

Transfer to Brighter Super on 1 June 2023

For members of Suncorp Brighter Super and Suncorp Everyday Super who have made an investment choice, and

For members of Suncorp Brighter Super pension and Suncorp Everyday Super pension

Information about what to expect from the transfer of your Suncorp Super account into your new Brighter Super Optimiser account on 1 June 2023 is provided in this notice.

The table below provides a summary of the changes to investments, fees and insurance, and the temporary suspension period. More detailed information follows the table. Please take the time to read this information to understand how the transfer could affect you and decide if you need to take any action beforehand.

If you do not wish for your account to be transferred to Brighter Super, you are able to transfer your account to another super fund by completing the withdrawal form for your product available at suncorp.com.au/super/forms.

You will need to have your request to us by 5pm (AEST) on 23 May 2023.

Summary of how you are affected by the transfer

1	<p>Investments</p> <ul style="list-style-type: none">– The Suncorp Lifestage Fund investment option (Suncorp’s MySuper option) will not be available in the new Brighter Super Optimiser account.– Accumulation members invested in the Suncorp Lifestage Fund will be moved to the Brighter Super Optimiser MySuper option. Because Brighter Super Optimiser MySuper invests in higher-returning and unlisted assets like airports, investment fees will increase.– Pension members invested in the Suncorp Lifestage Fund investment option will be transferred to a replacement option, and their investment fees will increase. Please see further information below for the replacement investment option.– Members who want to change investment options before the transfer must submit a switch request to us by 12pm midday (AEST) on 25 May 2023.– All other investment options will be available in the Brighter Super Optimiser account. Your current balance, future investment strategy and pension payment strategy will be transferred automatically to your new account in Brighter Super Optimiser.– Some investment options will be renamed to remove ‘Suncorp’ from the option name.– Suncorp Everyday Super members will be able to select from an expanded investment menu.
2	<p>Fees</p> <ul style="list-style-type: none">– The administration fee for members invested in the MySuper option will reduce from 0.54% p.a. to 0.18% p.a. capped at \$900 p.a. For MySuper members, a one-off additional 0.20% will be added to the administration fee payable for May 2023 and deducted from members’ accounts on 25 May 2023. (See below for more information.)– The administration fees for all other investment options will be 0.59% p.a. for accumulation members and 0.50% p.a. for pension members, except for investments in the Cash Fund which will continue to have a \$0 fee. There is a new administration fee cap of \$5,000 p.a. for all investment options other than MySuper.– The dollar-based administration fee of \$7.65 per month will cease.

2	<p>Fees</p> <ul style="list-style-type: none"> – Tiered administration fees for higher balances will no longer apply. – Buy-sell spreads will no longer apply. – Family-linking fee discounts will no longer apply.
3	<p>Insurance (does not apply to pension members)</p> <ul style="list-style-type: none"> – Your insurance cover will be transferred to your Brighter Super Optimiser account, and there will be no change to the types and amounts of insurance cover you hold. – From 1 June 2023, Total and Permanent Disablement (TPD) and Income Protection (IP) insurance fees will be inclusive of stamp duty. This will result in an increase in costs for some members depending on the state of residence that we have on record for you. – The maximum amount of Death and TPD insurance cover Suncorp Everyday Super members can apply for will increase. Members will also be able to apply for Income Protection. – Insurance cover is automatically cancelled when an account has been inactive for 16 months, unless you previously told us you wish to keep your cover. On transfer, this 16-month period will recommence. This means that inactive members will have cover and pay insurance fees, until at least September 2024. – If you have a claim in progress this will continue after transfer. You do not need to do anything. – Other changes to insurance policy terms and conditions are available at brightersuper.com.au/welcome-suncorp-super.
4	<p>Temporary suspension period</p> <ul style="list-style-type: none"> – There will be a temporary suspension period from 26 May to 12 June 2023 (encompassing 11 business days) during which no account processing will occur. This is to allow a smooth and efficient transfer of members from Suncorp Super to Brighter Super. – Members wishing to transact or make changes to their account before the transfer will need to have a request to us by 5pm (AEST) on 23 May 2023. There is a later cut-off time for investment switches of 12pm midday (AEST) on 25 May 2023. – Members who do not want their account to be transferred to Brighter Super Optimiser, must have a rollover/ withdrawal request to us by 5pm (AEST) on 23 May 2023. – You will not be able to access your online account from 12pm midday (AEST) on 25 May 2023. We will write to you in June with details of how to log in to your new Brighter Super Member Online account. – Pension payments due to be paid on 28 May will be paid a few days earlier on or around 24 May. – Quarterly, half-yearly and annual pension payments due to be paid in June will be paid on or around 24 May 2023. – More details about effective dates for requests received during the suspension period are included below.
5	<p>Other changes</p> <ul style="list-style-type: none"> – The trustee and fund name is SPSSL Limited and the SPSSL Master Trust. Following the successor fund transfer on 31 May 2023, the trustee will be LGIASuper Trustee and fund name will be LGIASuper trading as Brighter Super. (LGIASuper changed its trading name to Brighter Super in 2022). – The way you contact your fund will be different, with a new phone number, email address, office address and website. – You will be issued a new Member Number, which replaces your Client ID, and is used to log in to your online account. We'll provide this to you in June 2023. Your account number will not change. – Biller codes and your customer reference number for BPAY[®] will change. – You will not be able to contribute via direct debit or cheque into your Brighter Super Optimiser account. – Pension payments will be paid on or around the 28th day of the month rather than the 14th day of the month. – Payments which were made twice a month will be paid on a fortnightly cycle, and members on this payment frequency will receive 26 payments each year, instead of 24. This means there will be a change to the regular payment amount.

