

Pension accounts Product Disclosure Statement (Part 1)

Issued: 30 November 2023

The Product Disclosure Statement (PDS) for Brighter Super's Pension accounts is made up of two parts:

- This *Pension accounts PDS* (Part 1) contains important information on how Brighter Super's Pension account and Transition to Retirement Pension works.
- *Pension Investment choice guide* (Part 2) provides detailed information about Brighter Super's investment options, the risks of investing and fees that apply to your account.

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.



SUPERANNUATION INVESTMENT ADVICE INSURANCE

This document 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. 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 Brighter Super.



right by your side



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

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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. Brighter Super has representatives that are authorised to provide personal advice on Brighter Super products and superannuation in general.

The information in this document is up to date at the date of preparation of the document. Some of the information may change following its release. If the change is not significant we may not update the document immediately. Current information about investment performance and other issues will be published on our website and in our newsletters. We will send you a free printed copy at your request. Where there is an inconsistency between this document and the Fund's rules as per the LGIAsuper Trust Deed and Government regulations, the rules in the Trust Deed and Government regulations shall prevail.

Let's keep growing

Our super pensions are a great way to enjoy a regular, tax-effective income in retirement.

Whether you're already retired, coming up to retirement, or looking to cut back your working hours, we can help.

From solid, long-term investment performance to good governance and a unique understanding of the needs of local communities, there are many reasons why Brighter Super members choose us to look after their financial future. Read on for more.

Value for money

We don't charge you to put money in or take money out of super, and you can switch between investment options as often as you like without charge.

We're a not-for-profit fund, so we only charge fees to run the fund. We don't have any shareholders to pay dividends to, and we don't pay commissions to financial advisers. We put our profits back into the fund for the benefit of all our members.

Trusted, reliable service

Brighter Super is a Queensland-based superannuation fund that has helped members and their families achieve a comfortable retirement since 1965.

Brighter Super offers its members both accumulation and retirement income stream products. It also provides investment, insurance and advice services.

Financial advice

Our trusted and reliable financial advice team can show you how to make your retirement savings work harder and make the most of your retirement.

Financial advice fees

Brighter Super offers members intrafund advice as part of the administration fees and costs. If you engage with a financial adviser and receive personal advice, the cost of this advice may be deducted from your account. Personal advice is where one or more of your personal objectives, financial situation and needs are considered when providing the advice. The financial adviser must also disclose the details of any advice fees in the Statement of Advice they provide to you. Brighter Super may at its discretion reduce or refuse to deduct a personal advice fee. Any personal advice fee may include GST.

Pay your financial advice fees from your Brighter Super account

We recognise that it's important for you to have access to financial advice. That's why you can provide your written consent for a fee to be deducted from your Brighter Super account to pay your financial adviser to provide you with advice on your superannuation account.

Please contact your financial adviser to discuss if this option works for you. If you don't have an adviser and would like to obtain financial advice, please call us on **1800 444 396**.

Investment choice

We offer a wide range of investment options, including single asset class and diversified options. You can select the option that suits your needs and objectives, or take more control and choose your own mix of investments. If your needs change, you can switch between options any time, without charge.

Benefits of investing in a Brighter Super Pension

Superannuation pensions are designed to provide you with regular income to support your lifestyle leading up to, or in retirement.

A Brighter Super Pension can be a great way to invest your superannuation savings.

Here's why:

- It provides you with an automatic, regular payment direct to your bank account.
- You can choose how much income you receive each year, within guidelines set by the Australian Government.
- You can choose from fortnightly, monthly, quarterly, half-yearly or annual payments.
- If you die, your remaining account balance can be paid to a reversionary beneficiary as a pension, or as a lump sum to your dependants or the legal personal representative of your estate.

- You can choose from our 13 investment options to tailor your investment strategy, and nominate the option/s you want.
- Investment earnings are generally tax free for the Pension account, and taxed at a maximum rate of 15% for the Transition to Retirement Pension account.
- If you're aged 60 or more your pension payments are tax free. Before then, pension payments may be more tax effective than regular income or super lump sums.
- You don't lose access to your money.
- Being a not-for-profit fund means we aim to keep fees low.



Risks of investing in a Brighter Super Pension

Super pensions, like all investments, carry risk.

Different investment options may have different levels of risk depending on the types of assets that make up the option.

Investment risk

Investments with a higher exposure to growth assets such as shares or property are more volatile than defensive assets such as cash or fixed interest, which means their value may go up and down in the short term. In return for this higher level of risk, growth assets generally provide higher long-term investment returns.

Legislative risk

Governments might change or introduce new legislation. This could affect your account balance, access to withdrawals from your pension, or the Centrelink or tax treatment of your pension.

Adequacy risk

How long do you expect your pension to last? Your pension may not last for the period you have planned for, or until you or your partner die. As you get older, you will need to draw a higher percentage of your account as a pension, which means your capital is likely to reduce over time.

More information on investment risks can be found in the *Pension Investment choice guide* that forms part of this PDS.

The value of your investment will vary over time, in line with fluctuating investment returns.

Future returns may differ from past returns, and are not guaranteed. It is possible that returns could be negative at times, which may result in your account balance decreasing. Historically, all asset classes have shown positive returns over the long-term, which means your account (disregarding withdrawals) should grow.

The level of risk you are comfortable with depends on a range of factors, including your age, investment timeframe, risk tolerance, and whether you have other investments.



Types of Brighter Super Pensions

OPTION 1

Retired

A Brighter Super Pension account provides you with a regular retirement income, as well as the flexibility to make lump sum withdrawals. Read the *How the Pension account works* section for more details.



OPTION 2

Still Working

If you have reached your preservation age but have not retired, you can open a Transition to Retirement Pension account, and start drawing an income from your super. This account is similar to the Brighter Super Pension account but a maximum income of 10% p.a. of the account balance applies. Under current legislation you are also unable to make lump-sum withdrawals.

See *How the Transition to Retirement Pension account works* section for more information.

