



## ONECARE SUPER

Protection For Life™

Product Disclosure Statement

1 October 2025

Celebrating 20 years of OneCare

**OnePath**

## THE ISSUER

This Product Disclosure Statement (PDS) has been prepared by Brighter Super Trustee (ABN 94 085 088 484 AFSL 230511) ('Trustee') & Zurich Australia Limited (ABN 92 000 010 195 AFSL 232510) ('Zurich' or 'OnePath Life').

The Trustee for Brighter Super (ABN 23 053 121 564) ('Fund' or 'Brighter Super') is the issuer of this PDS. This PDS contains important information for members of the Fund. The different entities of Zurich and Brighter Super are not guaranteed by or responsible for, or liable in respect of, products and services provided by the other. OneCare Super is a division of the Fund.

The Trustee provides members with access to death and disablement cover through superannuation and accepts contributions and rollovers only for the purposes of paying premiums for that cover. Members do not have an account balance in the Fund if their membership is only under OneCare Super.

The Trustee holds the insurance policy on your behalf as a member of OneCare Super.

This PDS refers to the OneCare PDS issued by OnePath Life with an issue date 1 October 2025, as supplemented or replaced from time to time, for which OnePath Life is responsible. The OneCare PDS is available at [onepath.com.au/documents](https://onepath.com.au/documents) or may be obtained from the Trustee or OnePath Life on request, at no charge or is available from your financial adviser. You should read this PDS and the OneCare PDS before making a decision. The Trustee is not the issuer of the insurance policies or the OneCare PDS.

The Trustee is not obliged to accept any application for membership.

The offer described in this PDS is available only to individuals who receive the PDS within Australia and who accept the offer within Australia. To be eligible, applicants must have an Australian residential address at the time of completing the application for membership in OneCare Super.

## ABOUT BRIGHTER SUPER

Brighter Super is a 100% member-owned fund focused on keeping fees low and delivering strong long-term performance for our members. Since 1965, we have grown through our foundation industries of local government, finance and energy to become a trusted superannuation provider that is open to all Australians.

Brighter Super is able to accept superannuation guarantee (SG) contributions as well as other additional employer contributions and rollovers.

Brighter Super is governed by a Trust Deed which outlines the governing rules of the Fund. A copy of the Trust Deed is available at [brightersuper.com.au/about-us/governance](https://brightersuper.com.au/about-us/governance). You can obtain a copy of the Trust Deed free of charge by contacting us. Under the terms of the Deed, the Trustee has the power to amend any of the provisions of the Deed if permitted by relevant law.

An Annual Report about the management and financial condition of the Fund is prepared each year. You can view the annual report online at [brightersuper.com.au/about-us/governance/annual-reports](https://brightersuper.com.au/about-us/governance/annual-reports). You may also elect to have a hard copy of the Annual Report sent to you free of charge.

## ABOUT ZURICH AUSTRALIA LIMITED

Zurich Australia Limited (ABN 92 000 010 195 AFSL 232510) ('OnePath Life') provides the insurance cover described in this PDS. Further information about the insurance cover is in the separate OneCare PDS issued by OnePath Life.

Applications to the Trustee for membership of OneCare Super must be made along with an application for insurance. The application for membership of OneCare Super and application for insurance can be submitted electronically by your financial adviser acting on your behalf. You should consider both this PDS issued by the Trustee and the OneCare PDS issued by OnePath Life before completing the application for membership of OneCare Super and any application for insurance.

The Trustee has delegated administration of OneCare Super to OnePath Life. With the Trustee's consent, OnePath Life may engage other service providers to assist with aspects of OneCare Super's administration.

The information contained in this PDS is general information only. Your objectives, financial situation or needs have not been taken into account. You should consider the appropriateness of the information in this PDS, taking into account your objectives, financial situation and needs, before acting on any information in this PDS. Information about tax provided in this PDS is a guide only and is based on our understanding of the tax laws current at the date of the PDS. These laws can change, so you should speak to your tax adviser regarding the tax consequences of holding insurance cover through superannuation. References to superannuation law in this PDS include the *Superannuation Industry (Supervision) Act 1993* (Cth) and associated regulations as amended from time to time.

All of the information contained in this PDS is current at the time of preparation of this PDS. Information contained in this PDS can change from time to time. Updated information that is not materially adverse can be obtained electronically at [onepath.com.au/customers/product-updates](https://onepath.com.au/customers/product-updates) or a paper copy of any updated information will be given to you on request without charge by contacting OnePath Life (see the contact details on page 13). Where a change is material the Trustee will notify you in writing within the timeframes specified in the relevant legislation. You can obtain a paper copy of this PDS (and any supplementary documents), free of charge, by contacting OnePath Life.

In this PDS:

- 'Fund' refers to Brighter Super
- 'Trustee' refers to Brighter Super Trustee
- 'You', 'Your' refers to the person who will become the life insured
- 'Member' refers to a member of OneCare Super

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This PDS dated 1 October 2025 covers the financial product issued by the Trustee and provides a summary of the insurance products issued by OnePath Life under OneCare Super policies. For the avoidance of doubt, OnePath Life is not an RSE licensee and legally not able to issue interests in superannuation funds, and the Trustee is not a licensed insurer and legally not able to issue insurance policies. OnePath Life does not issue, underwrite or guarantee the superannuation interest described in this PDS. The Trustee is not responsible for the operation, nor is the issuer of, the insurance policies and any associated programmes or discounts issued or offered by OnePath Life.

This PDS provides important information that will help you understand the types of insurance benefits available and the tax treatment that may apply, your options for meeting the costs of the insurance, and the potential risks of holding insurance through superannuation.

While the Trustee has determined that insurance cover described in the OneCare PDS can be held through superannuation, this does not mean that it is suitable for your personal situation, objectives or needs.

# INTRODUCING ONECARE SUPER

The Trustee provides members with access to death and disablement insurance cover within superannuation. Your account does not have an account balance and is not subject to investment returns.

Your insurance policy will commence once you have become a member of OneCare Super and OnePath Life has confirmed acceptance of your insurance application. The Trustee will only accept your application for membership of OneCare Super if your application for insurance is accepted by OnePath Life and you have provided the Trustee with your Tax File Number (TFN).<sup>1</sup>

Other than interim insurance cover that may be provided by OnePath Life while your insurance application is being assessed, your insurance cover in OneCare Super only commences once applicable premiums are paid from contributions and/or rollovers received. Membership of OneCare Super is subject to terms and conditions determined by the Trustee from time to time.