Summary of important dates - May to June 2023

23 May	25 May	26 MAY	1 June	13 June	June
Last day for us to receive requests to transact on or update your Suncorp Super account to ensure it is processed before the suspension period. This includes requests to leave the fund. Requests must be received by 5pm AEST.	Last day to receive requests to switch investment options. Requests must be received by 12pm midday (AEST). From midday you will no longer have access to your online account.	Temporary transaction suspension period commences. Processing of transaction requests and account updates temporarily stops. Requests received after 5pm AEST on 23 May will be processed from 13 June.	Your account is transferred to Brighter Super. You will keep your existing account number(s).	Temporary transaction suspension period ends and processing resumes. See '4. Temporary suspension period' below for the unit price that will apply to a request received during the suspension period.	Your new Member Number (Client ID) is sent out with details on how to log in to Brighter Super Member Online.

1. Investments

Closure of the Suncorp Super Lifestage Fund

For members with the following Accumulation accounts: Suncorp Brighter Super, Suncorp Brighter Super for Business and Suncorp Everyday Super

The Suncorp Lifestage Fund (Suncorp's MySuper option) will not be available in the new Brighter Super Optimiser account. Members invested in this option will be transferred to the Brighter Super Optimiser MySuper option on 1 June 2023. Differences between the current MySuper option for Suncorp Super and the MySuper option for Brighter Super Optimiser are summarised in the table below. If you are older, your asset allocation may change significantly when your account is transferred, as the Suncorp Lifestage Fund automatically adjusts your investment strategy based on your age and you will hold a greater proportion of defensive assets. The Brighter Super MySuper Option does not change asset allocation based on age and is predominately invested in growth assets which carry more risk than defensive assets. See below for a further explanation.

Current investment option	Investment option after the transfer
Suncorp Lifestage Fund	Brighter Super Optimiser MySuper option
<p>Investment strategy The Suncorp Lifestage Fund holds a diversified mix of growth and income investments, with an increased allocation to income investments as you get older. Each Suncorp Lifestage Fund is tailored to suit the investment needs and risk profile of investors within the specified age group.</p>	<p>Investment aim The MySuper option aims for a diversified portfolio of assets expected to generate 3% returns per year above inflation after fees and taxes.</p>
<p>Investment objective The Suncorp Lifestage Fund aims to maximise capital growth, real capital preservation and income returns from a diversified mix of investments. The emphasis changes from capital growth to capital preservation and income as you get older. Please refer to your <i>Product Guide</i> for the investment objectives and ranges for each Suncorp Lifestage Fund option.</p>	<p>Suited to Those members seeking reasonably high returns and able to accept modest to significant fluctuations in returns over shorter periods.</p>
<p>Standard Risk Measure Risk band 5 (medium to high) or risk band 6 (high), depending on investment option.</p>	<p>Standard Risk Measure Risk band 6 (high)</p>
<p>Asset allocation Asset allocation starts with a higher allocation of 90% of an account invested in growth assets for younger ages and progressively reduces to 46% in growth assets and 54% defensive for older ages.</p>	<p>Asset allocation A mix of 75% growth assets and 25% defensive assets across a range of asset classes. There is no adjustment of asset allocation based on age.</p>

