Asteron Life Complete Supplementary Product Disclosure Statement (SPDS)

Issued 31 March 2025

This is a Supplementary Product Disclosure Statement (SPDS) issued by TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) and Brighter Super Trustee ABN 94 085 088 484 AFSL 230511. It supplements the information contained in the Asteron Life Complete Product Disclosure Statement and Policy Document (PDS) issued on 1 April 2022 and the Supplementary Product Disclosure Statement (SPDS) issued on 1 June 2023.

This SPDS is to be read together with the PDS and any other SPDS.

The purpose of this SPDS is to notify of a change to the Trustee name and change in Fund name in the SPDS issued on 1 June 2023.

Changes to the PDS

This SPDS makes the following changes to the Asteron Life Complete PDS as amended by the SPDS issued on 1 June 2023:

1. Update to page ii - About this Product Disclosure Statement and Policy Document, under sub section - The issuers. Delete the following wording:

"LGIAsuper Trustee ABN 94 085 088 484, AFSL 230511, RSE Licence No. L0000178 is the Trustee of LGIAsuper, ABN 23 053 121 564, RSE No. R1000160, trading as Brighter Super. LGIAsuper Trustee is not part of the TAL group of companies."

and replace with:

"Brighter Super Trustee ABN 94 085 088 484, AFSL 230511, RSE Licence No. L0000178 is the Trustee of Brighter Super, ABN 23 053 121 564, RSE No. R1000160. Brighter Super Trustee is not part of the TAL group of companies."

2. Update to page ii - About this Product Disclosure Statement and Policy Document, under sub section - Important disclosure. Delete the following wording:

"The Asteron Life Complete product described in this Product Disclosure Statement and Policy Document (PDS), which includes the policy terms and conditions, is issued by TAL Life, with the exception of an interest in LGIAsuper, ABN 23 053 121 564, RSE No. R1000160 (Fund), which is issued by the Trustee who will hold an Asteron Life Complete policy on your behalf, as a member of the Fund."

and replace with:

"The Asteron Life Complete product described in this Product Disclosure Statement and Policy Document (PDS), which includes the policy terms and conditions, is issued by TAL Life, with the exception of an interest in Brighter Super, ABN 23 053 121 564, RSE No. R1000160 (Fund), which is issued by the Trustee who will hold an Asteron Life Complete policy on your behalf, as a member of the Fund.

3. Change to terms and references throughout the PDS:

- All references to "LGIAsuper Trustee" or "Trustee", hereafter refers to "Brighter Super Trustee".
- All references to "LGIAsuper" (Fund), hereafter refers to "Brighter Super" (Fund), ABN 23 053 121 564, RSE No. R1000160.

Important information: TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) is part of the TAL Dai-ichi Life Australia ABN 97 150 070 483 group of companies (TAL). TAL Life is the issuer of ordinary Asteron Life products and the insurer for Asteron Life products held in superannuation, which are issued by Brighter Super Trustee ABN 94 085 088 484 AFSL 230511 as trustee for Brighter Super ABN 23 053 121 564 RSE R1000160. The different entities of the Brighter Super Group and TAL Group do not guarantee, are not responsible for, or liable in respect of, products and services provided by the other.