The Trustee accepts contributions and rollovers to pay the premiums for insurance policies held through OneCare Super, subject to the terms and conditions summarised in this PDS.

The insurance benefits available through OneCare Super have been designed for consumers with certain objectives, financial situations and needs. Not all insurance benefits are suitable for all consumers and you need to consider, with the help of any financial adviser whether they are right for you. OnePath Life has made a target market determination for the insurance benefits available through OneCare Super. The determination sets out key attributes, the needs and objectives it is intended to address, eligibility requirements, financial capacity expectations, some key exclusions and how it is to be sold. You can find this document on the OnePath Life website at [onepath.com.au/tmd](https://onepath.com.au/tmd).

## INSURANCE BENEFITS AVAILABLE

If your application for insurance cover is accepted, OnePath Life will issue an insurance policy to the Trustee and you will be the life insured under the policy. You have access to various types of insurance cover from which you may select, provided you meet relevant eligibility criteria and other terms and conditions relating to the acceptance of insurance cover.

The insurance product available through superannuation under this PDS is OneCare which provides the following types of insurance:

- Life insurance – providing cover for death and terminal illness;
- Total and Permanent Disablement insurance (TPD) – providing cover for total and permanent disablement or 'permanent incapacity';
- Income protection insurance – providing cover for 'temporary incapacity' where you are unable to work to earn income due to illness or injury.

As a member of OneCare Super, you may be provided with insurance cover through one insurance product or multiple insurance products. Also, your insurance cover may give rise to multiple superannuation interests ('interests') in OneCare Super, in relation to a single insurance product or multiple insurance products.

The terms and conditions of the available insurance cover under this PDS, including limitations and exclusions, are described in the OneCare PDS current at the date when insurance cover is applied for. The amount of insurance cover you select and any special conditions OnePath Life applies to your cover will be set out in a policy schedule. A copy of the policy schedule will be sent to you by OnePath Life if your application for insurance is accepted.

<sup>1</sup> You are not required by law to provide us with your TFN. However, if you would like to participate in this product, your Tax File Number is necessary.

## HOLDING INSURANCE COVER THROUGH SUPERANNUATION

It is important to note that there are differences between holding insurance cover directly from OnePath Life and holding insurance cover through a superannuation account such as OneCare Super. These differences include:

- When you have insurance cover through superannuation, the Trustee is the owner of the insurance policy and holds it on your behalf as the life insured. You cannot apply for cover on the life of another person (e.g. spouse or child) via superannuation.
- Insurance cover held through superannuation is subject to superannuation law which governs the type of insurance benefits that can be provided via a superannuation fund. These rules do not apply to insurance cover obtained directly by you outside of superannuation. This means that not all types of insurance cover described in the OneCare PDS can be held through a superannuation account. For example, Trauma Cover is not available through OneCare Super.
- Not all the insurance features (including definitions) benefits or options available in respect of insurance cover described in the OneCare PDS apply to insurance cover held in OneCare Super. For example, TPD Cover through superannuation cannot be based on your permanent incapacity to perform your own occupation only.
- When Income Secure Cover is structured through super you should be aware that payments through a temporary incapacity condition of release will be restricted by superannuation law.
- To the extent premiums are paid to superannuation as a contribution (i.e. not rollovers), the contribution may be deductible against your income if you lodge a valid 'Notice of intent to claim or vary a deduction for personal super contributions' and the Trustee issues an acknowledgement of that notice. The Trustee can generally claim a tax deduction for premiums paid to OnePath Life in respect of insurance including premiums paid by a partial rollover. For partial rollovers, you are not able to claim the premiums as a deduction against your income. Instead, the tax deduction received by the Trustee on premiums paid by partial rollovers will usually be passed on to you in the form of a reduced premium. Situations where this premium reduction may cease in the future are explained in the section 'Paying premiums by rollover from another superannuation fund' on page 5.
- If you have a complaint relating to insurance cover held in OneCare Super, OnePath Life will assist with the processing of such complaints in line with the Trustee's complaint handling process amended from time to time.

The OneCare PDS explains which insurance benefits are not included, or are subject to additional terms, when held through superannuation. Benefits not included through superannuation may be accessed via a second policy owned directly by you through the OneCare SuperLink arrangement – for more details, refer to the OneCare PDS.

The terms and conditions applicable to insurance cover differ depending on whether you have insurance cover directly under the OneCare PDS or you have insurance cover through OneCare Super.

For further information about the differences, refer to the OneCare PDS available from the Trustee or OnePath Life on request at no charge, or consult your financial adviser.

The suitability of insurance cover available to you via the Fund depends on your individual circumstances. The Trustee and OnePath Life are unable to provide personal financial advice to you in relation to insurance cover through superannuation.

Before applying for insurance cover under a OneCare policy, you should carefully read the OneCare PDS which sets out important information including:

- Eligibility for insurance cover. If you are not eligible for insurance cover you will not be able to become a member of the Fund for this purpose.
- When completing an application for insurance, if you do not comply with your duty to take reasonable care not to make a misrepresentation, your insurance cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced. The duty to take reasonable care not to make a misrepresentation is explained in the OneCare PDS.
- Insurance benefits provided including when insurance cover starts and ends, minimum and maximum insured amounts and any applicable payment limits. Interim insurance cover may apply while your application is being processed. Refer to the OneCare PDS for more information. If you have multiple types of insurance cover under a OneCare SuperLink arrangement, benefit payments under either of the OneCare SuperLink policies may reduce the benefits under the other policy.
- The cost of insurance cover.
- The terms and conditions of those benefits, including important definitions.
- Exclusions and restrictions on the payment of those benefits.

As with any insurance provided to individuals, OnePath Life may impose additional conditions, exclusions, restrictions or premium loadings (depending on your personal circumstances) as a condition of the acceptance of insurance cover. If you agree to these additional terms, they will be set out in a policy schedule, a copy of which will be provided to you.

You should also consider whether you need to consult a financial adviser before applying for insurance cover and becoming a member of the Fund. Your financial adviser can provide you with a Statement of Advice and other disclosure documents relevant to your insurance, taking into account your individual situation.