Current investment option	Investment option after the transfer
Suncorp Lifestage Fund	Brighter Super Optimiser MySuper option
Investment fees and costs 0.32% p.a. or 0.33% p.a., depending on the investment option. ¹	Investment fees and costs 0.49% p.a.
Transaction costs 0.01% p.a. or 0.02% p.a., depending on the investment option	Transaction costs 0.06% p.a.
More information Please refer to your <i>Product Disclosure Statement and Product Guide</i> at suncorp.com.au/super/forms	More information Please refer to the <i>Brighter Super Accumulation Account Product Disclosure Statement</i> available on the Brighter Super website under the Resources menu.

¹The Fund receives a tax deduction for expenses related to accumulation administration and investment fees. As a result, the actual investment fees accumulation and transition to retirement members pay are reduced by up to 15%.

For Suncorp Brighter Super pension and Suncorp Everyday Super pension members, including Transition to Retirement members

The Suncorp Lifestage Fund option will not be available for the Brighter Super Optimiser Pension account. Members invested in this option will be transferred to a different option in Brighter Super Optimiser before by 1 June 2023.

Current investment option	Investment option after the transfer
Suncorp Lifestage Fund 1949 or earlier	Multi-Manager Conservative Fund (currently Suncorp Multi-Manager Conservative Fund)
Suncorp Lifestage Fund 1950 -1954	
Suncorp Lifestage Fund 1955 -1959	Multi-Manager Balanced Fund (currently Suncorp Multi-Manager Balanced Fund)
Suncorp Lifestage Fund 1960 - 1964	

The replacement investment option has been selected as the most closely aligned option in terms of asset allocation, risk profile, target return and investment objective. However, there are differences between the 'current' and 'after' options. Because Brighter Super invests in high-returning and stable assets like airports, investment fees will increase. To compare investment fees and costs, and transaction costs, please see the table below. Members will benefit from the removal of the buy-spread from 1 June 2023. Please note that other fees and costs apply to your account, including administration fees and costs. For more information about the option(s) that your account will be transferred to, please refer to your *Product Disclosure Statement and Product Guide* available at suncorp.com.au/super/forms.

Current investment option	Investment fees and costs ² + transaction costs ³		Investment option after the transfer	Investment fees and costs ² + transaction costs ³	
	% p.a.	On a balance of \$50,000		% p.a.	On a balance of \$50,000
	Suncorp Lifestage Fund 1949 or earlier	0.28 + 0.01		\$145	Multi-Manager Conservative Fund
Suncorp Lifestage Fund 1950 -1954	0.28 + 0.01	\$145			
Suncorp Lifestage Fund 1955 -1959	0.28 + 0.01	\$145	Multi-Manager Balanced Fund	0.44 + 0.00	\$220
Suncorp Lifestage Fund 1960 - 1964	0.28 + 0.02	\$150			

²The investment fee generally includes the investment manager's fee, audit, custody and other general costs incurred in the administration of the underlying investment option. Please refer to the relevant *Product Disclosure Statement and Product Guide* for more information about these fees and costs.

³Costs are incurred by an investment option, including underlying funds, when purchasing and selling assets. This includes brokerage, stamp duty and clearing costs.

For all members invested in the Suncorp Lifestage Fund

Any current balance, future investment strategy or pension payment strategy in the Suncorp Lifestage Fund investment option will be transferred to a new option, as described above. If you are invested in the Suncorp Lifestage Fund, you have two alternatives:

Alternative 1

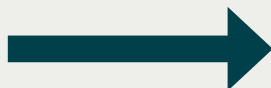
You are happy to transfer from the Suncorp Lifestage Fund to the Brighter Super Optimiser option selected for you.