How the Pension account works

A Brighter Super Pension account provides you with a regular income and the flexibility to make lump-sum withdrawals.

You can choose how often you receive your pension, and how much income you want (a minimum pension amount set by the Australian Government applies).

You can use your Brighter Super Pension account as your main source of retirement income, or as a top up for any income support payments, such as Age Pension, that you receive.

Starting your Pension account

You can open a Pension account when you:

- reach your preservation age (see the table below) and have permanently retired
- leave your job or changed jobs on or after turning 60
- turn 65.

There are other circumstances where you may be able to open a Pension account such as if you are Totally and Permanently Disabled. For more information call us on **1800 444 396**.

What is my preservation age?

DATE OF BIRTH	PRESERVATION AGE
Before July 1960	55
1 July 1960 - 30 June 1961	56
1 July 1961 - 30 June 1962	57
1 July 1962 - 30 June 1963	58
1 July 1963 - 30 June 1964	59
From July 1964 onwards	60

How much do you need to start your Pension account?

You will need a minimum of \$50,000 to commence your new pension.

For a Transition to Retirement Pension, you will need a minimum amount of \$50,000 to start your new pension and leave a balance of at least \$8,000 in your accumulation account.

How much can you transfer into your Pension account?

The Australian government limits the total amount of superannuation that you can transfer into a 'retirement phase income stream' such as a pension. This limit is known as the 'transfer balance cap'.

If you start a retirement phase income stream for the first time on or after 1 July 2023, you will have a personal transfer balance cap of \$1.9 million.

If you had a transfer balance account before 1 July 2023, your personal transfer balance cap will be:

- \$1.6 million if, at any time between 1 July 2017 and 30 June 2021, the balance of that account was \$1.6 million or more
- between \$1.6 and \$1.7 million, at any time between 1 July 2021 and 30 June 2023 based on the highest ever balance of your transfer balance account
- between \$1.7 and \$1.9 million in all other cases, based on the highest balance of your transfer balance account.

If the amount in your Pension account grows over time through investment earnings, you won't exceed your cap. You can check the status of your personal transfer cap by logging into your MyGov account or by contacting the ATO. Brighter Super is not able to provide this information.

If you exceed your transfer balance cap you will need to either withdraw the excess amount as a lump sum or transfer it back into an accumulation account. You may also be liable for excess transfer balance tax. If you exceed the cap, the ATO will send a notice to you and Brighter Super. If you don't take action or we don't hear from you, the excess amount will be transferred to either your Brighter Super Accumulation account or a new account will be created for you (if you don't have one). The ATO may apply tax penalties on the excess amount and any earnings that are returned to an accumulation account will be taxed.

Working out your minimum amount

The minimum amount of your pension is calculated using a pension factor based on your age and your account balance at the time of opening your Pension account. This calculation takes place again at 1 July each year.

We will tell you the minimum amount when we open your pension and let you know your revised limit each financial year. You can change the amount and frequency of your payments at any time. To change the amount and/or frequency of your pension payments, visit Member Online at **brightersuper.com.au** or call us on **1800 444 396**.

For the first year, the minimum amount is calculated on the date your account is opened, based on how much of the financial year is left when you open your account. If you open your account in June, there is no minimum payment for that financial year.

Lump sum withdrawals do not count towards your minimum payment.

Automatic payment increase with CPI

If you nominate a payment amount, you have the option of having your payment amounts automatically increased in line with the Consumer Price Index (CPI) rate. The CPI used is the All Groups CPI for Australia at the end of the March quarter. The increase to your nominated payment amount will be applied annually in July each year.

If you would like to have your nominated payment amount automatically increased with the CPI, simply select this option in the *Income payment details* section of the *Pension account Application Form* found at the back of this PDS.

Pension factor

The below table has the minimum pension factor you must withdraw each financial year depending on your age.

YOUR AGE	MINIMUM PENSION FACTOR (% P.A.)
Under 65	4%
65-74	5%
75-79	6%
80-84	7%
85-89	9%
90-94	11%
95 plus	14%

If your account balance falls below \$1,000 or the amount of your regular pension payment before your next payment is due, the balance of your account will be paid out in full. Your Pension account will then be closed and no further payments will be made.

Retirement Reward

When you move your Brighter Super Accumulation account or Brighter Super Transition to Retirement (TTR) Pension to a Brighter Super Pension account you could receive the Brighter Super Retirement Reward.

The Retirement Reward is a tax benefit that we pass onto our members when retiring. Basically, it's a dollar reward that pays you the portion of tax we've set aside for when growth assets (like shares) are sold. The reward is paid into your Brighter Super Pension account. The amount of the Retirement Reward will be calculated and applied to your account after the end of the financial year during which you opened your Brighter Super Pension account. The amount of your reward depends on a number of things:

- the amount of money you transfer to a pension account
- current investment market conditions
- the amount of tax we've set aside
- what you're invested in during the period leading up to your transfer; and
- the investment options you're invested in at the time you transfer.

It's important to know that there may be times when there is no reward and no more than 75% of your pension balance can be withdrawn in the first 12 months since the Retirement Reward is paid. For more information about eligibility and how the reward is calculated please visit brightersuper.com.au/retirement-reward

Can I add to my Pension account?

Once you open your Brighter Super Pension account you are unable to add (deposit or transfer) money to it. There are things you can do if you think you will need to add money to your Pension. These include:

1. Close and restart a Pension account

Once you've received your minimum income payment for the financial year (pro-rated) you can close your Brighter Super Pension account and open another one with the remaining balance, plus additional money from an existing Brighter Super account. You will need a minimum of \$50,000 to commence your new Pension account.

2. Open an additional Pension account

If you have a Brighter Super Pension account and money in a Brighter Super Accumulation account or with a different super fund, you can open an additional Brighter Super Pension account without making any changes to your existing Pension account/s. Contact us to find out more.

Opening, closing or starting an additional Pension account could impact your tax or Australian Government income support payments. Before making a decision contact Brighter Super and Services Australia and seek professional advice.

