disability salary

Pre-disability salary means the monthly earnings received by you from your usual occupation, averaged over the 12 months preceding the date of disablement, or the actual period of time you worked if less than 12 months (provided the period of work occurred in the 12 month period preceding the date of disablement) if less. If you are on employer approved leave for less than 24 months when you become Totally or Partially Disabled, your pre-disability salary will be the average monthly earnings over the 12 months immediately before the employer approved leave commenced.

Pre-disability salary - Income Protection

Pre-disability salary for Income Protection is the lesser of your salary as at the last Review Date divided by 12 or your salary as at the Date of Disablement divided by 12. If you are on Parental Leave or other employer approved leave at the Date of Disablement, your pre-disability salary will be your salary on the date immediately before you commenced the employer approved leave divided by 12.

Pre-existing medical condition

Pre-existing medical condition is an injury, illness, condition or related symptom:

- for which a reasonable person in your circumstances would have had a medical consultation.
- for which you had, or were intending to have, a medical consultation; or
- that you (or a reasonable person in your position) were aware of, or should have been aware of

before the date that your cover commenced or increased (with respect to the increased portion of cover only)

Professional occupation

- You are a professional white-collar worker with a university degree qualification relevant to your field (e.g. lawyer, doctor, solicitor, accountant, any member of a professional institute or a member registered by a government body) and you spend at least 80% of your total working time in an office or similar environment carrying out office-based duties, or
- You are an executive or senior managerial white-collar worker employed by an independent employer earning an annual salary package in excess of \$100,000 (including any superannuation contributions made by, or on behalf of, your employer) and you spend at least 80% of your total working time in an office or similar environment carrying out office-based duties.

Queensland local government employee

If you work for Queensland local government or a Queensland local government entity, water business or associated employer you are considered a Queensland local government employee.

Reasonable Retraining

Reasonable retraining means any rehabilitation, retraining or re-skilling you have capacity to undertake or have undertaken, as at the date we make a decision about your claim.

Salary

Salary means:

- If you are in permanent employment or engaged as a Contractor, the annual remuneration components paid by the employer to you for your personal exertion through your Usual Occupation including base payment (salary or wages), any allowance that is a permanent addition to that payment, any non-cash entitlement which is taken as part of a packaging arrangement and which may, at your election, be taken in cash, and any amount which is the subject of a salary sacrifice. It excludes mandatory superannuation contributions, bonuses, commissions, temporary additions to base payments and unearned income such as investment or interest earnings; or
- If you are self-employed and directly or indirectly owns all or part of the business from which you earn your usual income, your annual salary will include the total amount earned by the business over the financial year as a direct result of your personal exertion or activities through your Usual Occupation, less your share of business expenses, but before the deduction of income tax (or the relevant proportion for part of a financial year).

Terminal Illness

Terminally Ill or Terminal Illness means an illness or injury, that in the opinion of two Medical Practitioners (one who may be appointed by the Insurer and one of the medical practitioners must be a specialist physician) is likely to lead to your death within 12 months from the date the opinion is provided to the Insurer, despite reasonable medical treatment (You may be able to access your superannuation account balance if you have a medical condition that is likely to result in your death in the next 24 months). Please contact us to discuss your situation.

Underwriting

Underwriting means the process the Insurer undertakes to assess your application for insurance cover, including obtaining and considering information concerning your medical, health and employment status and any other information the Insurer in their sole discretion requires.

The Insurer may refuse your application, limit your level of cover, increase your waiting period or place exclusions on it.

Usual occupation

Usual occupation means the occupation in which you are regularly engaged at the time you suffer an injury or illness which leads to your total or partial disability. For periods of total or partial disability which occur while you are on employer approved leave, it means the last occupation you performed immediately before the employer approved leave commenced.

White collar occupation

You are engaged in an occupation which is administrative, clerical or sedentary and you spend at least 80% of your total working time in an office or similar environment carrying out those office-based duties.

Total and Permanent Disablement (TPD)

“Totally and Permanently Disabled”, “Total and Permanent Disablement”, “Total and Permanent Disability” or “TPD” means:

- you satisfy Part (1), (2) or (3) of the definition below; and
- as at the date of disablement and continuing since then, you are determined by the insurer to be permanently incapacitated solely as a result of injury or illness to such an extent as to render you unable ever to engage in any gainful occupation, business, profession or employment, for which you are, or may become, reasonably suited by education, training or experience. In making this determination, the insurer will consider any reasonable retraining.

Part 1: Unable to return to work

At the event date you were:

- not a casual and working for a minimum of 14.5 hours per week in the 6 consecutive months immediately prior to the event date; or
- not a casual and working for less than 6 consecutive months immediately prior to the event date but had worked for a minimum of 14.5 hours each week since commencing work and the event date; or
- not a casual and on employer approved paid or unpaid leave for no more than 24 months but had worked for a minimum of 14.5 hours each week in the 6 consecutive months immediately prior to the day you commenced your employer approved paid or unpaid leave; or
- not a casual and on employer approved paid or unpaid leave for no more than 24 months but had worked for a minimum of 14.5 hours each week since commencing work and the day you commenced your employer approved paid or unpaid leave;

and as a result of injury or illness, you are totally unable to engage in any occupation, business, profession or employment for a period of 6 consecutive months since the event date.

Part 2: Everyday Working Activities (EWA)

As a result of injury or illness, you will be permanently unable to perform (with aids or adaptations) at least two of the following activities of daily work:

- Bending: the ability to bend, kneel or squat to pick something up from the floor and straighten up again; and the ability to get into and out of a standard sedan car;
- Communicating: the ability to:
 1. clearly hear with or without a hearing aid or alternative aid if required; and
 2. comprehend and express oneself by spoken or written language with clarity;
- Vision (distance vision): the ability to read, with visual aids, to the extent that an ophthalmologist can certify that:
 1. visual acuity is equal to, or better than, 6/48 in both eyes; or
 2. constriction is greater than within 20 degrees of fixation in the eye with the better vision;
- Walking: the ability to walk more than 200m on a level surface without stopping due to breathlessness, angina or severe pain elsewhere in the body;
- Lifting: the ability to lift from the ground an object weighing 5kg, carry it a distance of 10 metres, and place the item down at bench height;
- Manual dexterity: the ability, with reasonable precision and success, to:
 1. use at least one hand, its thumb and fingers, to manipulate small objects; or
 2. use a keyboard if you were required to use a keyboard in your previous job.

The permanent inability to perform the activities of daily work must have lasted for a continuous period of six months or more.

Part 3: Normal Domestic Duties

As a result of illness or injury, you are:

- (a) Following the advice of a Medical practitioner in relation to the injury or illness for which you are claiming; and
- (b) unable to perform Normal Domestic Duties for a period of six consecutive months since the event date; and
- (c) as at the date of disablement:
 - (i) incapable of ever performing any Normal Domestic Duties; and
 - (ii) incapable of ever working in any gainful employment for which you are reasonably suited by education, training or experience.



right by your side

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