You will only be entitled to a benefit from OneCare Super if a benefit is paid by OnePath Life because an insured event occurs while you are covered under a policy, and you have satisfied a condition of release under superannuation law. See page 7 for more information on conditions of release.



## FEES AND COSTS

### The cost of insurance

The cost of insurance under a OneCare Super policy is referred to as the premium and is determined by OnePath Life. OnePath Life may apply an additional cost (payment frequency loading) on OneCare Super as part of the premium, depending on the frequency of your premium payments. Premiums can be paid monthly, half-yearly or yearly in advance, with the payment frequency loading (if applicable) for a year being higher the more frequent your premium payments are.

The actual cost for you will depend on the insurance cover you select and a range of factors as explained in the OneCare PDS. Your financial adviser can provide you with a quotation that will set out the indicative cost of your insurance for the first year of the policy. OnePath Life may impose additional insurance costs (loadings) depending on your personal circumstances as a condition of the acceptance of cover. You will be advised of any loadings at the time of application. If you make changes to your insurance cover, the premium will be recalculated at the time the change is made. Please see the section on 'Refunds' (page 7) for more information on how the Trustee must handle premium refunds it receives from OnePath Life and the OneCare PDS for how refunds are calculated.

Further information about the calculation of insurance premiums, including factors that affect the premium, can be found in the OneCare PDS.

### Other fees and costs

The Trustee pays the premium (including any payment frequency loading, if applicable, charged by OnePath Life and, stamp duty) with amounts you contribute or rollover to OneCare Super.

OnePath Life may pay commissions to your financial adviser from the money it receives. Commissions are not paid by the Trustee and are not additional to these premiums.

OnePath Life also pays a Fund Administration Fee to the Trustee to cover the costs associated with administering the product within the Fund. The Fund Administration Fee is not an additional direct cost to you.

For certain types of contributions, a tax rebate may be available and retained by the Trustee. Refer to 'Paying for insurance through superannuation' (page 4) in the PDS under 'Tax on contributions.'

The Trustee does not charge any additional fees or costs to members associated with their membership of OneCare Super. The Trustee may bill you directly for any liability arising under any government charges or imposts relating to your Fund membership or deduct any such liability from an insured benefit that is or becomes payable to you.

## PAYING FOR INSURANCE THROUGH SUPERANNUATION

Premiums can be paid either by you or your employer making superannuation contributions to OneCare Super or by rolling over benefits from another superannuation fund. Some conditions apply to the types of contributions and rollovers that can be accepted by the Trustee as explained below. Under the administrative arrangements, OnePath Life will accept contributions and initiate rollovers (where a member consents) to the Fund on behalf of the Trustee and then immediately apply the amounts collected to pay premiums.

### Making contributions to superannuation

Contributions can be paid yearly, half-yearly or monthly, and must be in Australian dollars.

As noted above, the frequency of your contributions will determine the amount of the premium frequency loading (if applicable) and premiums charged by OnePath Life.

The following table summarises what payment methods are available based on the contribution type:

Contribution type	Payment method		
	Direct Debit	Credit Card	Rollover
Personal	✓	✓	✗
Self-Employed	✓	✓	✗
Spouse	✓	✓	✗
Employer (Compulsory)	✓	✓	✗
Employer (Salary Sacrifice)	✓	✓	✗
Employer (Voluntary)	✓	✓	✗
Rollover	✗	✗	✓

To pay by credit card or direct debit from an Australian bank account, you must provide a valid authority to enable the contribution to be deducted when due. Any direct debit instruction you provide is subject to the terms of the Direct Debit Request Service Agreement as set out in the application form. Cheques are not accepted.

Contributions can only be made with monies not yet paid into the superannuation system. For this reason, it is not possible to pay contributions from a bank account held by the trustee(s) of a self-managed super fund.

As an insurance-only superannuation product without an accumulation balance these accounts do not offer a superannuation savings or investments facility, and the Trustee cannot accept contributions in excess of the premiums due. The Trustee is also unable to accept Government contributions into these accounts, for example government co-contribution

and low-income superannuation tax offset. If the Trustee is unable to accept or allocate money to your account, the money will be returned without interest. Any interest earned on the unallocated money while in the Fund's bank account will be allocated to the Fund's General Reserve.

### Eligibility to contribute to superannuation

To make contributions to the Fund, certain conditions must be met under superannuation law, depending on your age and who is making the contribution. Generally, you are eligible to contribute to superannuation (or have voluntary employer contributions made on your behalf) on or before the 28th day after the end of the month on which you turn 75, and subject to contribution caps.

The following table outlines the rules relating to who can make super contributions.

Your age	Who can contribute?
Under 75	You, your spouse, your employer and a third party.
75* and over	Your employer may make 'mandated employer contributions'.#

\* Contributions by you, your spouse and your employer may be accepted on or before the 28th day after the end of the month in which you turn 75.

# Mandated employer contributions are contributions:

- that reduce an employer's potential liability for the superannuation guarantee (SG) charge; or
- that are a payment of a shortfall component; or
- in or toward satisfaction of the employer's obligation under an agreement certified, or aware made, on or after 1 July 1986 by an industrial authority.

Please visit [www.ato.gov.au](http://www.ato.gov.au) for more information in relation to work test changes.

If you are not eligible to contribute to superannuation, you may wish to contribute via a rollover from another complying superannuation fund, in which case your membership of the Fund can continue. If you are over the age of 75 and are not eligible to contribute to superannuation, you can apply to convert your insurance cover to a non-superannuation policy. Refer to the OneCare PDS for further information.

For information about the documentation needed to convert your insurance cover to a non-superannuation policy, or to discuss changing the payment type to a rollover, speak with your financial adviser or contact Customer Care (see contact details on page 13).

Under superannuation law, we cannot accept personal contributions from you or your spouse, including personal tax-deductible contributions, if we do not hold your Tax File Number (TFN).

To make contributions, certain conditions must be met as determined by the Trustee as set out in this PDS. This includes the condition that you provide us with your TFN when you apply for membership of the Fund.

### Limits on superannuation contributions made each financial year

Government contribution caps limit the amount of contributions that can be paid into the superannuation system for you each financial year, whether they are made to one or

more superannuation funds. It is your responsibility to ensure you do not exceed these caps. Taxation penalties may apply where these caps are exceeded, usually levied on you directly. For information about the contribution caps, refer to [ato.gov.au](http://ato.gov.au).

