

Norfina Limited Corporate Plan Summary

Issued: 1 October 2025



right by your side



Important Information

The information in this document forms part of the Brighter Super *Accumulation Product Disclosure Statement*, issued 1 October 2025. It provides additional information that applies to you as an employee of ANZ Banking Group Limited or Norfina Limited (referred to in this document as your employer).

This Corporate Plan Summary should be read in conjunction with the *Accumulation PDS* and any material incorporated by reference, including the *Corporate Offer Insurance Guide* and the *Investment and Fees Guide*, because it varies or adds to the information in those documents. The rules and definitions in these documents apply to this Corporate Plan Summary, unless otherwise stated. You should consider all this information before making a decision about the Fund. You can obtain a copy of information referred to in this Corporate Plan Summary, free of charge, by calling us on **1800 444 396**.

While the information contained in this Corporate Plan Summary is up-to-date at the time of its preparation, details can change from time-to-time. If the updated information is not required to be notified in a separate communication, it will be published on our website available at brightersuper.com.au/PDS and, on request, a paper copy of any updated information will be provided, free of charge.

The information provided in this Corporate Plan Summary is general information only and does not take into account your personal financial situation or needs. You should obtain financial advice that is tailored to your personal circumstances.

The Fund representatives and partners are authorised to provide advice on Brighter Super products and superannuation in general. See our *Financial Services Guide (FSG)* for more information.

This document has been prepared and issued by Brighter Super Trustee (ABN 94 085 088 484 ASFL 230511) (Trustee) as trustee for Brighter Super (ABN 23 053 121 564) (Fund). In this document, Brighter Super may refer to the Trustee or Fund as the context may be. Brighter Super products are issued by the Trustee on behalf of Brighter Super. The Trustee is an authorised MySuper product provider (Product number 23 053 121 564 638).

Insurance cover offered through this product is provided by TAL Life Limited (ABN 70 050 109 450, AFSL 237848) (TAL Life).

Brighter Super respects the privacy of your personal information. You can find out how we use and protect your personal details by getting a copy of our *Privacy Policy* from our website at brightersuper.com.au or call us on **1800 444 396** and we will send you a paper copy.

Joining Brighter Super

The Norfina Limited plan in Brighter Super is open to all employees of ANZ Banking Group Limited.

When you start employment with ANZ Banking Group Limited or Norfina Limited, you'll be given the option to nominate a super fund of your choice and you can choose to join the Norfina Limited plan in Brighter Super. If you choose Brighter Super, your payroll office will organise the rest for you.

It's important to remember, if you don't choose a super fund, your employer will be required to find your 'stapled account' with the Australian Taxation Office (ATO) and make your compulsory superannuation contributions to that super fund.

Contributing to your Norfina Limited plan

There are a range of flexible methods for making contributions into your Brighter Super Accumulation account. Your employer(s) can contribute compulsory Superannuation Guarantee (SG) and award contributions, contributions you nominate under a salary sacrifice arrangement and other voluntary contributions for you. You can also make personal contributions to your account, which you may be able to claim as a tax deduction, or arrange for your spouse to contribute to your account for you.

Your employer will arrange for payment of all employer contributions, including contributions made under a salary sacrifice arrangement, plus any personal contributions you arrange to make via payroll deduction, to your account.

If you, or your spouse, want to make contributions directly to your account, you can contribute using BPAY®. BPAY lets you make contributions from your own bank account over the phone or internet. To make a BPAY contribution, you'll need your Customer Reference Number (CRN) and Biller code. You'll find your BPAY details in your online account, which you can access once you join Brighter Super.

You can also transfer benefits you hold in other super funds to Brighter Super once you join. You can find more information on transferring super benefits and making contributions (including how and when they can be made) in the *Member Guide*.

Your investment options

In addition to MySuper, Brighter Super offers 11 professionally managed investment options, bringing together the expertise from a variety of investment managers from Australia and around the world.

Once you join, you can change your investment selection at any time by logging in to your online account and completing an online switch, or downloading and completing a copy of the *Investment Switch form*. Before making a choice, you should consider the possible return and risk of the investment options and how long you plan to keep them. You should also consult your financial adviser to help you decide the investment strategy that is right for you. For more information about our investment options, please refer to the *Investment and Fees Guide*.