You do not need to take any action. Your balance will be automatically transferred.

Alternative 2

You would like to switch from the Suncorp Lifestage Fund to a different investment option(s) before the automatic transfer occurs.



You must switch your investment before 12pm midday (AEST) on 25 May 2023.

You can easily change your investments via your online account or by completing an *Investment change form* available at suncorp.com.au/super/forms and returning it to us. We must receive your request by 12pm midday (AEST) on 25 May 2023 to process your request before the transfer. For a full list of the investment options available to you, please refer to your *Product Disclosure Statement* and *Product Guide* available at suncorp.com.au/super/forms. Before making a decision, we recommend you speak to a financial adviser to ensure your investment strategy is appropriate for your goals.

All other investment options will be transferred to Brighter Super Optimiser

Except for the Suncorp Lifestage Fund, all other investment options currently available to you in your Suncorp Super account will be available in your new Brighter Super Optimiser account. Your current investments and future investment strategy for these options will be transferred without change.

There are no changes to investment fees and costs or transaction costs for these options. Members will also benefit from the removal of the buy-sell spread from 1 June 2023. Everyday Super members will benefit from an expanded investment menu with 19 options to choose from, including four diversified options and 15 single sector options.

Thirteen investment options renamed

Thirteen investment options will have a name change to remove 'Suncorp' from their name, as follows:

Current investment option name	Brighter Super Optimiser option name
Suncorp Multi-Manager Conservative Fund	Multi-Manager Conservative Fund
Suncorp Multi-Manager Balanced Fund	Multi-Manager Balanced Fund
Suncorp Multi-Manager Growth Fund	Multi-Manager Growth Fund
Suncorp Multi-Manager High Growth Fund	Multi-Manager High Growth Fund
Suncorp Cash Fund	Cash Fund
Suncorp Australian Listed Property Index Fund	Australian Listed Property Index Fund
Suncorp Global Property Fund	Global Property Fund
Suncorp Australian Shares Fund	Australian Shares Fund
Suncorp Australian Shares Multi-Manager Fund	Australian Shares Multi-Manager Fund
Suncorp Australian Shares Value Fund	Australian Shares Value Fund
Suncorp International Shares Fund	International Shares Fund
Suncorp International Shares Multi-Manager Fund	International Shares Multi-Manager Fund
Suncorp Australian Fixed Interest Fund	Australian Fixed Interest Fund

2. Fees

Asset-based administration fees and costs

From 1 June 2023, the asset-based administration fees and costs will be as follows:

Asset-based administration fees and costs from 1 June 2023	
MySuper option	0.18% ² p.a. (annual cap \$900) Plus 0.07% p.a. costs met from Fund reserves
Cash Fund (currently the Suncorp Cash Fund)	Nil Plus 0.07% p.a. costs met from Fund reserves
Other investment options	Accumulation 0.59% ² p.a. Pension 0.50% p.a. (annual cap \$5,000) Plus 0.07% p.a. costs met from Fund reserves

²The Fund receives a tax deduction for expenses related to accumulation administration and investment fees. As a result, the actual administration fee accumulation and transition to retirement members pay are reduced by up to 15%.

In addition, from 1 June 2023:

- The dollar-based administration fee of \$7.65 per month will cease.
- Members will benefit from the removal of the buy-sell spread.
- Fee discounts for high balances will no longer apply.
- Family linking fee discounts will not be available.

For more information about your current fees and costs, please refer to your *Product Disclosure Statement* and *Product Guide*, available at suncorp.com.au/super/forms.

How the administration fee caps work

If you are charged total administration fees above \$900 (for MySuper) or \$5,000 (for other investment options) in any financial year the difference will be rebated to you, provided you still hold an eligible account at the time the rebate is applied. The rebate will be credited to your account in the following financial year.

The administration fee caps will not apply if you close all of your accounts during the financial year.

How does this affect you?