### Tax on contributions

Generally, the Trustee is required to pay tax of 15% on concessional contributions (employer contributions, salary sacrifice contributions and, if you are eligible, personal contributions that you advise the Trustee you intend to claim as a tax deduction against your personal income where the Trustee acknowledges your intended claim). Before you can claim a deduction, you will need to give the Trustee a 'Notice of intent to claim or vary a deduction for personal super contributions' form available at [ato.gov.au](http://ato.gov.au). A tax deduction for personal contributions may only be claimed while you are a member of the Fund. If the form is received after a partial withdrawal or rollover, the deduction can only be claimed on a proportional basis. Premiums paid are generally tax deductible to the Trustee, so that any tax payable on contributions will be offset by the amount of the tax deduction available. If the amount of tax payable on contributions (including personal contributions for which you intend to claim a tax deduction against your income) cannot be met by the Trustee, the Trustee may not acknowledge your intended claim.

An additional 15% tax liability for certain concessional contributions may apply if your combined income and concessional contributions assessed for Division 293 purposes exceed \$250,000 in a financial year. In this case, the ATO will issue you a Division 293 notice. If you receive a notice from the ATO, you should not elect for amounts to be released from OneCare Super, as you do not have an account balance in OneCare Super.

If you pay premiums by making non-concessional contributions (for example, where you are not eligible to claim a tax deduction for personal contributions, or your spouse makes non-deductible contributions for you) the Trustee will not pass on to you the benefit of any tax deduction on premiums.

### Paying premiums by rollover from another superannuation fund

If your premiums are paid yearly, you may pay by rollover from another superannuation fund. If you choose this option, you must provide a valid authority that instructs the Trustee to request from your nominated fund the amount required. You may do this by providing an Enduring Rollover Authority, which allows the Trustee to request your nominated fund to rollover benefits each year until you revoke the instruction.

Some conditions apply to rollovers:

- Your nominated fund may apply limits or other conditions on rollovers, including partial rollovers, such as minimum withdrawals or limiting the number of allowable rollovers in a 12-month period, and may charge fees for processing your request. You should check the terms and conditions with your nominated fund, and ensure there is a sufficient balance in your account to cover the rollover each year.
- If you rollover from another complying taxed superannuation fund, the Trustee's current practice for members with insurance cover through a OneCare Super policy is to pass on the benefit of the tax deduction available for premiums, by

reducing the rollover amount required by 15%. For example, if the premium due, including stamp duty, is \$1,000 and the value of the tax deduction is \$150, the portion of the premium to be paid by the partial rollover is reduced to \$850. The result is that the premium you pay is reduced by 15%. You will be notified of the reduced amount required before the partial rollover request is sent to your nominated fund. Notice will be given to you if this practice changes. As the provision of this reduction relies on the Trustee exercising its discretion, the Trustee may reduce or cease applying this reduction at any time in the future where the Trustee considers it appropriate to do so.

- The Trustee is unable to accept rollovers that have an untaxed element. You should check if your nominated superannuation fund is an untaxed fund before arranging a rollover.
- The Trustee is unable to accept rollovers that contain foreign transfer amounts, including United Kingdom (UK) or New Zealand KiwiSaver transfer amounts
- The Trustee is unable to accept rollovers that are not equal to the specific amount due. Rollovers that cannot be accepted will be returned in full to the transferring superannuation fund. If a rollover is returned, you will be requested to provide alternate instructions so that the premium can be paid.
- You may be able to rollover benefits from a self-managed super fund, although the transfer must be accompanied by a rollover benefits statement issued by the trustee of the fund.
- If you cancel or change your policy so that a pro-rata refund of premiums is due, the Trustee will retain a corresponding pro-rata amount of any rollover rebate applied. Please see the section on 'Refunds' on page 7 for more information on how the Trustee must handle premium refunds it receives from OnePath Life.
- If you have made contributions to your nominated fund, for which you intend to claim a tax deduction, but have not yet lodged the required notice of intent with the fund's trustee, the processing of a partial rollover from that fund may prevent you from claiming the deduction on the full amount of the contributions. You should ensure that you have lodged the required notice of intent and the trustee of your nominated fund has acknowledged your intention to claim a tax deduction in respect of your contributions before any rollovers are processed. Note that it is not possible to lodge a notice with the Trustee in respect of the rollover received.

### **Paying premiums by rollover may have implications for tax on claim benefits**

If you choose to pay premiums by rollover from another super fund with a service period start date earlier than the start date of your OneCare Super membership, there may be tax implications for disability super benefit payments and death benefit payments to non-dependants for tax purposes.

The service period start date may impact the determination of the tax-free and taxable components.

Please speak to your tax and financial adviser for further information.

### **Non-payment of premium**

Contributions or rollovers must be received when the premium is due for payment. Under the administrative arrangement, OnePath Life will notify you directly of the premium obligations.

If contributions or rollovers are not received by OnePath Life when the premium is due, OnePath Life may be entitled to cancel the insurance after giving notice to you to pay the premium.

If a payment sufficient to meet the amount due is not made by the date notified, OnePath Life will then cancel the insurance cover and you will cease to be a member of OneCare Super.

The Trustee is not responsible for ensuring your insurance cover does not lapse due to insufficient or late premium payments. You may have to re-apply for insurance cover if it lapses, and any application may be declined or varied. Insurance cover may cease in other circumstances as set out in 'Cessation of cover (and membership)'.

### **Cooling-off period**

OnePath Life provides a 30-day cooling-off period during which time you can cancel your insurance cover for any reason (for example, if you decide that it does not meet your needs). If you cancel your cover during the cooling-off period, your membership of OneCare Super will also cease. You will be entitled to a refund of the premium paid to OnePath Life. Any amount in OneCare Super that is subject to preservation will be repaid by way of transfer to another complying superannuation fund. Please see the 'Refunds' information provided on the following page.

If you wish to use the cooling-off period, you must not have made a claim and must notify OnePath Life (in writing or by phone and include the details of the superannuation fund you would like your refund transferred to – see Customer Care's contact details on page 13) within 30 days of the earlier of:

- the date you receive your copy of the policy schedule from OnePath Life; or
- the end of the 5th day after the policy was issued, and your membership commenced.