* Registered to BPAY Pty Ltd ABN 69 079 137 518

6. Fees and Costs

The following replaces some of the text in the *Fees and Costs* section in the *Accumulation Product Disclosure Statement*.

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of **2%** of your account balance rather than **1%** could reduce your final return by up to **20%** over a **30-year** period (reduced from **\$100,000** to **\$80,000**).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer, as applicable, may be able to negotiate to pay lower administration fees. Ask us or your financial adviser.

TO FIND OUT MORE

If you would like to find out more or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** Moneysmart website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

Please note, the above wording is required by law. Brighter Super does not negotiate fees and costs with members, as we seek to deliver low fees across our whole member base.

Brighter Super offers simple and transparent fees. Your employer has arranged with the Trustee for special administration fees and costs which apply to the Norfina Limited plan. The administration fees and costs are outlined in this section and the table below replaces the MySuper fees and costs tables in the *Accumulation PDS* and the administration fees and costs in the *Investment and Fees Guide* and apply whilst you are employed by ANZ Banking Group Limited or Norfina Limited. Please refer to the *Investment and Fees Guide* for investment fees and costs.

Fees and costs can be paid directly from your account, deducted from investment returns or the Fund's General Reserve.

This information can be used to compare costs between different superannuation products.

Important information

You should read the important information about Brighter Super's fees and costs below, in our *Investment and Fees Guide* and the *Corporate Offer Insurance Guide* before making a decision. Go to brightersuper.com.au/PDS or call us on **1800 444 396**. The material relating to Brighter Super's fees and costs may change between the time when you read this Statement and the day when you acquire the product.

Fees and costs summary for the Norfina Limited plan

The fees and costs outlined below are applicable to you whilst you are employed by ANZ Banking Group Limited or Norfina Limited and remain a member of the Norfina Limited plan. If you leave your employer, you may incur a fee increase, refer to *For associated employers and members who have left employment of ANZ Banking Group Limited or Norfina Limited* in the below table.

TYPE OF FEE OR COST	AMOUNT - MYSUPER	AMOUNT - OTHER CHOICE INVESTMENT OPTIONS	HOW AND WHEN PAID
Ongoing annual fees and costs ¹			
Administration fees and costs	For current ANZ Banking Group Limited or Norfina Limited employees:		
	Account keeping fee of \$7.65 per month <i>plus</i>		Calculated daily and deducted from your account at the end of each month or when you exit the Fund.
	Administration fee of 0.06%p.a. of your account balance, capped at \$650 p.a. <i>plus</i>		Calculated on the average daily balance and deducted monthly from your account or when you exit the Fund.
	Costs paid from reserves of 0.01% p.a. ²		Deducted from the Fund's General Reserve, not from your account.
	For associated employers and members who have left employment of ANZ Banking Group Limited or Norfina Limited		
	Account keeping fee of \$0.50 per week, per account, charged monthly (\$26 p.a. ³) <i>plus</i>		Calculated daily and deducted from your account at the end of each month or when you exit the Fund.
	Administration fee of 0.14%p.a. of your account balance, capped at \$650 p.a. <i>plus</i>		Calculated on the average daily balance and deducted monthly from your account or when you exit the Fund.
Costs paid from reserves of 0.01% p.a. ²		Deducted from the Fund's General Reserve, not from your account.	
Investment fees and costs ^{4,5}	0.50% p.a.	0.02% p.a. to 0.57% p.a. depending on the investment option	Calculated daily and deducted from investment returns before the unit price is declared.
Transaction costs ⁴	0.07% p.a.	0.00% p.a. to 0.17% p.a. depending on the investment option	Calculated daily and deducted from investment returns before the unit price is declared.
Member activity related fees and costs			
Buy-sell spread	Nil.	Nil.	Not applicable.
Switching fee	Nil.	Nil.	Not applicable.
Other fees and costs	Other fees and costs may apply, such as advice fees for personal advice and insurance fees. Refer to the <i>Investment and Fees Guide</i> and the relevant <i>Insurance Guide</i> available at brightersuper.com.au/PDS for additional information on charges that may apply to your account.		

¹If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

²This percentage is an estimate based on the costs from the previous financial year and may change. We estimated this amount as 0.01% for the year ending 30 June 2025.

³Due to rounding, the total account keeping fee may be different and up to \$26.10 in some years.