Your administration fees and costs may change. A comparison of the administration fees and costs you currently pay and the administration fees and costs you will pay from 1 June 2023 is included in *Your administration fees and costs summary*. If you are receiving this notice via email, this summary is available in the inbox of your online account at super.suncorp.com.au.

Other changes to fees and costs

The transfer of your account to Brighter Super is being delivered two years ahead of schedule. To fund this early transfer and bring forward the fee reduction for MySuper members, a one-off additional 0.20% will be added to the administration fee payable for May 2023. (This additional fee does not apply to transition to retirement pension or pension members).

Due to the temporary transaction suspension period, administration fees and costs for 25 May 2023 will be deducted from your account on 25 May 2023 (instead of 31 May 2023), and will be based on your average balance for the month up to that date (rather than on the average balance for the full month).

3. Insurance (does not apply to pension members)

Whether you currently have insurance in your super account or you get cover in the future, you need to be aware of the important changes we are making to insurance which apply from 1 June 2023 and how they might affect you.

Your insurance cover in your account, before 1 June 2023, will continue in your new Brighter Super Optimiser account. Your existing options to cancel, reduce or increase your cover will not change. Any existing loadings, exclusions, or special conditions that you have now will still apply.

However, there will be changes to your insurance fees and the terms and conditions for your cover from 1 June 2023. Details of the main changes are below and further changes to the terms and conditions of your policy are available at brightersuper.com.au/welcome-suncorp-super.

You do not need to do anything for these changes to take effect. Before making a decision, you may wish to speak to a financial adviser to determine whether your current insurance arrangements are suitable for your personal needs.

Stamp duty will be included for TPD and IP insurance fees

There will be changes regarding how stamp duty rates are deducted from members' accounts.

Currently, members pay stamp duty rates ranging from 0% to 11% on top of the Total and Permanent Disablement (TPD) and Income Protection (IP) insurance fees, depending on the state or territory where the member resides. These stamp duty rates are deducted directly from members' accounts.

From 1 June 2023, the TPD and IP insurance fees will be inclusive of stamp duty, and there won't be separate stamp duty deductions from members' account balances.

The change in the cost of your insurance cover depends on the state or territory where the address we have on file for you, as set out in the table below. There are no changes to Death insurance fees as they already include stamp duty.

You can also find tables showing annual insurance fees that will apply after the transfer at brightersuper.com.au/welcome-suncorp-super.

Percentage change to insurance fees for TPD and IP from 1 June 2023		
	TPD	IP
QLD	0.53%	Between -4.55% and -3.22%
NSW	0.53%	-0.92%
ACT	0.53%	4.04%
VIC	Between -8.61% and 0.53%	-5.42%
TAS	0.53%	Between -5.42% and -3.67%
SA	-9.43%	-6.27%
WA	-8.61%	-5.42%
NT	Between -8.61% and 0.53%	-5.42%

Changes for Suncorp Everyday Super members

From 1 June 2023, your insurance cover will be provided under the Brighter Super Optimiser group insurance policies. This means, in addition to Death and TPD cover, you'll be able to apply for Income Protection cover.

Maximum levels of cover are also increasing from 1 June 2023. You'll be able to apply for up to \$5m of Death cover, up to \$3m of TPD cover and up to \$3m for Terminal Illness cover. You can apply for additional cover by completing the *Brighter Super Optimiser Insurance Application form* available on the Brighter Super website at brightersuper.com.au after 1 June 2023.

Insurance inactivity period will restart

Your insurance cover lapses after 16 months of inactivity. Inactivity means your account has not received a contribution or roll over for a continuous period of 16 months, unless you've made an election to keep your cover. When your Suncorp Super account is transferred to Brighter Super Optimiser on 1 June 2023, your inactivity period will recommence. If you have an inactive account, this means you will continue to keep your cover, and pay the premiums associated with it, until at least September 2024, unless you contact us to cancel the cover.

Insurance claims in progress

All existing claims and any new claims will be managed by the trustee of Brighter Super from 1 June 2023. Claims in progress will automatically transfer and you do not need to do anything.

If you're receiving Income Protection payments, these will continue as long as you continue to meet the insurance policy requirements. Insurance claims are assessed against the types and levels of cover, as well as the relevant insurance policy terms and conditions in place at the date of the claimed event.