ACCOUNT FEATURES SUMMARY

✓ Minimum investment amount

\$50,000

✓ Flexible investment choices

You can choose from our range of ready-made and single asset class options. You can switch between investment options at any time without cost.

✓ Lump sum withdrawals

You can make lump sum withdrawals any time without charge. The minimum withdrawal amount is \$1,000. However, these do not count toward your minimum annual payment amount.

✓ Income payment amount

At least a minimum amount based on your account balance and a minimum pension factor for your age each year.

✓ Income payment frequency

You can choose from fortnightly, monthly, quarterly, half-yearly or yearly. Payments are generally made on the 28th day of the month (except for the fortnightly option). You must receive at least one payment each financial year. If you start your pension between 1 June and 30 June, you are not required to receive a payment until the following financial year.

How the Transition to Retirement Pension account works

If you are aged under 65 you can open a Transition to Retirement Pension account to receive income from your super while you are still working, as long as you have reached your preservation age.

You could use this account to:

- top up your income as you work less or take a lower paid position leading up to retirement
- receive additional income
- take regular income from your super and redirect part of your salary to super through salary sacrifice - see *Salary sacrifice strategy* on page 10 for more information.

Transition to Retirement Pension accounts work in a similar way to the Brighter Super Pension, with the following key differences:

- you are unable to withdraw lump sums
- your pension is limited to a maximum of 10% p.a. of the account balance
- earnings within the fund are taxed at 15%.

You simply nominate how much super you would like to transfer to the pension and the regular income you would like to receive between the minimum and maximum pension factors (see *Working out your minimum and maximum amount* on this page).

If you are aged 65 or older you are eligible to open a Pension account and withdraw lump sums whether you are working or not. Refer to the *How the Pension account works* section for more information.

What is my preservation age?

DATE OF BIRTH	PRESERVATION AGE
Before July 1960	55
1 July 1960 - 30 June 1961	56
1 July 1961 - 30 June 1962	57
1 July 1962 - 30 June 1963	58
1 July 1963 - 30 June 1964	59
From July 1964 onwards	60

Starting your pension

You can open your pension with a minimum of \$50,000. A pension can only be started with one amount from your super. So, if you have more than one superannuation account you should consider combining everything into your current Brighter Super account before transferring to your pension.

Any contributions we receive from you or your employer do not add to your Transition to Retirement Pension account. Instead, they will be added to your existing Brighter Super Accumulation account.

There are additional requirements for Defined Benefit Fund members wishing to open a Transition to Retirement Pension account.

Defined Benefit members

Members wanting to open a Transition to Retirement Pension account with more than their accumulation account balance can close their defined benefit and transfer it to an Accumulation account. Please read the relevant Defined Benefit Guide before closing your account.

Once a Defined Benefit is closed it can not be reopened. Please read the relevant Defined Benefit Guide before closing your account.

For information on what happens to your defined benefit when it closes read the *Defined Benefits Fund guide* that applies to you. Complete the *Pension application form* at the back of this PDS to get started.

Working out your minimum and maximum amount

The minimum pension for those under age 65 is 4% p.a. of the balance of the Transition to Retirement Pension account for the financial year. This calculation takes place at 1 July each year.

Pension payments are limited to a maximum of 10% p.a. of the account balance.

Unless your pension commences on 1 July, the minimum pension income will be a proportion of the full year pension amount. This proportion is based on the number of days from the date of opening the account to 30 June. The maximum amount is not proportioned in this way, and is always 10% p.a.

Salary sacrifice strategy

Some people may benefit from a strategy that combines a Transition to Retirement Pension account with salary sacrifice super contributions. By redirecting salary income to super through salary sacrifice and replacing it with income from a Transition to Retirement Pension account you could use tax savings to boost your super in the lead up to retirement.

If you are aged 60 or over, your income from a Transition to Retirement Pension account is tax-free. You could then salary sacrifice part of your salary (subject to the concessional contributions cap) into a Brighter Super Accumulation account. These contributions will be taxed at 15% on entry to the fund, which is lower than marginal tax rates which are generally at least 34.5% (including Medicare levy) for most full time employees.

This strategy can also be used between your preservation age (ranging from age 55 to 60 depending on your date of birth) and turning 60, however your pension income will be included in your taxable income (although it benefits from a 15% tax rebate).

Brighter Super can help you understand this strategy and what it could mean for you. Contact us if you would like more information.

Transferring back to an Accumulation account

If you no longer require a Transition to Retirement Pension account, you can transfer it back to a Brighter Super Accumulation account once the financial year it was opened in has ended.

For example, if you opened your Transition to Retirement Pension account in February 2023, you would only be able to transfer it back to an Accumulation account from July 2023.

ACCOUNT FEATURES SUMMARY

✓ Minimum investment amount

\$50,000

✓ Flexible investment choices

You can choose from our range of ready-made and single asset class options. You can switch between investment options at any time without cost.

✓ Lump sum withdrawals

Not currently permitted under Australian Government legislation.

✓ Income payment amount

Calculated based on your account balance and a minimum and maximum pension factor for your age each year.

✓ Income payment frequency

You can choose from fortnightly, monthly, quarterly, half-yearly or yearly. Payments are generally made on the 28th day of the month (except for fortnightly payments). You must receive at least one payment each financial year. If you start your pension between 1 June and 30 June, you are not required to receive a payment until the following financial year.

Moving to a Brighter Super Pension account when you change jobs after 60, retire or turn 65

If you receive a Transition to Retirement Pension and you meet a condition of release (leaving a job after age 60 or permanently retiring from the workforce) you should notify us as you may receive more favourable tax treatment in the Brighter Super Pension account. To let Brighter Super know that your circumstances have changed, complete the *Pension update form* available on our website.

On reaching age 65, Brighter Super will automatically transfer your Transition to Retirement Pension to the Pension account. We will write to you when your account becomes a Pension account.

What's next?