⁴These amounts are estimates only and are based on the actual costs incurred in the previous financial year. The actual amount you will be charged in each financial year will depend on the actual fees and costs incurred by the Trustee in managing the investment option/s for that financial year. Please see *Additional explanation of fees and costs* in the *Investment and Fees Guide* for more information.

⁵Investment fees and costs include an amount of 0.00% - 0.18% for performance fees. The calculation basis for this amount is set out under *Additional explanation of fees and costs* in the *Investment and Fees Guide*. The actual amount you will be charged in each financial year will depend on the actual fees and costs incurred by the Trustee in managing the investment option/s for that financial year. Please see *Additional explanation of fees and costs* in the *Investment and Fees Guide* for additional information.

Percentages have been rounded to two decimal places. Costs are calculated based on costs incurred in the 2025 financial year and may not be a reliable indicator of future costs.

Please note: The Fund receives a tax deduction for expenses related to super administration fees. This benefit is passed onto you in the form of an administration fee tax rebate being credited to your account, which offsets the administration fees you pay by 15%.

8. Insurance in your super

The following replaces some of the text in the *Insurance in your super* section in the *Accumulation Product Disclosure Statement*.

Brighter Super offers:

- Death insurance cover (sometimes referred to as Life cover) which includes terminal illness cover;
- Total and Permanent Disablement (TPD) cover to protect you if you become totally and permanently disabled; and
- Income Protection cover to protect your income if you are temporarily unable to work due to illness or injury.

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

Your employer has arranged for the following default cover, up to the Automatic Acceptance Limit (AAL), to be provided automatically to eligible members of the plan. Provided you meet the eligibility rules, default cover will commence the date your account balance reaches at least \$6,000 and you are aged 25 years or more.

If a 'Superannuation Guarantee (SG) contribution' is received prior to, or within 120 days, of the date your default cover commenced, 'New Events Cover' will apply until you have been in 'active employment' for 30 consecutive days (refer to the *Corporate Offer Insurance Guide* for the definition of New Events Cover).

If a SG contribution is received more than 120 days after the date your default cover commenced, New Events Cover will apply for 24 months and will cease to apply once you satisfy the 'active employment' requirements for 30 consecutive days after the end of the 24 month period.

Starting default cover early

You can elect to start cover earlier by completing the *Insurance cover election form - Corporate Offer* available at brightersuper.com.au/forms. To be eligible for earlier default cover, you must complete and return the *Insurance cover election form - Corporate Offer* within 120 days from the date you joined the Fund otherwise you will need to apply for underwritten cover.

Employment type [^]	Cover type	Sum insured*	Up to AAL
Permanent staff working 15 or more hours a week	Death and TPD	15% x Salary x Years and days of Future Service to age 70	\$750,000
	Plus Income Protection	Plus 75% of Salary 60-day waiting period 2-year benefit period	\$10,000 per month
Permanent staff working less than 15 hours a week	Death	15% x Salary x Years and days of Future Service to age 70	\$750,000
Casual staff	Death and TPD	Age-based	Not applicable

*Salary is the salary last advised to us by ANZ Banking Group Limited and Norfina Limited and Years and days of service to age 70 means future years and complete days of service to age 70.

[^]ANZ Banking Group Limited or Norfina Limited provide us with information to enable us to determine your employment type when they nominate you for membership, otherwise you will be provided with the default age-based Death and TPD cover.

For permanent staff, the default cover in the above table replaces the standard default cover as described in the *Corporate Offer Insurance Guide*.

All other rules relating to default cover in the *Corporate Offer Insurance Guide* will apply to your employer selected default cover.

Insurance for Norfina Limited Corporate Plan members is provided by TAL Life. Refer to the *Corporate Offer Insurance Guide* for further information on insurance, including the eligibility rules for cover.

Insurance fees apply to insurance cover, and these fees are detailed below. This means the insurance fees in the *Corporate Offer Insurance Guide* will not apply to you whilst you're a member of the Norfina Limited Corporate Plan, within Brighter Super unless you are casual. For casual staff, please refer to the 'Standard premium rates' table in the *Corporate Offer Insurance Guide*.

For the purposes of the insurance fees you pay, your occupation category is White Collar.

Your occupation category won't change whilst you're employed by your employer. This replaces the information on occupation categories in the *Corporate Offer Insurance Guide*.