### **Varying your insurance cover**

After you become a member of OneCare Super, you can apply to make changes to your insurance (such as vary the type or amount of insurance cover) at any time.

For example, you may increase the amount of your Life, TPD or Income Secure Cover, subject to OnePath Life's assessment of your application and approval, and payment of applicable premiums. If you want to increase your insurance cover, you will need to complete the OneCare Application Form available at [onepath.com.au](http://onepath.com.au). Other alterations to your insurance cover can be made with a letter or a short application form, depending on the change. For information about the documentation needed to vary your insurance cover, speak to your financial adviser or contact Customer Care (see contact details on page 13).

Eligibility criteria and minimum and maximum insurance amounts apply. Refer to the relevant OneCare PDS for information. Any changes will be effective only if OnePath Life accepts your application and will be shown in a revised policy schedule, a copy of which will be provided to you.

### **Cessation of cover (and membership)**

Insurance cover ceases in certain circumstances as described in the OneCare PDS including termination of the insurance policy by you (in writing or phone, by a notice provided to OnePath Life), on your death or when the benefit expiry date is reached.



Your insurance cover in OneCare Super may also cease if you have related insurance cover under a non-superannuation OneCare insurance policy.

At any time while you are a member of OneCare Super, or within 30 days of leaving OneCare Super, you can apply to have your insurance cover converted to a non-superannuation policy by contacting OnePath Life.

Where a OneCare Super policy is cancelled or lapses, your membership in the Fund will also cease upon the issue of the exit statement.

For further information about the cessation of cover, refer to the relevant OneCare PDS and your policy schedule. Transferred OneCare Super members should refer to the disclosure documents previously provided to them while a member of the Retirement Portfolio Service, which can be obtained on request by contacting Customer Care (see contact details on page 13).

### Refunds

Superannuation contributions and rollovers received into OneCare Super (which OneCare Super cannot accept or retain because it is an insurance-only superannuation product and does not offer a superannuation savings or investments facility) are subject to superannuation preservation rules. In cases where a premium is refunded by OnePath Life to the Trustee (for example, a part refund of a yearly premium where insurance cover is cancelled before the next policy anniversary, or a full refund of the initial premium paid where insurance cover is cancelled in the cooling-off period), the refund must be rolled over to another complying superannuation fund unless you satisfy a condition of release.

If you paid your premium via a rollover, your premium is reduced by 15%, therefore reducing the amount required to be rolled over. In the case of a refund, your refund amount is based on the rollover amount received (from your superannuation fund), not the gross premium amount.

The Trustee may also voluntarily transfer amounts to the ATO in certain circumstances where the Trustee believes it is in the best interests of that member.

Should an amount be transferred to the ATO:

- the ATO will be able to proactively transfer that amount to a person's active superannuation account; and
- information about ATO-held superannuation will be available to members at [ato.gov.au](https://ato.gov.au) or through a myGov account linked to the ATO.

The Trustee will provide members with prior written notice of transfers to the ATO.

Further information about refunds if you cancel or change the policy can be found in the OneCare PDS.

## BENEFIT PAYMENTS AND TAX

Death, terminal illness and total and permanent disability benefits can only be paid to eligible members in the form of a lump sum. Income protection benefits are paid to eligible members in the form of a regular income stream.

To claim a benefit, you must satisfy OnePath Life's claim requirements. For information about this, refer to the relevant OneCare PDS.

OnePath Life will pay the insurance benefit as soon as the requirements in your policy have been satisfied. Payments will not be made under the policy until the Trustee has determined to whom the benefit is to be paid. This might be you, your beneficiary, your legal personal representative or one or more of your dependants. In the case of death benefits, you may nominate your eligible beneficiaries (see page 9).

The Trustee will only pay the amount it is entitled to receive from OnePath Life less any tax that must be withheld. Any benefits paid are treated as superannuation benefits for tax purposes. Where required, tax payable on a benefit will be withheld before an amount is paid by or on behalf of the Trustee. In some cases where a superannuation benefit is payable, the Trustee may direct OnePath Life to pay the benefit directly to a member.

### Conditions of release

There are rules in place to restrict when your super can be accessed. Where the terms and conditions of the OneCare policy are met, OnePath Life pays the insurance benefit to the Trustee. These benefits will generally be categorised as preserved amounts and can only be accessed on meeting a 'condition of release'.

Generally, the Trustee pays your benefits from the Fund as a lump sum. Conditions of release include:

- reaching your preservation age and you have permanently retired
- ceasing a gainful employment arrangement on or after reaching age 60
- reaching age 65, whether you have retired or not
- reaching your preservation age (payment restricted to a transition to retirement pension)
- permanent or temporary incapacity<sup>^</sup>
- severe financial hardship<sup>^</sup>
- compassionate grounds<sup>^</sup>
- terminal medical condition<sup>^</sup>
- death

<sup>^</sup> Under superannuation law there are strict qualifying criteria that must be met in each of these circumstances.

### Lump sum benefits

Lump sum benefits will not be paid until the Trustee has determined to whom the benefit will be paid. If a lump sum benefit becomes payable, tax may be deducted before a benefit is paid. Any insurance benefit received by the Trustee from OnePath Life will not attract investment earnings for the period that it is held in OneCare Super, as there is no account balance or investment component for these accounts.

The taxation of lump sum death benefits will depend on the relationship between the deceased member and the beneficiary.

If the beneficiary is a dependant (as defined under taxation law) of the deceased member the benefit may be paid free of tax. Otherwise, the taxable component of the death benefit will generally be taxed at up to 15% plus the Medicare levy. If the benefit contains an untaxed element then a tax of 30% plus the Medicare levy can apply. Refer to page 9 for information about who qualifies as a 'dependant'. You should note that an adult child (aged 18 or more) is not a dependant for taxation purposes, unless they otherwise are financially dependent on the deceased member or in an interdependency relationship with the deceased as defined in superannuation law.

When your estate pays the benefit to your beneficiary(ies), your Legal Personal Representative is responsible for the tax arrangements.

The taxation of lump sum benefits that qualify as a permanent incapacity benefit will depend on your age and other circumstances. If you are aged 60 or more, the benefit is generally tax free unless it includes an untaxed element. If you are under age 60, any tax-free component can be received free of tax. The balance of the benefit may be taxable, depending on whether you have reached your preservation age and you meet the taxation definition of Disability Superannuation Benefit.

