

Your insurance in Brighter Super

Your employer, ConocoPhillips Australia Pty Ltd, has selected MetLife as the insurance provider for your Brighter Super account. If you have met eligibility requirements you may have automatically received insurance cover, the details of which are in your welcome letter.

Suncorp Life is not the insurer and is not responsible for any arrangements that apply to you in respect of such cover. As noted from page 64 of the Brighter Super Product Guide, the terms and conditions of insurance set out in the PDS and Product Guide will not apply to you. Please refer to this MetLife Insurance Policy document as it sets out the terms and conditions that apply to your insurance cover.

Which rates apply to me?

Insurance rates for	Which rates?	See page
Employer selected cover within or over the AAL	Standard rates	34 - 35
Member / individual selected cover for a higher sum insured than your employer has selected	Voluntary rates	36

Insurance fees are the total amount payable for any level of cover you may have included as part of your super plan. The rates that apply to you will depend on whether you are onshore or offshore. It does not include stamp duty, which is applicable on Income Protection and/or TPD cover depending on the state where you reside. We will deduct the applicable stamp duty and any amount for commission from your account at the time we deduct the insurance fees.

The premium rates do not include 3.5% commission (excluding GST). They also do not include a fee payable to Suncorp for administration of the insurance arrangements (currently 9.09%). To calculate rates inclusive of the administration fee, multiply the rate by 1.1.

Adviser commission on new accounts from 1 July 2014

New members from 1 July 2014 will not pay the commission component of the insurance fee to a financial adviser. To calculate rates inclusive of commission, multiply the rate by 1.1 and then divide by 0.965.

How do you apply for more insurance?

You should contact your plan's adviser who can provide you with the MetLife forms to complete and help you through the process.

What happens when you leave your employer?

Any insurance cover you hold ceases from the date you leave employment. You may, however, be eligible to take up a continuation option directly through MetLife. For further information, you can contact your plan's adviser. All the other benefits of Brighter Super continue as described on page 76 of the Brighter Super Product Guide.