Default age-based Death and TPD cover for casual staff

Eligible casual staff receive the default age-based Death and TPD cover. The table below sets out the amount of cover based on your age:

Current age	Death and TPD sum insured
15 - 19	\$50,000
20 - 46	\$151,253
47	\$147,472
48	\$132,724
49	\$119,452
50	\$107,507
51	\$96,756
52	\$87,080
53	\$78,372
54	\$70,535
55	\$63,482
56	\$57,133
57	\$51,420
58	\$46,278
59	\$41,650
60	\$37,485
61	\$33,737
62	\$30,363
63	\$27,327
64	\$24,594
65	\$22,135
66	\$19,921
67	\$17,929
68	\$16,136
69	\$14,523

Increasing, reducing and cancellation of your cover

You can apply to increase, decrease or decline to acquire insurance cover when you join the Fund by completing an *Insurance application - Corporate Offer* form or an *Application to reduce insurance cover - Corporate Offer* form available at brightersuper.com.au/forms. If you don't want insurance cover applied to your account, you can also let us know by making an election through Member Online.

Legislation requires a super fund to cancel insurance cover for:

- Members with an account that has been inactive (no contributions or rollovers received) for 16 months; or
- Members who are under 25 years old and have an account balance of less than \$6,000 where the Member ceases employment with an Employer who has been paying their insurance premiums

unless the Member has made an election to continue their insurance cover by completing an *Insurance cover election form - Corporate Offer*. Please refer to the *Corporate Offer Insurance Guide* applicable to you for more information about making an election to maintain your insurance cover.

Please note: You may be required to have insurance cover under an enterprise bargaining agreement which is applicable to your workplace. You should check this with your employer prior to cancelling or reducing this cover.

Insurance fees

Rates shown in the following tables are annual insurance rates per \$1,000 of cover and are inclusive of stamp duty. The *Examples of how to calculate insurance fees* sections in the *Corporate Offer Insurance Guide* explain how to use these rates. The insurance fees below apply to all permanent members whilst you're employed by ANZ Banking Group Limited or Norfina Limited. For casual staff, please refer to the 'Standard premium rates' table in the *Corporate Offer Insurance Guide*.

If you leave your employer or change your employment type, you may incur an increase in insurance premiums. Refer to *What happens when you change employment type or leave your employe?* for the changes that will apply to your insurance cover if you leave ANZ Banking Group Limited or Norfina Limited or change employment type.

The Fund receives a 15% tax deduction for insurance premiums paid to the insurer. The deduction is retained by the Fund to cover the costs incurred by the Trustee in providing insurance to members.

Annual insurance rates for Death and TPD per \$1,000 of cover for White Collar

Current Age	Death		TPD		Current Age	Death		TPD	
	Male	Female	Male	Female		Male	Female	Male	Female
15	0.5376	0.2261	0.0203	0.0134	43	1.0400	0.6322	1.0425	1.2158
16	0.5376	0.2261	0.0203	0.0134	44	1.0996	0.7063	1.1159	1.3978
17	0.5376	0.2261	0.0203	0.0134	45	1.1829	0.8080	1.2075	1.5850
18	0.6058	0.2555	0.0344	0.0228	46	1.2886	0.8766	1.3317	1.7976
19	0.6242	0.2343	0.0495	0.0339	47	1.4040	0.9529	1.4665	2.0404
20	0.6211	0.2288	0.0650	0.0420	48	1.5483	1.0538	1.6147	2.2724
21	0.6190	0.2131	0.0800	0.0470	49	1.7213	1.1665	1.8194	2.5321
22	0.6264	0.2053	0.0944	0.0527	50	1.9137	1.3034	2.0550	2.7800
23	0.6130	0.1974	0.1079	0.0632	51	2.0961	1.4650	2.3580	3.0780
24	0.5794	0.1932	0.1200	0.0741	52	2.2983	1.5778	2.7073	3.4068
25	0.5143	0.2025	0.1504	0.0880	53	2.4792	1.7077	3.1168	3.7873
26	0.4954	0.2150	0.1595	0.1155	54	2.6597	1.8638	3.5902	4.1650
27	0.4829	0.2236	0.1696	0.1311	55	2.8695	2.0650	4.0942	4.8060
28	0.4704	0.2321	0.1790	0.1474	56	3.1081	2.2838	4.8455	5.2273
29	0.4516	0.2494	0.1957	0.1704	57	3.4463	2.5376	5.5619	5.8352
30	0.4624	0.2564	0.2308	0.2036	58	3.8564	2.7671	6.3720	6.3025
31	0.4711	0.2725	0.2509	0.2453	59	4.3296	3.0263	7.3201	6.7868
32	0.4842	0.2881	0.2665	0.2768	60	4.9463	3.2689	8.4016	7.5169
33	0.5126	0.3050	0.3105	0.3104	61	5.5925	3.4915	9.5531	8.3764
34	0.5572	0.3304	0.3673	0.3620	62	6.3344	3.8158	10.8736	9.2027
35	0.5986	0.3575	0.4274	0.4022	63	7.1880	4.1644	12.6016	10.2250
36	0.6408	0.3836	0.4938	0.4703	64	8.1534	4.5269	14.5917	11.1448
37	0.6806	0.4085	0.5738	0.5448	65	9.2544	5.0434	16.8999	12.2973
38	0.7079	0.4316	0.6238	0.6254	66	10.4909	5.5957	19.5414	13.2843
39	0.7728	0.4639	0.6842	0.7224	67	11.8790	6.1913	22.5608	14.5103
40	0.8465	0.4832	0.7713	0.8293	68	13.4346	6.8370	26.0062	16.3317
41	0.9113	0.5257	0.8482	0.9387	69	15.1658	7.5257	29.9112	18.3160
42	0.9707	0.5755	0.9381	1.0670					