Your preservation age depends on your date of birth as follows:

Date of birth	Preservation age
Before 1 July 1964	You have already met your preservation age
On or after 1 July 1964	60

If you are at or above your preservation age but under age 60, the taxable component up to the low rate cap amount (\$260,000 for the 2025/2026 financial year, indexed in \$5,000 increments) is received tax free. The taxable component above the low rate cap amount will be taxed at a maximum rate of 15% plus the Medicare levy. If you are under your preservation age, the taxable component of the benefit will be taxed at a maximum of 20% plus the Medicare levy.

In order to meet the taxation definition of Disability Superannuation Benefit, the Trustee will require certificates from two legally qualified medical practitioners confirming that because of ill health, it is unlikely that you can ever be gainfully employed in a capacity for which you are reasonably qualified because of education, experience or training.

Terminal illness benefits that qualify as the payment of a benefit to a person with a terminal medical condition (requiring the Trustee to be satisfied that you are suffering a terminal medical condition as defined in superannuation law) are tax free. This tax treatment applies if, in summary, the following circumstances exist:

- two registered medical practitioners have, jointly or separately, certified that the person suffers from an illness, or has incurred an injury, that is likely to result in the death of the person within a 24-month period after the date of the certification (the certification period);
- at least one of the medical practitioners is a specialist practising in an area relating to the illness or injury suffered by the person; and

- for each of the certificates, the certification period has not ended.

**Income benefits**

The benefits paid under your income protection insurance (in the form of regular income payments that qualify as temporary incapacity benefits under superannuation law) must be included in your tax return and will be taxed at your marginal income tax rate. This tax treatment applies if, in summary, you ceased to be gainfully employed (including if you have ceased temporarily to receive any gain or reward under a continuing arrangement for you to be gainfully employed) due to ill health (whether physical or mental) but ill health does not constitute permanent incapacity.

**Proceeds of crime**

Generally, your superannuation benefits may not be cashed or rolled over, where the Trustee must comply with a forfeiture order which allows the proceeds of crime to be recovered from your superannuation.

# DEATH BENEFIT NOMINATIONS

## **This section of the OneCare Super PDS sets out**

**rules relating to death benefit nominations.** You may nominate your dependants (as defined in superannuation law) or a legal personal representative to receive a lump sum benefit.

If you die while your insurance cover is in force, OnePath Life pays any insurance benefits payable under the OneCare Super policy to the Trustee.

You can nominate who you wish to receive your death benefit in the event of your death by making either a Lapsing or a Non-lapsing nomination. You can nominate your dependants, your estate (called your 'Legal Personal Representative') or a combination of both.

You cannot nominate beneficiaries who do not fall into one of these categories. It is important to note that at the time the Trustee receives your nomination, the Trustee will not check whether your nominated beneficiary(ies) are your dependants or your Legal Personal Representative.

If your nomination has been accepted and remains valid at the time of claim, it will only apply to the death benefit payable from OneCare Super. It is important that you read the following information so you choose the most appropriate options for you.

## **Who is a 'Legal Personal Representative'?**

Legal Personal Representative means the executor of the will or administrator of the estate of a deceased person, the trustee of the estate of a person under a legal disability, or a person who holds an enduring power of attorney granted by a person, however:

- a. subject to (b) below, a person does not have a Legal Personal Representative unless:
  - a grant of probate has been made,
  - letters of administration have been issued, or
  - such equivalent authority as the Trustee determines for jurisdictions outside Australia has been conferred on a person, and
- b. if the Trustee is reasonably satisfied that the value of the estate is less than the amount which the Trustee from time to time specifies as the 'probate limit', then the Trustee may for all purposes treat a person who does not meet the criteria in (a) but who the Trustee is reasonably satisfied will, in practice, be informally performing the role of executor or administrator as if they were the Legal Personal Representative.

## **Who can be a dependant?**

Under superannuation law and the Fund's Trust Deed, a dependant includes:

- your spouse which includes another person (whether of the same sex or a different sex) with whom you are in a relationship that is registered under a State or Territory law and a person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple;
- your child (including an adopted child, a stepchild, or an ex-nuptial child, a child of your spouse, or someone who is considered your child under family law);
- any other person who the Trustee believes is or was at the time of your death, financially dependent on you;
- any other person with whom you have an 'interdependency relationship at the time of your death' (see below).

## **Interdependency relationship**

Two people (whether or not related by family) have an 'interdependency relationship' if:

- they have a close personal relationship; and
- they live together; and
- one or each of them provides the other with financial support; and
- one or each of them provides the other with domestic support and personal care, but not if one of them provides domestic support and personal care to the other under an employment contract or a contract for services or on behalf of another person or organisation such as a government agency, a body corporate or a benevolent or charitable organisation.

An interdependency relationship can also exist where two people who (whether or not related by family) have a close personal relationship but do not meet the other criteria listed above because either or both of them suffer from a physical, intellectual or psychiatric disability or they are temporarily living apart. The Trustee will rely on superannuation laws to determine the circumstances that two persons have an interdependency relationship.

## **Nominating a beneficiary**

You can nominate, cancel or change your nominated beneficiaries by completing the Trustee's Nomination of beneficiaries form available at [onepath.com.au](http://onepath.com.au) or by contacting Customer Care on 133 667. For your nomination to be effective, you will need to comply with all legal requirements outlined in the following paragraphs.

Your nomination may be, or become, invalid if certain events occur. Refer to the following sections for further information about these events. You should revise your nomination if any of these events occur. You should review your nomination regularly to ensure it is still appropriate for you. It is very important that you keep your nomination up-to-date and in line with your personal circumstances so it continues to be effective.

Your OneCare Super Annual Statement provides details of any nominations you have made.

### 1. Lapsing nomination

If you give the Trustee a Lapsing nomination that satisfies all legal requirements, the Trustee must pay your Death Benefit to the beneficiaries you have nominated and in such proportions as you have specified, provided:

- each nominated beneficiary is a dependant or your Legal Personal Representative at the time of your death
- your Lapsing nomination is current when you die, i.e. the form containing the nomination has been confirmed or amended within three years after the day it was first signed, or last confirmed or amended by you;
- your Lapsing nomination is in writing and two persons over the age of 18 years who are not nominated beneficiaries have witnessed you signing your nomination.