4. Temporary suspension period

To ensure a smooth transfer to Brighter Super, there will be a temporary suspension period during which no account processing will occur. This period encompasses 11 business days and runs from 26 May to 12 June 2023.

Members wishing to transact or make changes to their account before the transfer will need to have a request to us by 5pm (AEST) on 23 May 2023. The temporary suspension period will start later for investment switches at 12pm midday (AEST) on 25 May 2023.

During the suspension period, you will not be able to transact on your account (such as switch between investment options, make a contribution, rollover or withdraw), make changes to your insurance, or update your details or preferences.

You will also be unable to log in to your online account after 12pm midday (AEST) on Thursday 25 May 2023.

If we receive a valid contribution or investment switch request from the commencement of the temporary suspension period until 1 June, it will be processed with an effective date of 2 June 2023. After this, the unit price that will apply to your request will be the unit price for the business day it is received. Please note the earlier cut-off time for switches of 3pm (AEST) from 1 June 2023. For rollovers out and withdrawals, the unit price that will apply will be the last available unit price on the day it is processed.

From 13 June 2023, we will process requests received during the suspension period. We expect that there may be some minor processing delays while we work through any backlog.

Changes to pension payments

Due to the temporary suspension period, pension payments due to be paid on 28 May will be paid a few days earlier on 24 May. Quarterly, half-yearly and annual pension payments due to be paid in June will also be paid on or around 24 May 2023.

If your pension payments for the 2022/23 financial year, up to 31 May 2023, are less than the pro-rata annual minimum amount, an additional payment will be made to your nominated bank account in late May. If applicable, your payment will occur automatically, so you do not need to do anything.

After 1 June 2023 to align with Brighter Super, pension payments will be paid on or around the 28th day of the month rather than on or around the 14th day. This means that if you were expecting a pension payment on 14 June 2023, you will receive this two weeks later on or around 28 June. If you would like an additional lump sum payment to cover the gap, please have your request to us by 5pm (AEST) on 24 May 2023. (Please note Transition to Retirement pensions are unable to withdraw a lump sum.)

Online access

As we transfer to Brighter Super's administration system and website, we will remove access to your online account at super.suncorp.com.au from 12pm midday (AEST) on Thursday 25 May 2023.

In June 2023, we'll send you your new login details and instructions for accessing Brighter Super's Member Online site. This will have similar functionality to your existing online access, and you can view and transact on your new account.

5. Other changes

As part of the transfer to Brighter Super, there are other changes you should know about which are detailed below. In addition:

- Following the successor fund transfer on 31 May 2023, the trustee will be LGIAsuper Trustee and fund name will be LGIAsuper trading as Brighter Super. (LGIAsuper changed its trading name to Brighter Super in 2022).
- If you are invested in the Asteron Capital Guaranteed Fund you will not see interest on your exit statement from Suncorp Super for the period 1 July 2022 to 31 May 2023. Interest for the full year will be credited as at 30 June 2023 in Brighter Super.
- For changes to ways you make contributions, please see 'Update your contribution method' below.

New contact details

While the same friendly team will be helping you, from 1 June 2023, there will be some changes to the way you can contact us.

- Phone: **1800 444 396, Monday to Friday, 8 am - 5.30 pm (AEST)**
- Email: **info@brightersuper.com.au**
- Website: **www.brightersuper.com.au**
- Postal address: **Brighter Super, GPO Box 264, Brisbane QLD 4001**
- Head office location: **Level 20, 333 Ann Street, Brisbane QLD 4000**

Until 1 June 2023, please continue to contact us using our current contact details.

Changes to pension payments

From 1 June 2023 to align with Brighter Super, pension payments will be paid on or around the 28th day of the month rather than on or around the 14th day.

This means that if you were expecting a pension payment on 14 June 2023, you will receive this two weeks later on or around 28 June. If you would like an additional lump sum payment to cover the gap, please have your request to us by 5pm (AEST) on 24 May 2023. (Please note Transition to Retirement pensions are unable to withdraw a lump sum.)