Annual insurance rates for Income Protection (2-year benefit period, 60-day waiting period) per \$1,000 of annual insured benefit for White Collar

2-year benefit period & 60-day waiting period					
Current Age	Male	Female	Current Age	Male	Female
15	2.0232	2.7484	43	4.3041	8.0166
16	2.0482	2.7769	44	4.5926	8.4992
17	2.0736	2.8059	45	4.9050	9.0066
18	2.0994	2.8352	46	5.2441	9.5407
19	2.1256	2.8651	47	5.6125	10.1034
20	2.1521	2.8951	48	6.0133	10.6977
21	2.0964	2.9257	49	6.4504	11.3262
22	2.0473	2.9567	50	6.9273	11.9930
23	2.0051	2.9881	51	7.4488	12.7020
24	1.9694	3.0200	52	8.0203	13.4578
25	1.9401	3.0522	53	8.6470	14.2665
26	1.9435	3.1262	54	9.3360	15.1342
27	1.9640	3.2282	55	10.0944	16.0685
28	2.0008	3.3571	56	10.9309	17.0778
29	2.0531	3.5119	57	11.8552	18.1722
30	2.1203	3.6917	58	12.8783	19.3630
31	2.2019	3.8954	59	14.0131	20.6633
32	2.2976	4.1224	60	15.2745	22.0884
33	2.4068	4.3717	61	16.6797	23.6560
34	2.5296	4.6429	62	18.2484	25.3864
35	2.6662	4.9353	63	22.8893	31.3922
36	2.8164	5.2486	64	40.7897	55.5288
37	2.9808	5.5824	65	62.5022	85.2977
38	3.1596	5.9362	66	67.3088	89.8913
39	3.3538	6.3105	67	72.5132	94.7284
40	3.5641	6.7052	68	52.2923	66.8261
41	3.7918	7.1206	69	14.2043	17.7575
42	4.0378	7.5576			

Other insurance information

Default cover - eligibility condition for entry ages

To be eligible for Income Protection, you've reached age 15 and are less than 70. Refer to the *Corporate Offer Insurance Guide* for further eligibility rules.

Leave without pay for current employees of ANZ Banking Group Limited or Norfina Limited

If you take leave without pay, your insurance cover can continue for up to 12 months without the need to obtain confirmation, provided the following conditions are satisfied:

- you are taking leave for reasons other than 'illness' or 'injury'
- you are employed on a 'permanent basis'
- your salary used to calculate your insurance cover is the same as your last working day prior to going on leave without pay
- your employer approves the period of leave in writing before going on leave, and
- your insurance fees continue to be paid.

If you are taking parental leave, your Death and 'TPD' cover will continue for up to 24 months, however, your Income Protection cover will stop after 12 months leave. You will need to reapply and be underwritten for Income Protection cover when you return to work.