Refer to the *How pensions are taxed* and *Centrelink treatment* section to find out more on tax, Centrelink treatment of super pensions, and more. You should also read the *Pension Investment choice guide* that forms part of this PDS to learn more about the fees that apply to pensions, and the range of investment options available to you.

How pensions are taxed and Centrelink treatment

Super is generally subject to lower tax rates than investments held outside super which are taxed at your marginal tax rate.

To avoid paying more tax than you need to, it is important that:

- you provide your tax file number (TFN) to Brighter Super. If you don't provide your TFN, Brighter Super is required to withhold 47% of the tax element of a pension if you are under age 60.

Brighter Super will only use your TFN for purposes that the law allows. These purposes include calculating tax on your benefits, providing your TFN to the Australian Taxation Office (ATO), providing your TFN to another superannuation provider if you transfer your benefit (unless you tell us in writing not to pass on your TFN) or for identifying if you have other accounts and consolidating them.

Centrelink treatment

100% of your Pension account balance will be included in the assets test for the Age Pension and most Australian Government income support payments. From 1 January 2015, new super pension accounts have been subject to the same deeming rules that apply to other investments under Centrelink's income test.

If your Pension account was opened prior to 31 December 2014 and you received the Age Pension or another Australian Government income support payment, your account-based pension will continue to be assessed under the previous income test rules. This test is based on your pension payments, less an income deduction based on your life expectancy or that of any nominated reversionary pensioner.

Opening, closing or starting an additional Pension account could impact the income support payments you receive from the Australian Government. Before making a decision, contact the Services Australia and speak with a Financial Information Service Officer.

Brighter Super is also here to help. Contact us if you need more information.

The table below shows the tax rates that apply. For the latest details on how pensions are taxed on payment contact Brighter Super.

WHAT MAY BE TAXED		TAX RATE	HOW PAID
When transferring to/from a super pension			
Account balance		Tax-free	Not applicable
While invested in a Brighter Super Pension account			
Investment earnings		0%	Not applicable
While invested in a Brighter Super Transition to Retirement Pension account			
Investment earnings		15%	Deducted by the fund
When paid to you as income from a super pension			
Taxable component of your benefit	Age 60 and over	Tax-free	Not applicable
	Preservation age to age 59 ¹	Pay as you go (PAYG) with a tax offset of 15%	Deducted by the fund
When paid to you as a lump sum			
Taxable component of your benefit	Age 60 and over	Tax-free	Not applicable
	Preservation age to age 59 ¹	Tax-free threshold of \$235,000 applies (2023/24), amounts above taxed at 17% including the Medicare levy.	Deducted by the fund (if applicable)

¹¹¹ Assumes you have provided Brighter Super with your TFN

Using a Financial Adviser

For help managing your Brighter Super account, you may wish to speak to a registered financial adviser. Brighter Super have a team of in-house financial advisers who can assist you, or you can also nominate another registered adviser of your choice.

You do not need a financial adviser to open or maintain a Brighter Super account, however you may appoint a financial adviser as your Listed Adviser, and provide them with limited transaction authority to make changes to your account via the adviser online portal.

By providing your financial adviser with limited transaction authority, you authorise the named adviser, and their authorised delegates, access to the details of your account(s) to perform the following activities on your behalf via the adviser online portal:

- Make additional contributions
- Change current and future investment strategies
- Search for your lost super and consolidate
- Change pension payment amounts and frequency
- Request information about your account and copies of any documents provided by us in relation to it

With a limited transaction authority, your adviser cannot:

- Transact via your online personal account
- Request a withdrawal or transfer on your behalf
- Request a payment to someone other than you
- Appoint other authorised third parties
- Change any fees or charges without your written authority
- Change your address or contact details

If your circumstances change and this authority is no longer consistent with your needs, you can cancel or change your nomination at any time by contacting us.

As part of normal business practice, advice businesses may be sold, a new adviser may take over a book of clients, or an adviser may transfer from one licensee to another. Where this occurs, a new adviser may be nominated on your account, or the licensee attached to your account may change without your direction.

Where your account is transferred to a new licensee or adviser they (and their delegates) will be authorised to access information regarding your account(s).

Your periodic statement and other communications will contain details of the adviser nominated on your account.

What happens to your pension if you die?

If you die, Brighter Super will generally pay the balance of your pension as a lump sum to one or more of your dependants, or to your reversionary beneficiary as a pension.

Who you can nominate

You can nominate the following people as beneficiaries:

- Your spouse — married, de facto or same-sex partner.
- Your children — including step-children, adopted children, mature-age children or the child of a spouse.
- Someone in an interdependent relationship with you (someone who lives with you and shares a close personal relationship where one or both of you provide financial and domestic support, and personal care of the other).
- Your legal personal representative (i.e. Executor of your Will or the administrator of your Estate).
- Financial dependants (such as someone who relies on you financially).

Different conditions apply for reversionary beneficiary nominations.

Nominating who will receive your benefits

Before we pay a death benefit, Brighter Super will look at whether you have advised us who you would prefer to receive your money. You can do this in one of four ways:

- **Preferred beneficiary nomination:** A preferred beneficiaries nomination is not binding, meaning that we will have discretion to decide who will receive your Death benefit. Upon your death, we will consider your nomination but will take into account a range of other factors (such as the personal circumstances of your dependants) when making a decision about who will receive your benefit.
- **Binding death benefit nomination:** A valid binding Death benefit nomination is binding. This means that we must pay your Death benefit to your nominated dependents or legal personal representative in accordance with your instructions, without taking into account any other factors. A binding death benefit nomination lapses after three years.
- **Non-lapsing death benefit nomination:** A valid non-lapsing Death benefit nomination is also binding. We will pay your Death benefit in accordance with your instructions if we have consented to the nomination and it is still valid.
- **Reversionary beneficiary nomination:** A valid reversionary beneficiary nomination allows you to have your pension continue to be paid as a pension to your beneficiary (generally your spouse).