### 2. Non-lapsing nomination

This is the nomination of a beneficiary(ies) that, if it satisfies all legal requirements, will not expire over time, and the Trustee is required to pay your money to your nominated beneficiary(ies) in the proportions you have specified. This is subject to the nominated beneficiary(ies) being either a dependant at the time of your death or your Legal Personal Representative (estate) and your non-lapsing beneficiary nomination being current at the time of your death.

However, it will become invalid if you subsequently marry, enter into a de facto spouse or like relationship with a person of either sex, or become separated on a permanent basis from your spouse or partner since the nomination was made.

### 3. No nomination, invalid nomination or cancelled nomination

If you choose not to make a nomination, do not make a valid nomination, or cancel your existing nomination, or to the extent your nomination is defective (i.e. does not meet a requirement under the trust deed or superannuation law), the Trustee will pay your death benefit to your Legal Personal Representative if your estate is solvent. If there is no Legal Personal Representative, or your estate is insolvent, the Trustee will pay your Death Benefit to your spouse (if more than one spouse, in equal shares).

If you do not have a spouse, the Trustee will pay your Death Benefit to one or more of your dependants (as determined by the Trustee) and if no dependants, the Trustee will pay your Death Benefit in accordance with the relevant law.

If you do not have either a Lapsing or Non-lapsing nomination, or you nominate your Legal Personal Representative as a beneficiary, you should consider making a will or altering your will to cover your death benefit.

## RISKS OF HOLDING INSURANCE THROUGH SUPERANNUATION

There are risks you should consider before deciding to hold insurance through superannuation, including:

- In addition to the terms and conditions of the applicable insurance policy which govern the grant of insurance cover, and payment of benefits, by OnePath Life to the Trustee, insurance benefits through superannuation are also subject to superannuation law and the Brighter Super Trust Deed. In relation to the insurance benefits provided by the Trustee, if there is any inconsistency between the applicable insurance policy and the Trust Deed, the Trust Deed prevails.
- The Trustee can only pay you a benefit if you satisfy a condition of release.
- If you change your mind about holding insurance (during the cooling-off period – see page 6) you will not usually be able to obtain a refund of premiums in cash (preservation rules mean that the refund will usually have to be paid to another superannuation product).
- A benefit paid from superannuation is a benefit for tax purposes. Depending on your tax circumstances, it may be subject to more tax than would otherwise apply if the benefit was paid from the same insurance held outside of superannuation.
- Limits apply to the amount you can contribute to superannuation each year. Any contributions you make to the Fund in order to pay premiums will reduce the amount you may be able to contribute to other superannuation accounts you hold for retirement savings purposes.
- Where you choose to pay premiums by rollover from another superannuation fund, your retirement savings will be reduced so that you may have less available to you on retirement than otherwise may have been the case.
- Taxation or superannuation law may change in the future, altering the suitability of holding insurance in superannuation.

These are risks of holding insurance through superannuation. For details on the risks applicable to the insurance itself, please refer to and consider the information provided on risks within the relevant OneCare PDS.

## YOUR FINANCIAL ADVISER AND HOW TO APPLY

This superannuation product (including the insurance available through this product) is available through financial advisers. Your financial adviser may act as your agent and lodge on your behalf an application for membership of OneCare Super. If your application is accepted, OnePath Life may pay your financial adviser a commission for selling the insurance to you. You can obtain details from your financial adviser of any commission paid. The commission is paid by OnePath Life out of insurance premiums it receives from the Fund. You do not pay any additional amount for this commission. Commissions are not paid by the Trustee.

Your financial adviser can assist you to make an application for membership of the Fund, along with an application for insurance. If your financial adviser lodges an online application on your behalf, the financial adviser is required to confirm that they have authorisation to act as your agent. It is your responsibility to ensure that the information provided to OnePath Life and the Trustee by your financial adviser is accurate and complete. The Trustee and OnePath Life will rely on the accuracy of the information provided via the online application as if a paper application was signed and submitted by you.

Applications for membership of OneCare Super can only be accepted after the insurance application has been accepted by OnePath Life. In accepting your application, the Trustee and OnePath Life will rely on declarations and authorisations made by you, either directly or via your agent, relating to the following matters:

- You have appointed your financial adviser to act on your behalf in relation to the application and, if you choose to submit an online application, you have appointed your financial adviser to help you complete and submit the application.
- You have received this PDS and the relevant OneCare PDS for the insurance product(s) you have chosen to apply for.
- You confirm the information supplied in connection with the application, such as information about your health, financial situation, lifestyle and pastimes, is true and correct and no information material to the application has been withheld.
- You authorise the collection of premiums from the account designated in the application, and where you have designated a bank account, you confirm you have received a copy of the Direct Debit Request Service Agreement.
- You have read the Privacy Statement (see page 12) and the Anti-money laundering and counter-terrorism financing requirements (see page 12) contained in this PDS.
- Where you have chosen to have premiums paid by making new contributions to superannuation, you are eligible to do so under superannuation law.

## TAX FILE NUMBER COLLECTION

Collection, use and disclosure of Tax File Numbers (TFNs) by superannuation funds is authorised under superannuation law. The Trustee will only use your TFN for purposes authorised by law. The purposes may change in the future as a result of legislative change. The Trustee and any third party engaged by the Trustee to provide superannuation administration services ('third party administrator') relating to this product are authorised to collect your TFN under super laws.

The purposes currently authorised include:

- taxing benefit payments at lower rates than may otherwise apply;
- passing your TFN to the ATO;
- allowing the Trustee to provide your TFN to another superannuation provider if your super benefit is transferred to that provider. However, the Trustee will not do so if you advise in writing that you do not want it to be passed on;
- accepting all permitted types of contributions to your account(s); and
- locating accounts in the Fund or, with your consent, consolidating certain accounts within the superannuation environment.

Declining to quote your TFN is not an offence, however, if you do not provide your TFN:

- the Trustee cannot accept contributions made by you or someone on your behalf (other than your employer);
- certain concessional contributions and other amounts may be subject to an additional no-TFN tax;
- you may pay more tax on your superannuation benefits than you have to; and
- it may be more difficult to find your superannuation benefits if you lose contact with your superannuation fund.