If you currently receive pension payments twice a month (on the 14th and 28th) from 1 June 2023 you will be paid on a fortnightly basis and receive 26 payments each year, instead of 24. This means there will be a change to your regular payment amount.

Please see section 4 above for more important information about how pension payments are affected by the temporary suspension period.

Pension accounts that commenced prior to 1 Jan 2015

If your pension account commenced prior to 1 January 2015, the grandfathering provisions for Centrelink purposes will be retained with your account transfer to Brighter Super. Your new Brighter Super Pension account will be considered as a continuation of your existing income stream.

Beneficiary nominations

All binding death benefit nominations provided to us prior to 25 May 2023 will continue to be valid and effective after the transfer. We encourage you to take this opportunity to review your nomination to make sure it is up to date.

What you can do now

In the lead up to the temporary suspension period, you could consider these opportunities to get on top of your super.

Consider switching from the Suncorp Lifestage Fund

If you're currently invested in the closing Suncorp Lifestage Fund, you may wish to consider some of the other investment options that are explained in the relevant *Product Guide* available at suncorp.com.au/super/forms.

To switch to a different investment option before the transfer, simply complete an *Investment change form* and submit your request to us by 12pm midday (AEST) on 25 May 2023.

Claim a tax deduction (does not apply to pension members)

If you want to claim a tax deduction for personal contributions made to your Suncorp Super account, please send us a *Notice of intent to claim form* by 5pm (AEST) on 23 May 2023.

After your account is transferred, you'll still be able to claim a deduction, by completing the Brighter Super version of the form, which will be available on Brighter Super's website in the Resources menu.

Update your contribution method (does not apply to pension members)

You won't be able to make contributions via direct debit or cheque to your new Brighter Super Optimiser account. If you have historically paid contributions using these methods, you'll need to change your payment method from 1 June 2023. If you are currently making contributions via direct debit to pay your insurance fees, please ensure you change your contribution method to avoid your insurance lapsing.

After 1 June 2023, you'll be able to make personal contributions to your Brighter Super Optimiser account via **BPAY**[®]. You'll be able to find the Biller Code and your new Customer Reference Number when you log in to Brighter Super's Member Online.

Provide your new fund details to your employer

If you have previously selected Suncorp Super as your preferred super fund, and your employer is currently directing super contributions to your Suncorp Super account, you'll need to let them know the details of your new Brighter Super Optimiser account.

We are also writing to employers on our records to let them know about the changes, but please ensure your employer updates their records from 1 June 2023 as follows:

- Fund name: **Brighter Super Optimiser**
- Fund address: **Brighter Super, GPO Box 264, Brisbane QLD 4001**
- Australian Business Number (ABN): **23 053 121 564**
- Unique Superannuation Identifier (USI) (previously known as SPIN): **23053121564123**

Your Brighter Super Optimiser account number will be the same as your current account number.

More information

More information about the transition to Brighter Super is available on the Brighter Super website at brightersuper.com.au/welcome-suncorp-super.

Product Disclosure Statements for the Brighter Super Optimiser accumulation account and pension account will also be available at that location from 1 June 2023. We'll send you details about where to find these documents after the transition. For information about your Suncorp Super account, log in to your account at super.suncorp.com.au.

You can also find the *Product Disclosure Statement* and *Product Guide* for your current account at suncorp.com.au/super/forms.

Important information

Suncorp Super products and this information are issued by SPSL Limited ABN 61 063 427 958 AFSL 237905 RSE licence number L0002059 (the Trustee), trustee for the SPSL Master Trust ABN 98 350 952 022, RSE Fund Registration No. R1056655 (the Fund). The Trustee is wholly owned by LGIASuper Trustee as trustee for LGIASuper (LGIASuper), trading as Brighter Super and is not part of the Suncorp Group. The Trustee uses the 'Suncorp' brand under licence. Suncorp Super products are not bank deposits or bank liabilities and are subject to investment risk, including loss of the interest and principal invested. The obligations of the Trustee aren't guaranteed by any company within the Suncorp Group or the Brighter Super Group, nor do either Group guarantee the performance of Suncorp Super products. This is general information only and does not take into account your personal objectives, financial situation or needs.