Before nominating a reversionary beneficiary, you should discuss the implications with Brighter Super or your financial adviser, as the pension payment may affect the reversionary beneficiary's overall financial position including their taxation situation and/or Centrelink entitlements.

You can nominate a reversionary beneficiary when you open your account and if your circumstances change, you can change or cancel your reversionary nomination at any time.

You can only nominate one of the people listed under the *Who you can nominate* section as your reversionary beneficiary, except your estate or legal personal representative. If you nominate a child over 18 years old, they must be:

- permanently disabled, or
- younger than age 25 and financially dependent on you immediately before your death.

Unless your child has a qualifying disability the reversionary pension must cease and be paid out as a lump sum when the child turns age 25.

How is a Death benefit taxed?

If your Death benefit is taken as a pension it will be tax-free as long as it is paid to a dependant, and one or both of you are aged 60 or more at the time of your death. In other circumstances tax may be payable. For example, when paid to someone who was not financially dependent on you at your time of death, such as an independent adult child, the taxable component will be taxed at up to 17% including the Medicare levy.

After your death

Once Brighter Super is notified of your death, we will write to the person who contacted us or your known next of kin outlining our requirements for claiming a death benefit. We will also transfer the balance of your account into the Cash investment option once the death certificate is received, except where your benefit is to be paid to a reversionary beneficiary.

Insurance

Brighter Super's pension products do not provide insurance cover. If you have another Brighter Super Accumulation account you may have insurance through that account. See the Product Disclosure Statement that relates to your account for more information.

Family law and superannuation

Superannuation held by couples who have separated or divorced can be divided by agreement or court order. If you were to split your superannuation in this way, a separate account would be created for your former spouse, and they could then remain a member of Brighter Super or transfer this money to another fund. Contact us on **1800 444 396** for more information.

How to open a Pension account

It's easy to open a Brighter Super Pension account or Transition to Retirement Pension account. Once you've read the PDS, including the *Pension Investment choice guide*, simply complete the *Pension application form*.

We can answer your questions over the phone, or meet with you in person to help you understand the best option for you.

Cooling-off period

You have 14 days to decide if a Brighter Super account is right for you. During this period you may cancel your application by advising us in writing to transfer your balance to a different pension fund.

The 14-day cooling-off period starts from the earlier of:

- The date that you receive confirmation of commencement of your account, or
- Five calendar days after your account is opened.

We will adjust your balance and take into account any pensions paid, changes to investment valuations and administration costs due.

Other information

Who manages Brighter Super

Trustee

Brighter Super products are issued and managed by LGIASuper Trustee (ABN 94 085 088 484) (AFSL 230511) (Trustee) as trustee for LGIASuper (ABN 23 053 121 564), trading as Brighter Super.

Trustee directors

The Trustee has Employer Representative Directors, Member Representative Directors and Independent Directors.

The directors are named on the Fund's website at brightersuper.com.au.

Trust Deed

The Trust Deed is the legal document that sets out the rights and duties of the Trustee, the members and contributing employers. It also sets out the rules for payment of benefits from the Fund.

The Trust Deed can be amended, for example, to reflect changes in legislation (you will be informed of significant amendments to the Trust Deed in the Annual Report).

Trustee liability insurance

The Trustee is covered by insurance in respect of claims made against the Trustee. The Trustee is not insured for liability arising from dishonest conduct on their part.

Service Providers

The Trustee uses a range of specialist, professional service providers (e.g. banker, auditor, actuary, investment managers etc.) to look after the Fund and its investments. A list of the Fund's service providers is available at brightersuper.com.au.

Keeping in touch

The information in this PDS is up to date at the date it is prepared. However at the time you receive the PDS, some information in the PDS that is not materially adverse may have changed.

Updated information can be found on our website at brightersuper.com.au or by contacting us on **1800 444 396**. We will send you a free paper copy of any updated information on request.

Complaints

We hope you are happy with Brighter Super and the service we provide. If you are unhappy we have a complaints handling process. Contact details for our Complaints officer are:

Email complaints@brightersuper.com.au

Phone **1800 444 396**

Post Complaints Officer
Brighter Super
GPO Box 264 Brisbane Qld 4001

If you believe our internal complaints process has not satisfactorily resolved your complaint, you can contact the Australian Financial Complaints Authority (AFCA).

This is an independent body set up by the Australian Government to help members resolve certain types of complaints with fund trustees.

To find out whether AFCA is able to handle a complaint you can contact them on the details below.

Post Australian Financial Complaints Authority
GPO Box 3
MELBOURNE VIC 3001

Website www.afca.org.au

Email info@afca.org.au

Phone 1800 931 678

You can find out more on our procedures by downloading a copy of our *Enquiries, concerns and complaints info sheet* from our website or call us and we can post a free copy to you.

Privacy

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.

Need advice or
help completing a form?
Call our trusted and reliable team
on **1800 444 396**.



Pension application form

PO1



right by your side

Please download the Pension Account Product Disclosure Statement (PDS) and complete this form to open a Pension account or Transition to Retirement Pension account. We recommend you talk through your options with our staff before investing in this product.

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

Member number	Account number	Given name(s)		
Surname		Date of birth		/ /
Email		Phone number		
Residential address				
Suburb/town		State	Postcode	
Postal address (if different to above)		State	Postcode	Tax file number (TFN) ¹

¹ For more information on providing your TFN please read the Important information located on page 10.

1 First Nations members

This section is voluntary and will not affect your membership. If you do answer, the information will help us to continue to improve services to First Nations members.

Do you identify as a First Nations Australian?

Yes No.

2 Tax file number declaration

Read the important information about providing your TFN on page 10

If you are under 60, please complete the *Tax file number declaration* form on the ATO website at ato.gov.au. You will then need to send us a printed employee tax and / or super details summary from the ATO online services. This will ensure that we can determine the correct amount of tax to withhold from payments made to you.

3 Claiming a tax deduction for personal contributions

Do you intend to claim a tax deduction on personal contributions made during the current or previous financial year?