Partial disability

If you have Income Protection cover and you have been 'totally disabled' for the first 14 consecutive days during the 'waiting period' and you become 'partially disabled', we will pay you a partial disability benefit if you are able to return to work in a reduced capacity due to 'illness' or 'injury'. The benefit paid can compensate your partial loss of earnings if you are only able to return to work gradually. We'll pay this monthly benefit until you can return to work at full capacity (or you are medically certified to do so), or until the end of the 'benefit period'. Your monthly benefit will be reduced in line with any amount you earn while 'partially disabled'.

Voluntary redundancy

The acceptance by you of any voluntary redundancy of your employment will not be considered by the Insurer in determining whether you are 'totally and permanently disabled', within the meaning of the Policy.

When cover may be reduced

Your monthly Income Protection benefits will be reduced if you receive:

- a. any amounts payable under legislation such as workers' compensation or motor accident compensation
- b. sick leave payments
- c. income replacement benefits from any other insurance policies (including an insurance policy issued through superannuation funds); and
- d. any 'income' which in the Insurer's opinion, you could reasonably be expected to earn in your 'occupation' whilst disabled.

If any of the payments listed above (other than income earned in point (d)) are received as a lump sum instead of as a monthly amount, the Insurer will convert that amount to monthly income on the basis of 1/60th of the lump sum over a period of 60 months. The amount paid for any claim may be reduced or not paid at all if you make a claim later than the period allowed and the delay is detrimental to the Insurer.

Definitions

Definitions are important – they help you to understand what you're paying for and set out the rules TAL Life will apply when considering your eligibility for cover or a claim, helping to avoid uncertainty and making the claims process easier. This list contains a summary of the definitions that apply to insurance cover offered by TAL Life Limited through the Norfina Limited Corporate plan. The full definitions are contained in the policy document.

Definitions common to Death, TPD and Income Protection cover

Minimum hours: Means 15 hours per week.

Permanent basis: Means you're employed by your 'employer' under a single and ongoing contract of employment that:

- is of indefinite duration or is for a fixed term of no less than 12 months
- requires you to perform identifiable duties
- requires you to work a regular number of hours each week and for Income Protection at least equal to the 'minimum hours', and
- provides you with paid annual, sick and long service leave.

Salary: Means the salary we were last advised before the date of death or disablement, unless otherwise specified by us. Your salary includes any packaged element not directly received by you as taxable earnings, but excludes:

- a. Director's fees
- b. Bonuses (except for Financial Planners)
- c. Overtime
- d. Commission
- e. Investment income
- f. Profit distribution
- g. Shift allowance and loadings; and
- h. Compulsory Super Guarantee (employer) contributions.

Definitions for Death and TPD cover

Date of disablement: Means the later of:

- a. the date that a 'medical practitioner' examines you and certifies in writing that you're suffering from an 'illness' or 'injury' that is the principal cause of your 'total and permanent disablement', and
- b. the date you cease all employment.

If you participate in a rehabilitation program, and are incapable of returning to employment within 12 months from the date you commence your absence from employment, the date of disablement will be the date that would have applied if you had not participated in the rehabilitation program.

Definitions for Income Protection cover only

Benefit expiry age: Means age 70.

Partially disabled and partial disability:

You are considered 'partially disabled' if you are not 'totally disabled', but because of 'illness' or 'injury' you:

- a. have been 'totally disabled' for 14 consecutive days
- b. are unable to work in your own 'occupation' at full capacity immediately after you became 'totally disabled' because of the 'illness' or 'injury' that caused your 'total disability'
- c. are working in your own 'occupation' in a reduced capacity, or working in another occupation
- d. earn a monthly income that is less than your 'pre-disability earnings' or could reasonably be expected to earn based on medical evidence/certification, and
- e. are under the regular care of, and following the advice of, a 'medical practitioner' or a specialist where you have been referred to a specialist by a 'medical practitioner'.

During the period of incapacity, you may undertake retraining and/or rehabilitation (other than an 'excluded rehabilitation program') as allowed by your 'illness' or 'injury'. Subject to the policy terms the Insurer will fund this retraining and/or rehabilitation to the maximum value of 6 times the monthly benefit.

Totally disabled and total disability:

You are totally disabled if the Insurer is satisfied that you are unable due to 'illness' or 'injury', to perform the 'material or substantial duties' of:

- a. your 'occupation', and
- b. any gainful equivalent occupation with the 'employer' for which you are reasonably suited and can derive a 'salary'.

You must be under the care of a 'medical practitioner', and relevant specialist, where you have been referred to a specialist by a 'medical practitioner'.

