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22 January 2025

## Your insurance with Brighter Super

We value your Brighter Super membership and strive to ensure the products and services we provide are relevant and valuable to you.

Brighter Super is a Queensland-based fund that has supported the Queensland energy industry for over 40 years. We are committed to keeping your fees low while delivering strong long-term performance and advice to help you retire with confidence.

We are writing to you to provide notification of changes to your Brighter Super Income Protection cover.

You currently have default Income Protection cover under a group insurance policy held by Brighter Super with Zurich Australia Limited (ABN, AFSL 232510) (**Brighter Super Income Protection cover**) and may have elected to receive additional Income Protection cover above the default cover level or have elected a shorter waiting period or an extended benefit period (**Additional Cover**).

You can find out more about your Income Protection insurance cover with Brighter Super by logging into your account online at [brightersuper.com.au](http://brightersuper.com.au).

## Changes to your Income Protection cover with Brighter Super

With the new CS Energy collective agreements, CS Energy has advised us your Income Protection will be arranged by Windsor Income Protection Pty Ltd (ABN, ASFL 400598) (**Windsor Income Protection Cover**) and that CS Energy will be meeting the cost of that cover on your behalf. They have also advised they will cease paying additional contributions to your Brighter Super account for your default Income Protection cover from 28 February 2025.

With your best interests in mind, to ensure you do not have duplicate cover and unnecessary insurance costs deducted from your Brighter Super account, from 1 March 2025, your Brighter Super Income Protection cover and any Additional Cover will cease.



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CS Energy will continue to make additional contributions to your account to cover the cost of your Brighter Super default Income Protection cover until 28 February 2025. You will also continue to be charged premiums for any Additional Cover you may hold until 28 February 2025.

### Keeping your Income Protection cover

You can keep your Brighter Super Income Protection cover subject to acceptance by our insurer Zurich.

**It is important to note that if you elect to keep your existing Brighter Super Income Protection cover or Additional Cover, then in the event you make a claim, any payments you receive from Windsor Income Protection Cover will reduce any payment from your Brighter Super Income Protection cover or Additional Cover.** You can find out more about your insurance cover with Brighter Super by logging into your account online at [brightersuper.com.au](http://brightersuper.com.au).

Please note that CS Energy will cease paying additional contributions for your Brighter Super Income Protection cover from 28 February 2025. If you elect to retain your cover, premiums will continue to be deducted from your account, including any premiums for Additional Cover, if you have elected this cover. The premium for default Income Protection cover is currently \$524.68 per year. If you have Additional Cover above the default cover level, or have elected a shorter waiting period, the amount of the premium deducted will be higher.

If you would like to keep your existing default Brighter Super Income Protection cover, you will need to elect to maintain your cover by completing the relevant form which you can find on our **Super Hub** at [brightersuper.com.au/CSEnergy](http://brightersuper.com.au/CSEnergy) or you can call us on **1800 444 396** and we will email you a copy. Please return this form to us by Friday 28 February 2025.

Further information can be found in the *Insurance Guide – Energy Industry* and the *CS Energy Corporate Plan Summary* available at [brightersuper.com.au/pds-and-guides](http://brightersuper.com.au/pds-and-guides). If you cannot access these documents electronically, you can request a hard copy by contacting us on the phone number below.

We recommend reviewing your insurance arrangements regularly to ensure they're suitable for your personal circumstances and that you speak to a financial adviser to make sure your level of cover is right for you. When determining whether your insurance is still suitable for your circumstances, you should also consider the impact premiums may have on your retirement savings.

Please note, our financial advisers are unable to provide you with advice relating to the cover in place with Windsor Income Protection or whether you should retain or cancel your Brighter Super Income Protection cover.

### No change to your Death & Total Permanent Disablement cover

Your existing Brighter Super Death & Total and Permanent Disablement (TPD) cover provided under the group insurance policy issued by Zurich Australia Limited will remain, and CS Energy will continue to make additional contributions to your Brighter Super account, equal to 7.15 units of Death and TPD cover. This cover will pay you or your beneficiaries a lump sum benefit in the event of death or total permanent disablement. You can find out more about your Death and TPD cover by logging into your account at [brightersuper.com.au](http://brightersuper.com.au).



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## We're here to help

As always, we're right by your side.

If you need help considering your insurance, talking to a financial adviser can be helpful. If you already have a financial adviser, they can help you make informed decisions about your superannuation.

Brighter Super also offers a range of advice services, to help you plan, protect, and grow your retirement savings, which is covered as part of your membership. To find out more, visit

[brightersuper.com.au/advice](http://brightersuper.com.au/advice).

If you have any further questions about this change, please contact us on **1800 444 396**. Our team is here to help you, Monday to Friday 8.00 am to 5.30 pm AEST.

Thank you once again for being a valued member of Brighter Super.

Yours sincerely,

**Kate Farrar**

**CEO, Brighter Super**

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

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