



Level 20, 333 Ann Street,
Brisbane QLD 4000
Postal address GPO Box 264,
Brisbane QLD 4001
Phone 1800 444 396

Email info@brightersuper.com.au
Web brightersuper.com.au

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Changes to our products

I am writing to let you know that we have made changes to some of our products.

You are not required to do anything, but we recommend you review these changes in case you would like to update your account.

This notice explains the changes and what they could mean for you. You can also access it at brightersuper.com.au/sen.

For your convenience, below is a summary of the changes.

- Changes to the asset allocation and risk profile of some of our diversified investment options on 1 July 2023.
- Change to investment option name on 1 July 2023.

Investment option changes

We continually review our investment options to ensure their Strategic Asset Allocations remain within expectations.

Investment option	Conservative Balanced		Stable		Secure	
	Strategic Asset Allocation up to 30 June 2023	Strategic Asset Allocation from 1 July 2023	Strategic Asset Allocation up to 30 June 2023	Strategic Asset Allocation from 1 July 2023	Strategic Asset Allocation up to 30 June 2023	Strategic Asset Allocation from 1 July 2023
Australian shares	18	18	9	9	5	0
International shares	22	22	13	13	5	0
Private equity	4	4	3	3	0	0
Property	10	10	9	9	5	5
Infrastructure	10	10	9	9	7	7
Diversifying strategies	0	0	0	0	0	0
Diversified fixed interest	26	31	37	45	43	68
Cash	10	5	20	12	35	20

We also regularly review the likely number of expected negative annual returns in any 20-year period (Standard Risk Measure) for each investment option.

Investment option	Negative returns expected over any 20-year period (Standard Risk Measure) up to 30 June 2023	Negative returns expected over any 20-year period (Standard Risk Measure) from 1 July 2023
MySuper	4.3 years	4.1 years
Growth	4.7 years	4.6 years
Balanced	4.2 years	4.1 years
Conservative Balanced	3.6 years	3.4 years
Indexed Balanced	4.9 years	4.8 years
Stable	2.5 years	2.3 years
Secure	1.2 years	0.6 years
International Shares	5.7 years	5.5 years
Australian Shares	6.1 years	5.9 years
Property	4.1 years	3.9 years
Diversified Fixed Interest	2.4 years	2.1 years
Socially Responsible	4.2 years	4.1 years
Socially Responsible Australian Shares	6.1 years	5.9 years
Smoothed Return (closed option)	4.2 years	4.1 years

The Cash Enhanced investment option changed its name to Cash, effective 1 July 2023. There was no change to the Standard Risk Measure, Strategic Asset Allocation or Investment Objective for this option.

What do you need to do?

You do not need to do anything, but if you would like to review or change your investment option(s), you can do so at any time by logging in to your Member Online account at brightersuper.com.au.

Further information is available in these resources:

- *Product Disclosure Statement* for your account.
- *Investment Choice Guide* for your account – which also includes alternative ways to submit an investment switch.

We encourage members to seek financial advice before making decisions about their investment options. Brighter Super members can receive limited advice on a single topic related to superannuation, such as choosing an investment option, at no additional cost.

We're here to help

For further information, please refer to the *Product Disclosure Statement*, *Insurance guide* and the *Investment choice guide* for your account.

Our superannuation specialists and financial advisers are happy to help you. If you have any questions or would like to discuss the changes and how they relate to your account, please email us at info@brightersuper.com.au or call us on **1800 444 396**. We are open weekdays 8.00 am to 5.30 pm AEST.

Yours sincerely,



Kate Farrar

CEO, Brighter Super Group

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Are we communicating with you in the right way?

You can choose how to receive important communications about your Brighter Super account via post or email. You have asked us to communicate with you by post.

If you would like to update your communication preference to email for faster communication, simply log into Member Online at brightersuper.com.au or call us on 1800 444 396.