'Material or substantial duties' are defined as the duties that you are normally required to do to perform your normal 'occupation' or an equivalent gainful occupation and which cannot reasonably be omitted or modified by your 'employer'. The duties refer to the tasks you are required to perform, and whether those tasks could be carried out for the 'employer', or any other employer. Journey to and from your normal residence to your normal place of work is not regarded as part of the normal material or substantial duties.

During the period of incapacity, you may undertake retraining and/or rehabilitation (other than an 'excluded rehabilitation program') as allowed by your 'illness' or 'injury'. Subject to the policy terms, the Insurer will fund this retraining and/or rehabilitation to the maximum value of 6 times the monthly benefit.

You must also satisfy either the 'temporary incapacity' or 'permanent incapacity' condition of release under superannuation law.

Waiting period:

The waiting period is 60 days and starts on the later of the date a 'medical practitioner' examines you and certifies that you are disabled, or the date you ceased work as a result of your disability. It determines the earliest day you'll be eligible to receive benefit payments.

You may return to work for a one-off period of up to maximum five consecutive days without having to restart the waiting period. Any days you worked will be added to the waiting period.

What happens when you change your employment type or leave your employer?

If you change your employment type

If you change the basis upon which you are employed by ANZ Banking Group Limited or Norfina Limited, any employer selected Death and TPD may change. For example, if you change to casual employment, your employer selected Death and TPD will change to fixed cover and standard premium rates apply. If you change from casual employment to permanent employment, your employer selected Death and TPD cover changes to salary-based cover including any applicable employer selected Income Protection cover, and the insurance rates on pages 6 and 7 will apply to your cover.

If you are working less than 15 hours a week, any employer selected Income Protection cover you hold will cease. If your Income Protection cover is cancelled, this will take effect from the day before we are notified by your employer of the change.

Any member selected insurance cover you hold will continue. However, for member selected Income Protection cover, your employment status can impact your eligibility at claim time. You should review your insurance cover so you do not end up paying for Income Protection cover you may not be eligible to make a claim for.

If you leave ANZ Banking Group Limited or Norfina Limited

When you leave ANZ Banking Group Limited or Norfina Limited, provided you have money in your account, you'll stay in Brighter Super, but as an individual member.

Refer to the *Investment and Fees Guide* for the fees and costs that apply when you leave your employer. See the *Changes to insurance fees when you leave your employer* section below for the insurance fees that will apply if you leave employment with ANZ Banking Group Limited or Norfina Limited.

Any employer selected Death and TPD cover will continue but as fixed cover, from the date we're notified you've left your employer. Any member selected cover you have will continue.

Any employer selected Income Protection cover will cease and you have 6 months to apply to reinstate your cover from the date we are notified you have left your employer. Any member selected cover that you have will continue.

Refer to the *Corporate Offer Insurance Guide* for more information on when cover stops.

Once we know you have left employment with ANZ Banking Group Limited or Norfina Limited, we'll write to you to explain your options and ask you to update any personal details that may impact your benefits. We'll also provide you with the information you'll need to arrange for your new employer to contribute to your account.

Changes to insurance fees when you leave your employer

Annual insurance rates for Death and TPD per \$1,000 of cover for White Collar

The insurance fees below apply when you leave employment with ANZ Banking Group Limited or Norfina Limited.