- Yes - If you plan to claim a tax deduction for any personal contribution to the fund, please complete the *Notice of intent to claim or vary a deduction for personal super contributions* form on the ATO website at ato.gov.au. You must submit your completed form and receive acknowledgment from us before withdrawing or transferring the funds.
- No - Please proceed to the next applicable section.

Note: If you do not submit a valid *Notice of intent to claim or vary a deduction for personal super contributions* form before withdrawing or transferring the funds, your notice may not be valid for the entire contribution. You can only validly deduct the proportion of your contribution that remains in the fund.

T 1800 444 396

E pensions@brightersuper.com.au

W brightersuper.com.au

P GPO Box 264 Brisbane Qld 4001

This document 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. In this document, Brighter Super may refer to the Trustee or LGIASuper as the case may be. The Trustee is an authorised MySuper product provider (Product number 23 053 121 564 638). Brighter Super products are issued by the Trustee on behalf of Brighter Super.

Ready-made options	Percentage
Growth	%
Indexed Balanced	%
Balanced	%
Conservative Balanced	%
Stable	%
Secure	%
Socially responsible options	
Socially Responsible	%
Socially Responsible Australian Shares	%
Single asset class options	
International Shares	%
Australian Shares	%
Property	%
Diversified (s) Interest	%
Cash	%
TOTAL	100%

8 Elect to auto rebalance your investment strategy

Please tick (✓) the applicable box below if you wish to have your investments automatically rebalanced.

- I wish to have my investments automatically rebalanced each quarter.
- I wish to have my investments automatically rebalanced half yearly.
- I wish to have my investments automatically rebalanced annually.

Please note:

If you have elected to automatically re-balance your investments, we will re-balance your investments by switching them back into the percentage options you last chose. You can opt out of this choice at any time by completing the *Change your investment options - Pension accounts* form, available at brightersuper.com.au.

9 Your pension payment for the current financial year

Please indicate your preference for the current financial year's pension payment(s). We will write to you to confirm this amount after your application has been processed.

Please note: if you do not nominate an option in this section you will default to 'Minimum pension amount'.

- Minimum pension amount, or
- Maximum pension amount (Transition to Retirement Pension accounts only), or
- A nominated amount \$,,. (per payment before any tax applicable)

(e.g. if you nominate \$500 and select monthly in section 6 you will be paid \$500 per month)

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

Increase payments in line with the Consumer Price Index (CPI) only available if choosing nominated

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

Please note: If you have requested a minimum or maximum payment amount, your request for CPI will not valid.

10 Bank account details

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

Please select (✓) the appropriate option below

- I would like to use the same bank account recorded against my existing account
- I would like to nominate a new bank account - provide details below (Bank Statement in your own name required).

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

BSB number	Account number	Account name
<input type="text"/>	<input type="text"/>	<input type="text"/>

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

11 Beneficiary options

Would you like to nominate a beneficiary up front in the event of your death? It is important to understand there may be Services Australia - Centrelink implications before making this decision. We recommend you seek financial advice. Please contact us for more information on the types of beneficiary nominations we offer on **1800 444 396**.

Please select (✓) **one** of the options below:

- Option 1 – Reversionary nomination.** The person you nominate as your reversionary beneficiary must be a dependant (generally your spouse) at the time of nomination and at the time of death. [Provide details below](#).
- Option 2 – Binding nomination.** Please complete a *Binding death benefit nomination form* available on the Brighter Super website brightersuper.com.au. Call us for more information.
- Option 3 – Preferred nomination.** To make a preferred nomination log in to your Member online account and click 'Beneficiaries - Add new beneficiary'.

Given name(s)	Surname	Title
<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential address	Date of birth	
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	
Suburb/town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Relationship to you		
<input type="text"/>		

12 Pension payment investment option(s)

Please withdraw my regular pension payments as indicated below—does not apply to lump sum withdrawals:

- Withdraw my pension payments across investment option(s) in the same proportions that make up my overall account balance.
- Withdraw my pension payments from:
- Complete **Option 1** to nominate a percentage—use whole percentages only. Percentages must total 100%.
- OR**
- Complete **Option 2** to indicate withdrawal preference. The balance of each option will be exhausted before withdrawing from the next option. To confirm the withdrawal order please number your chosen option(s) 1, 2, 3 etc

Please note: If you do not make a choice, or there are not enough funds left in your nominated investment option(s), your future payments will be drawn proportionately across all of your investments.

Use whole percentages only. Percentages must total 100%

[Please provide investment preferences on the following page](#)

Ready-made options	Option 1	Option 2
Growth		%
Indexed Balanced		%
Balanced		%
Conservative Balanced		%
Stable		%
Secure		%
Socially responsible options		
Socially Responsible		%
Socially Responsible Australian Shares		%
Single asset class options		
International Shares		%
Australian Shares		%
Property		%
Diversified Fixed Interest		%
Cash		%
	TOTAL	100%

13 Nominate a listed adviser on your new Brighter Super account

Complete this section if you wish to appoint this adviser as the listed adviser for your new Brighter Super account. By completing this section you are authorising your adviser (and their nominated staff and/or representatives) to request and receive information about your new Brighter Super account, including copies of documents and statements. Your adviser can assist you with these details.

Adviser's Details

Adviser's name		Brighter Super Adviser ID	
ASIC¹ authorised representative number		AFS² Licence number	
Practice name			
AFS² Licensee name			
Phone		Mobile	
Email			
Company address			
Suburb/town		State	Postcode

¹ Australian Securities & Investments Commission

² Australian Financial Services

14 Provide your adviser with limited transaction authority

You can also elect to provide your adviser with limited transaction authority which means you give your adviser the legal authority to make changes to your new Brighter Super account via their Adviser Online account.

Complete this section and section 3 if you wish to appoint the adviser nominated in section 13 with limited transaction authority on your new Brighter Super account.

Please tick (✓) the appropriate box(s) below to confirm your nomination.