As a consequence, the Trustee has determined that it will not accept your application for membership of the Fund until you provide your TFN.

### Incorrect TFNs

The ATO may notify us of any incorrect TFNs we have recorded on our system. If your TFN is incorrect, we will endeavour to contact you and/or your employer or financial adviser (where authorised) to request a correct TFN. If we are unable to obtain a correct TFN for you:

- the incorrect TFN will be removed from our system;
- you may be charged 'no TFN-quoted contributions tax' on concessional contributions;
- we may be required to refund any personal contributions; and
- you will receive a notice from the ATO advising that we hold an incorrect TFN for you and what the tax consequences of this may be for you.

In these circumstances, the Trustee may be unable to continue to pay the premiums, and your insurance may be cancelled after OnePath Life provides the required notice.



## TRUSTEE PRIVACY POLICY

The Trustee 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 at [brightersuper.com.au/about-us/governance/reports-and-policies/privacy](https://brightersuper.com.au/about-us/governance/reports-and-policies/privacy). A paper copy of our Privacy Policy can be provided free of charge on request.

The way in which OnePath Life collects, uses and discloses your personal and sensitive information (personal information) is explained in Zurich's Privacy Policy available at [onepath.com.au/insurance/privacy-policy](https://onepath.com.au/insurance/privacy-policy). Please refer to the OneCare PDS for information on how your personal information will be used.

## ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING (AML/CTF) REQUIREMENTS

Under anti-money laundering and counter-terrorism financing requirements in Government legislation, you may be required to provide proof of identity before you can access your benefits in cash. This is known as 'customer identification and verification' requirements.

These requirements may also be applied by the Trustee from time to time in relation to the administration of your superannuation benefits, as required or considered appropriate under the Government legislation. You will be notified of any requirements when applicable. If you do not comply with these requirements there may be consequences for you, for example, a delay in the payment of your benefits.

If requested, you agree to provide additional information and assistance and comply with all reasonable requests to facilitate the Trustee's and OnePath Life's compliance with AML/CTF laws in Australia or an equivalent law in an overseas jurisdiction and/or its internal policies and procedures.

You undertake that you are not aware and have no reason to suspect that:

- the money used to fund the insurance is derived from, or related to, money laundering, terrorism financing or similar activities (illegal activities); and
- proceeds of insurance made in connection with this product will fund illegal activities.

In making an application pursuant to this OneCare Super PDS, you consent to the Trustee disclosing, in connection with AML/CTF laws and/or its internal policies and procedures, any of your personal information as defined in the *Privacy Act 1988* (Cth) we have.

In certain circumstances, we may be obliged to freeze or block a payment receipt or benefit payment where it is used in connection with illegal activities or suspected illegal activities. Freezing or blocking can arise as a result of the monitoring that is required by AML/CTF laws and/or its internal policies and procedures. If this occurs, we are not liable to you for any consequences or losses whatsoever and you agree to indemnify the Trustee and OnePath Life if they are found liable to a third party in connection with the freezing or blocking of a payment or benefit payment.

The Trustee and OnePath Life retain the right not to provide services to any applicant that either Trustee or OnePath Life decides, in its sole discretion, that it does not wish to supply.

## WHO TO CONTACT

In the first instance, enquiries should be directed to:

### Customer Care

**Telephone:** 133 667

**Customer portal:** [onepath.com.au/myonepathlife](https://onepath.com.au/myonepathlife)

**Website:** [onepath.com.au/about-us/contact-us](https://onepath.com.au/about-us/contact-us)

**Post:** OneCare Super  
C/- Zurich Australia Limited  
Locked Bag 994  
North Sydney NSW 2059

### Claims

**Telephone:** 1300 555 250

**Customer portal:** [onepath.com.au/myonepathlife](https://onepath.com.au/myonepathlife)

**Post:** OneCare Super  
C/- Zurich Life Claims  
Locked Bag 994  
North Sydney NSW 2059

You should be aware that all telephone conversations with you or your financial adviser are recorded.

### Privacy Officer

#### Brighter Super Trustee

**Telephone:** 1800 444 396

**Email:** [privacy@brightersuper.com.au](mailto:privacy@brightersuper.com.au)

## WHAT TO DO IF YOU HAVE A COMPLAINT

Superannuation law requires the Trustee to take all reasonable steps to ensure that complaints are properly considered and dealt with within 45 days unless an alternative timeframe applies (for example, a complaint about a death benefit distribution must be resolved within 90 days of the end of the 28-day objection period).

If you have a complaint, Customer Care is your first point of contact for raising complaints or providing feedback. You can contact OnePath Life directly via phone, email or in writing and OnePath Life will resolve your issue fairly, respectfully and efficiently, and will keep you informed of their progress.

If you're not satisfied with the response to your complaint, your concerns will be escalated to OnePath Life's Complaints Resolution Team who will work closely with you to find a solution quickly and amicably.

OnePath Life's contact details can be found in the 'Who to contact' section of this PDS.

You can also contact Brighter Super Trustee, the contact details for the Complaints officer are:

**Email:** [complaints@brightersuper.com.au](mailto:complaints@brightersuper.com.au)

**Telephone:** 1800 444 396

**Post:** Complaints Officer  
Brighter Super Trustee  
GPO Box 264  
Brisbane Qld 4001

You may wish to refer the matter directly to the Australian Financial Complaints Authority (AFCA), which provides an independent dispute resolution service that is free to consumers. However, please note that AFCA will usually refer the complaint back to the Trustee for resolution through the Trustee's complaints handling process.

Contact details for AFCA are as follows:

#### The Australian Financial Complaints Authority

**Online:** [www.afca.org.au](https://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Telephone:** 1800 931 678

**Post:** Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

Time limits or other limits may apply to complaints to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when a time limit relevant to your circumstances expires, or information about other limits.

Further details about the complaints handling process, are available on request by contacting Customer Care.

**Brighter Super Trustee**

ABN 94 085 088 484, AFSL 230511, RSE L0000178  
Level 20, 333 Ann Street, Brisbane QLD 4000  
GPO Box 265, Brisbane QLD 4001

**Zurich Australia Limited (OnePath Life)**

ABN 92 000 010 195, AFSL 232510  
Customer Care: 133 667  
Risk Adviser Services (for use by financial advisers only): 1800 222 066