Current Age	Death		TPD		Current Age	Death		TPD	
	Male	Female	Male	Female		Male	Female	Male	Female
15	0.7246	0.3046	0.0436	0.0287	43	1.4017	0.8521	2.2395	2.6116
16	0.7246	0.3046	0.0436	0.0287	44	1.4819	0.9518	2.3972	3.0028
17	0.7246	0.3046	0.0436	0.0287	45	1.5942	1.0889	2.5940	3.4046
18	0.8165	0.3443	0.0736	0.0490	46	1.7366	1.1813	2.8605	3.8615
19	0.8412	0.3158	0.1064	0.0727	47	1.8922	1.2841	3.1503	4.3828
20	0.8369	0.3086	0.1397	0.0903	48	2.0866	1.4202	3.4688	4.8812
21	0.8342	0.2872	0.1719	0.1011	49	2.3199	1.5720	3.9084	5.4391
22	0.8441	0.2765	0.2029	0.1133	50	2.5791	1.7565	4.4143	5.9719
23	0.8261	0.2660	0.2318	0.1360	51	2.8249	1.9744	5.0653	6.6119
24	0.7808	0.2604	0.2577	0.1591	52	3.0973	2.1263	5.8158	7.3182
25	0.6931	0.2729	0.3235	0.1890	53	3.3412	2.3015	6.6956	8.1355
26	0.6678	0.2898	0.3425	0.2480	54	3.5844	2.5118	7.7122	8.9469
27	0.6509	0.3014	0.3643	0.2816	55	3.8671	2.7831	8.7947	10.3237
28	0.6339	0.3130	0.3844	0.3164	56	4.1888	3.0779	10.4089	11.2286
29	0.6086	0.3361	0.4203	0.3663	57	4.6446	3.4198	11.9477	12.5347
30	0.6232	0.3455	0.4956	0.4374	58	5.1974	3.7292	13.6876	13.5386
31	0.6348	0.3670	0.5389	0.5267	59	5.8350	4.0786	15.7244	14.5788
32	0.6524	0.3882	0.5724	0.5947	60	6.6659	4.4056	18.0478	16.1471
33	0.6908	0.4111	0.6671	0.6667	61	7.5369	4.7054	20.5210	17.9935
34	0.7511	0.4452	0.7892	0.7777	62	8.5367	5.1424	23.3577	19.7685
35	0.8067	0.4817	0.9180	0.8638	63	9.6871	5.6122	27.0697	21.9641
36	0.8636	0.5170	1.0605	1.0105	64	10.9882	6.1008	31.3448	23.9403
37	0.9174	0.5506	1.2322	1.1703	65	12.4720	6.7969	36.3031	26.4158
38	0.9539	0.5818	1.3400	1.3435	66	14.1384	7.5412	41.9772	28.5360
39	1.0414	0.6251	1.4700	1.5520	67	16.0090	8.3438	48.4635	31.1696
40	1.1409	0.6510	1.6567	1.7817	68	18.1055	9.2140	55.8646	35.0823
41	1.2280	0.7085	1.8218	2.0163	69	20.4387	10.1422	64.2530	39.3448
42	1.3082	0.7755	2.0154	2.2919					

Occupation loadings will apply to Income Protection when you leave employment with ANZ Banking Group Limited or Norfina Limited. To calculate adjustments to Income Protection for different occupation categories, apply the following loadings as a percentage of the White Collar insurance rates. Refer to the *Occupation categories* section in the *Corporate Offer Insurance Guide* for more information.

Occupation category	Occupation loading
1. Professional	-10%
2. White Collar	0%
3. Blue Collar	+75%

Annual insurance rates for Income Protection (2-year benefit period, 60-day waiting period) per \$1,000 of annual insured benefit for White Collar

2-year benefit period & 60-day waiting period					
Current Age	Male	Female	Current Age	Male	Female
15	2.928	4.392	43	5.793	8.689
16	2.928	4.392	44	6.184	9.237
17	2.928	4.392	45	6.498	9.785
18	2.928	4.392	46	6.889	10.412
19	2.928	4.392	47	7.359	11.038
20	2.928	4.392	48	7.828	11.742
21	2.928	4.392	49	8.376	12.604
22	2.994	4.525	50	9.159	13.700
23	3.061	4.591	51	9.942	14.952
24	3.127	4.658	52	10.881	16.361
25	3.115	4.672	53	11.899	17.848
26	3.100	4.684	54	13.073	19.571
27	3.223	4.764	55	14.326	21.528
28	3.277	4.915	56	15.735	23.641
29	3.403	5.069	57	17.300	25.990
30	3.458	5.151	58	19.101	28.652
31	3.514	5.308	59	21.058	31.548
32	3.645	5.467	60	22.859	34.288
33	3.778	5.706	61	24.816	37.262
34	3.914	5.871	62	26.851	40.316
35	4.071	6.106	63	33.680	49.853
36	4.227	6.341	64	60.018	88.184
37	4.306	6.498	65	91.966	135.460
38	4.462	6.732	66	99.039	142.754
39	4.619	6.967	67	106.697	150.436
40	4.932	7.359	68	76.944	106.125
41	5.167	7.828	69	20.900	28.200
42	5.480	8.220			

We are here to help

If you have any questions please email us at info@brightersuper.com.au or call us on 1800 444 396, weekdays 8.00 am to 5.30 pm AEST.