- I am appointing the adviser nominated in section 13 with limited transaction authority for my new Brighter Super account.
- I understand that I am providing legal authority for my adviser (and their nominated staff and/or representatives) to make changes to my new Brighter Super account via their Adviser Online account.
- I understand if I change or remove my adviser, any limited transaction authority will be revoked.

Please note:

By completing this section, you give the listed adviser (and their nominated staff and/or representatives) the legal authority to make changes to your new Brighter Super account(s) via their Adviser Online account. The listed adviser will be able to change your current and future investment strategies, change your pension payment amount and frequency and request and receive information about your new Brighter Super account(s). **Any actions completed by your listed adviser will be treated as if you had made them personally and you cannot later claim that the acts were not authorised.**

Your listed adviser (and their nominated staff and/or representatives) won't be able to change the bank account we have recorded for you, withdraw or transfer your benefit, change your address or contact details, appoint other listed advisers, change any fees or charges, or use your personal Member Online account.

If you want to authorise us to provide your adviser with limited transaction authority on your new Brighter Super account(s), you will need to verify your identity by completing section 3. See our *Proof of identity requirements* info sheet at brightersuper.com.au for more details.

15 Consent to deduct one-off personal advice fee from this account

Brighter Super is required by law to obtain your written consent before a one-off personal advice fee can be deducted from your new Brighter Super account.

Complete this section if you wish to provide consent for a one-off personal advice fee to be deducted from your new Brighter Super account and paid to your adviser. If you do not wish to provide consent for a one-off personal advice fee to be deducted from your new Brighter Super account, you do not have to complete this section.

If you wish to provide consent for a fixed-term or ongoing personal advice fee to be deducted from your account, please use the relevant form from our website.

Please tick (✓) the appropriate box(s) below to confirm your nomination.

- I give consent to Brighter Super for a one-off advice fee of \$, . to be deducted from my new Brighter Super account and paid to the adviser nominated in section 13 under Adviser's details.
- I want the deduction of this fee deferred and paid on / / (rather than immediately).
- I understand this fee will be paid to the adviser (nominated in section 13 under Adviser's details).
- I understand this consent expires once the fee is deducted from my new Brighter Super account.

Please note:

There is a one-off advice fee cap of 2% of your account balance with a maximum fee of \$7,000. We will deduct the fee proportionately across your investment options.

16 What services does the advice fee cover?

Superannuation assets are only able to be accessed to meet the costs associated with financial advice which is specific to your superannuation investment.

If the advice you receive is on a broad range of topics, only the portion of the fee relating to your superannuation may be met from your account. For example, the following financial advice areas are not permitted to be deducted from superannuation:

- broad advice on how you could best provide for your retirement; and
- advice to assist with maximizing your wealth generally, which may include budgeting and cash-flow analysis.

This is because fees for these services do not meet the 'sole purpose' of superannuation, which is to provide savings for use in retirement.

Your adviser will complete this section.

Please select (✓) the relevant option(s) or attach details of the services provided in respect of my new Brighter Super account under this fee arrangement:

- Establishing a Brighter Super Accumulation account and/or Pension account
- Transferring funds into a Brighter Super Accumulation account and/or Pension account
- Rolling funds out of a Brighter Super Accumulation account and/or Pension account
- Switching investments within a Brighter Super Accumulation account and/or Pension account
- Making a Lump sum withdrawal from a Brighter Super Accumulation account and/or Pension account
- Pension management of an existing Brighter Super Pension account (including pension payment strategy)
- Contribution(s) including: Personal concessional contributions, Personal non-concessional contributions, Spouse contributions and redirecting SG contributions
- Insurance inside a Brighter Super Accumulation account
- Claims management
- Beneficiary nomination(s)
- Other – please describe the service(s) you will provide your client for this one-off personal advice fee (the service(s) must specifically relate to your client’s superannuation investment):

Important information

1. Personal advice fees can be payable as:

A one-off fixed dollar fee (fee cap of 2% of your account balance with a maximum fee of \$7,000).

2. How long does my consent last?

Your consent provided on this form to deduct and pay a one-off advice fee will end immediately after the fee is paid to your adviser. This means your adviser will have to ask for your consent again before any additional fees can be charged in the future.

3. Withdrawing consent for a one-off fee deduction arrangement

You may withdraw your consent for the deduction of fees from your account by advising Brighter Super in writing (and can use our Cancel consent for an advice fee deduction form). However, the written notice to withdraw consent must be received before we deduct the advice fee from your account.

4. What services does the advice fee cover?

Your adviser will provide you with financial advice in line with the services outlined in Section 16 of this form

5. Minimum balance

You must retain a minimum balance of \$8,000 in your account. If your advice fee deductions reduce the value of your account below this amount you may be required to withdraw your total account balance.

17

Adviser declaration (required if sections 13 to 16 have been completed)

I declare that,

- My AFSL and I are both registered with Brighter Super and the advice I have (or will) provide this client is consistent with the terms of that registration.
- This client has consented to the deduction and payment of this one-off advice fee for the advice I have (or will) provide.
- I have provided this client with all relevant and required information about the advice I'm giving them for this ONE-OFF advice fee.
- I understand that the one-off advice fee can only be deducted from my client's new Brighter Super account if the advice complies with the sole purpose test in superannuation law (and confirm the information in Section 16 is correct and complies with that requirement).
- I agree that, if the Trustee determines that my client has not received the advice I agreed to provide for the fee(s), Brighter Super may seek (and I agree to pay) reimbursement (and compensation for my client's lost earnings) for the one-off advice fee paid to me (or my AFSL).
- The advice I have (or will) provide is consistent with any arrangement in place between myself and/or my AFSL and the Trustee in respect of the new Brighter Super account.
- If my client gives me written notice to withdraw their consent, I will provide a copy of that notice to Brighter Super as soon as reasonably practicable, and within the time required by Law.

Signature

Date signed

/ /

Please sign in blue or black pen - Brighter Super does not accept digital signatures on this form.

