

Change Your Investment Options

P09 - Pension Accounts



right by your side

You can switch investment options quickly and easily using Member online. Simply log in and click Investments – Change investments.

Alternatively, please complete and email this form back if you want to:

- Change your existing balance to a different investment option(s) for your Pension account.
- Change the investment allocation for your Pension payments.
- Initiate, change or cancel auto-rebalancing for your investment strategy.
- Opt into or out of Brighter Super's Retire Easy Pension.

Important information

1. Pension payment options

If you select an investment option(s) for pension payments on this form, your selection only applies to regular pension payments and not any lump sum withdrawals you make. You can choose which option(s) you would like your lump sum withdrawals to be taken from when you request the withdrawal.

2. Effective switch date

If your valid switch request is received before 3pm (AEST) on a business day it will take effect on the same business day. Any requests received after 3pm (AEST) will take effect on the following business day. Your investment switch will, in most cases, be reflected on your account within 2 working days after we receive your application.

A business day is defined as a day between Monday and Friday which is not an Australian national public holiday. Only one investment switch will be accepted for an account on any given day. See the *Pension Investment and fees guide* for more details.

3. 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.

4. Retire Easy Pension

Our (the Retire Easy) Pension is a package of pre-selected investment and payment options. If you are looking for greater flexibility, you can nominate your investment, payment and auto re-balancing preferences at any time, but please note making a change to any of these will opt you out of this package. For more information on tailoring your Pension account please refer to the *Pension Product Disclosure Statement*.

Financial Advice

We recommend you read the *Pension Product Disclosure Statement* and *Pension Investment and Fees Guide* and seek financial advice before making any changes to your existing arrangements.



Did you know?

With Member online, you can also:

- Update your details so we have your personal email and not your work address.
- Switch investment options
- Review your insurance; and more.

Visit memberonline.brightersuper.com.au/login

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 |

1 What would you like to do?

Please tick (✓) the box and indicate your choice(s) below.

- I would like to change how **my Pension account balance** is invested (section 2).
- I would like to change where **my future pension payments are drawn from** (section 3).
- I would like to elect to have my investments auto re-balanced each year (section 4).
- I would like to cancel or change my previous election to auto re-balance my investments each year (section 4)

Retire Easy Pension

- I want to transfer my total existing balance to a Brighter Super Retire Easy Pension. Before making any decisions to transfer to a Brighter Super Retire Easy Pension, please refer to the *Brighter Super Pension Product Disclosure Statement* available at brightersuper.com.au/pds (proceed to member declaration).

If you hold more than one account please specify below which account(s) you would like the changes to apply to.

Account number(s): _____

2 Transfer my existing balance

Please complete this section if you are wanting to change the investment strategy for your existing Brighter Super Pension account balance.

Use whole percentages and values only. Percentages must total 100%.

! Retire Easy Pension members

If you are invested in a Retire Easy Pension, selecting any of the investment options below will opt you out of this option.

| Ready-made Multi-manager options | Percentage | Single asset class options | Percentage |
|---|------------|----------------------------|-------------|
| Growth | % | International Shares | % |
| Indexed Balanced | % | Australian Shares | % |
| Balanced | % | Property | % |
| Conservative Balanced | % | Diversified Fixed Interest | % |
| Stable | % | Cash | % |
| Secure | % | | |
| Closed option ¹ | | | |
| Asteron Traditional Capital Guaranteed Fund | | | % |
| TOTAL | | | 100% |

¹ This investment option is only available to members that were invested in the option prior to the closure date for the relevant option and are currently still invested in this option.

3 Change my pension payment option(s)

If you have changed your investment option(s) for your existing account balance in section 1, and do not make a selection below your pension payment will be withdrawn in the same proportions that make up your overall account balance at the time of payment. If you do not wish for this to happen, please make your new selection below.

Not applicable for individuals invested in a Brighter Super Retire Easy Pension. Members in this option will have regular pension payments made from the Cash investment option.

I wish to change my pension payment option(s) as follows:

- Take payments across my investment options in the same proportions that make up my overall account balance at the time of payment.
 - Take payments from options specified:
 - 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

| Ready-made Multi-Manager options | Option 1 | Option 2 |
|---|-------------|----------|
| Growth | % | |
| Indexed Balanced | % | |
| Balanced | % | |
| Conservative Balanced | % | |
| Stable | % | |
| Secure | % | |
| Single asset class options | | |
| International Shares | % | |
| Australian Shares | % | |
| Property | % | |
| Diversified Fixed Interest | % | |
| Cash | % | |
| Closed option ² | | |
| Asteron Traditional Capital Guaranteed Fund | % | |
| TOTAL | 100% | |

² This investment option is only available to members that were invested in the option prior to the closure date for the relevant option and are currently still invested in this option.

4 Auto-rebalance your investment strategy

Not applicable for individuals invested in a Brighter Super Retire Easy Pension. Members in this option will have their investment portfolio automatically rebalanced each year to retain 2 years of pension payments in Cash in accordance with the Trustee's re-balancing rules. See the *Pension Product Disclosure Statement* for details.

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

- I wish to have my investments automatically re-balanced each quarter.
- I wish to have my investments automatically re-balanced half yearly.
- I wish to have my investments automatically re-balanced annually.
- I wish to cancel my previous election to automatically re-balance my investment strategy.

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. Please refer to the *Pension Investment and Fees Guide*.

5 Member declaration

Please tick (✓) the boxes to confirm you have read and understood the information relating to your investment switch.

- I understand my switch will take effect on the same business day after submitting a valid request, provided this is received on a business day before 3pm (AEST).
- I understand that if this form is incomplete the Fund will not be able to process my request.
- I understand that the unit price to value my investment switch has not yet been calculated, as outlined in the Pension *Investment and fees guide* and will be dependent on the date my request is considered received.
- I understand if I complete this form and only have an Accumulation account my request will be invalid and I will need to complete the relevant form for Accumulation accounts.
- I understand if I have a Retire Easy Pension account and I complete Section 2, 3 or 4 I am electing to out of the Retirement Easy Pension strategy.
- I understand if I am electing to switch to a Retire Easy Pension account in Section 1, my Pension account and pension payments will be invested as per the strategy outlined in the *Brighter Super Pension Product Disclosure Statement*.
- I am aware there are rules about cancelling my request.
- I am aware that if required, I can contact Brighter Super for more information before completing this form.

Signature

Date signed

/ /

If you are signing this form on behalf of the member please complete the section below.

6 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.

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 for attorney/s.

Please (✓) one of the options below:

- I have attached valid Power of Attorney documentation¹.
- I have previously supplied a valid Power of Attorney document to Brighter Super.

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)
membership@brightersuper.com.au

Post
Brighter Super
GPO Box 264
Brisbane Qld 4001



¹ 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.