18

Member declaration

Having read and understood the Product Disclosure Statement which outlines the conditions of the Brighter Super Pension account and Transition to Retirement Pension account, I hereby authorise Brighter Super to open a Pension or Transition to Retirement Pension account as per my instructions above.

I agree to be bound by the relevant rules as set out by Brighter Super and understand the account is governed by statutory rules set by the Australian Government. I understand that lump sum withdrawals cannot be taken from a Transition to Retirement Pension account (except in limited circumstances).

I understand that I cannot claim a tax deduction on any voluntary contributions paid to my super account once these funds have been transferred to a pension account.

I declare that:

(Please tick (✓) one box only. See 'Preservation age table' in the 'Important information' section below)

- I have reached preservation age or older **and have** permanently retired from the workforce
- I have reached preservation age or older **and have not** permanently retired from the workforce
- I have ceased an employment arrangement after age 60
- I am aged 65 or over
- I have been assessed as Totally and Permanently Disabled by Brighter Super and am therefore entitled to a disability benefit
- I am suffering from a terminal illness
- I am the beneficiary of a Death benefit

If I have nominated an adviser I declare that,

- I am appointing the Adviser nominated in section 13 as my adviser for my new Brighter Super account.
- This authorisation will permit my new Adviser (and their nominated staff and/or representatives) to request and receive information about my new Brighter Super account, including copies of documents, statements, and data feeds from third party software providers detailing information about my account(s) (including transaction history).

If I have nominated my adviser as an authorised adviser I declare that,

- I acknowledge the exercise of any of the powers by a person reasonably believed by the Trustee or its service providers to be my authorised adviser or to be acting on behalf of my authorised adviser, will be treated as if I had personally exercised those powers.
- I acknowledge this arrangement will continue until I cancel the appointment in writing.

Please sign on the following page

- I agree the Trustee may cancel this facility or vary these conditions after giving me 14 days' notice in writing.
- I agree to release, discharge and indemnify the Trustee and its service providers from and against any claims, liabilities and expenses arising out of or in relation to my authorised adviser.
- I agree if I appoint an authorised adviser, I can't later claim that my authorised adviser or any person(s) appointed by me acting on behalf of my authorised adviser, was not acting on my behalf.

If I have consented to deduct a one-off personal advice fee to be deducted from my new Brighter Super account applied for under this application form I declare that,

- I consent to the one-off advice fee detailed in section 15 being deducted from my new Brighter Super account applied for under this application form and for the fee to be paid to the adviser nominated in section 13 of this form in return for the personal advice the adviser has (or will) provide me.
- I understand that the one-off advice fee can only be deducted from my new Brighter Super account if the advice relates to this account.
- I understand that I can withdraw my consent by notifying Brighter Super in writing before the fee is deducted from my new Brighter Super account, but if I withdraw my consent, I may still be liable to pay my adviser the fee.
- I have read and understand each matter mentioned in the Important information under section 16 about the one-off advice fee deduction from my new Brighter Super account.
- I understand that if my adviser engages another adviser within the same practice or AFSL to provide services under the advice arrangement I have with my adviser, any advice fee will still be payable to my adviser.
- I understand that, if I want my adviser to act for me in relation to my other Brighter Super account(s) I need to complete the relevant form available on the Brighter Super website.
- I understand that providing consent for a one-off fee to be deducted from my new Brighter Super account does not revoke consent I have provided for any other advice fee arrangement and, if I wish to revoke consent to deduct another advice fee arrangement from my new Brighter Super account, I need to complete the Cancel consent for an advice fee deduction form.

Signature	Date signed / /
------------------	---------------------------

Please sign in blue or black pen - Brighter Super does not accept digital signatures on this form.

19 Power of Attorney Signature

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

By signing this form you are declaring that:

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

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

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

Please sign in blue or black pen - Brighter Super does not accept digital signatures on this form.

Please (✓) one of the options below:

- I have attached valid Power of Attorney documentation⁵.
- I have previously supplied a valid Power of Attorney document to Brighter Super.

⁵ For a Power of Attorney (PoA) to be accepted, we require the forms to be posted through to us at GPO Box 264, Brisbane QLD 4001. Please ensure your documents have been certified on each page, and you have included certified ID for the attorney(s) nominated in the PoA, see our Proof of identity requirements information at brightersuper.com.au for more details.

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

Preferred Method

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

Alternative Options

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

Post Brighter Super
GPO Box 264
Brisbane Qld 4001



Important information

1. Tax file number (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, Brighter Super is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. Brighter Super may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request to the trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- Brighter Super will be able to accept all types of contributions to your account(s)
- other than the tax that may ordinarily apply, the tax on contributions to your superannuation account(s) will not increase
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits. We may disclose your TFN to an authorised external service provider to assist in this process.

More information on Tax File Numbers for superannuation purposes can be obtained from the ATO on 13 10 20.

2. Proof of identification requirements

Australian Government legislation requires you to provide us with proof of identification before we can open your new pension account.

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

From November 2022 all members will be required to supply their driver licence **card number** in addition to their licence number if they wish to have their identity verified electronically.

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

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

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

What happens next?

Once this application has been processed by Brighter Super, you may be required to complete further forms concerning tax on pension payments. Early each financial year, we will ask you to choose your preferred pension amount and frequency of payments for the year ahead.

3. Closing Transition to Retirement account

A Transition to Retirement Pension account cannot be transferred to an Accumulation account until the financial year it was opened in has ended.

4. Privacy and personal information

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

Preservation age table

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60



right by your side

Level 20, 333 Ann Street Brisbane Qld 4000 GPO Box 264 Brisbane Qld 4001
Telephone: **1800 444 396** From overseas +61 7 3244 4300 Fax 07 3244 4344
info@brightersuper.com.au brightersuper.com.au



SUPERANNUATION | INVESTMENT | ADVICE | INSURANCE

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. Brighter Super products are issued by the Trustee on behalf of the Fund.