

How Brighter Super's fees work



Administration fees factsheet - for adviser use

Great value super, with fees you can feel confident about

At Brighter Super, we're committed to making sure our members and your clients pay less in fees. We believe our members' money should stay where it belongs - in super, helping to grow their retirement savings over the long term.

We work hard to keep our fees as low as possible. No hidden costs, no surprises - just great value super.

The brighter advantage

Our members benefit from our competitive fees, including



Admin fee of 0.14% p.a. with a low weekly Account keeping fee **plus**



Percentage-based administration fee capped at \$650 p.a. **plus**



Partner linking, allowing the fee cap to be shared across eligible accounts[†]

Members with Accumulation and Transition to Retirement accounts also receive a tax rebate of 15% on their administration fee, resulting in a lower net administration fee overall.

The fees we charge

The total amount of fees our members will be charged or have deducted is made up of administration fees and investment fees and costs and transaction costs. The investment fees and costs also include performance fees, where applicable.

Administration fees and costs

Regardless of how our members' super is invested, Brighter Super charges the below administration fees.

Account keeping fee¹

\$0.50
per week

+

Percentage-based administration fee²

0.14% p.a.
capped at \$650 per year

+

From reserves³

0.01% p.a.
costs met from reserves

[†]Eligible accounts for Partner linking include Brighter Super Accumulation (excluding any amounts invested in the MySuper option), KiwiSaver, Transition to Retirement, and Pension accounts.

¹This account keeping fee of \$0.50 per week or \$26 per year is charged per account (excluding KiwiSaver accounts, Suncorp Group SESP Corporate Plan members, Norfina Corporate Plan members and Insurance Only accounts). This fee is calculated based on 52 weeks per year. Charged monthly and on exit. Due to rounding, the total account keeping fee may be different and up to \$26.10 in some years.

²Excludes Suncorp Group SESP and Norfina Corporate Plan members. Please refer to the relevant Corporate Plan Summary for additional information.

³The 0.01% p.a. is not deducted from the account balance or investment returns but is deducted from the Fund's General Reserve, this is not an additional cost. This percentage is an estimate based on the costs from the previous financial year and may change. We estimated this amount as 0.01% based on the costs from the year ending 30 June 2025.

Administration Fee rebate

The percentage-based administration fees charged to our members are capped at \$650 per year (plus the \$0.50 per week account keeping fee¹). Any administration fee charged above \$650 across all eligible accounts, will be rebated in the following financial year.

The administration fee rebate applies when total percentage-based administration fees charged to a member reach \$650 per year after tax rebates. To reach this fee cap, a member's average balance over the year will need to be at least \$464,286 for Pension accounts and \$546,219 for Accumulation and Transition to Retirement (TTR) accounts.

The fee cap amount of \$650 per year is applied after the effect of any tax rebates on administration fees. Accumulation and TTR accounts receive a tax rebate of 15% on their administration fee, resulting in a lower net administration fee overall, therefore a higher balance is required to reach the fee cap.

Pension accounts are tax free therefore no tax rebate is received on the administration fee, and a lower minimum balance is required to reach the fee cap. If a member's balance is invested across an accumulation and pension account, the fee cap minimum balance is adjusted to allow for any tax rebates.

Let's break this down

The following examples are illustrative only and demonstrates how the administration fee cap of \$650 is applied and the rebate calculated.

Example 1 – An individual (Tom) with a total balance of \$650,000, in either an accumulation account or across an accumulation and pension account.

	Tom's accumulation account	Tom's accumulation and pension accounts
Account Balance	\$650,000	\$50,000 (Accumulation) \$600,000 (Pension)
Admin fee[^] (percentage-based)	\$773.50 (\$650,000 × 0.14% less 15% tax rebate of \$136.50)	\$899.50 \$59.50 (\$50,000 × 0.14% less 15% tax rebate of \$10.50) plus \$840 (\$600,000 × 0.14%)
Rebate (saving)	\$123.50	\$249.50
Account keeping fee[^]	\$22.10 p.a. (\$26 less 15% tax rebate of \$3.90)	\$48.10 p.a. (\$26 + \$26 less 15% tax rebate of \$3.90)
Total admin fees (percentage-based plus Account keeping)	\$672.10 (\$650 + \$22.10)	\$698.10 (\$650 + \$48.10)

The 0.01% deducted from the Funds General Reserve is not included in this calculation.

[^]Administration fees (percentage-based and Account keeping fee) are net the tax rebate, if members have an Accumulation or Transition to Retirement account.

¹This account keeping fee of \$0.50 per week or \$26 per year is charged per account (excluding KiwiSaver accounts, Suncorp Group SESP Corporate Plan members, Norfina Corporate Plan members and Insurance Only accounts).

²Excludes Suncorp Group SESP and Norfina Corporate Plan members. Please refer to the relevant Corporate Plan Summary for additional information.

Partner Linking - Link up and save

Our members can further reduce the administration fees they pay by taking advantage of Partner Linking, which allows administration fees to be calculated on combined eligible account* balances, potentially reducing fees charged to both accounts.

Example 2

The following examples are illustrative only and demonstrates how the administration fee cap of \$650 is applied and how the Partner linking rebate is calculated.

Scenario 1: Tom has transferred to a **Pension account** and his wife Tina has an **Accumulation account**. They link their accounts to save on administration fees.

Before Partner Linking

	Tom's account	Tina's account
Account Balance	\$650,000	\$380,000
Admin fee[^] (percentage-based)	\$910 ($\$650,000 \times 0.14\%$)	\$452 ($\$380,000 \times 0.14\%$ less 15% tax rebate of \$80)
Account keeping fee[^]	\$26 p.a.	\$22.10 p.a. ($\26 less the 15% tax rebate \$3.90)
Total Admin fee (with fee cap)	\$676 ($\$650 + \26)	\$474.10 ($\$452 + \22.10)

After Partner Linking

Combined Balance	\$1,030,000 ($\$650,000$ Tom + $\$380,000$ Tina)	
Admin fee (percentage-based)	\$1,102 \$650 (Tom) + \$452 (Tina)	
Account keeping fee[^]	\$26 p.a.	\$22.10 p.a. ($\26 less the 15% tax rebate \$3.90)
Total Admin fees (partner linking plus Account keeping)	\$698.10 ($\650 cap + $\$26$ + $\$22.10$)	
Rebate (saving)	\$266.60 (Tom)	\$185.40 (Tina)

The 0.01% deducted from the Funds General Reserve is not included in this calculation.

[^]Administration fees (percentage-based and Account keeping fee) are net the tax rebate, if members have an Accumulation or Transition to Retirement account.

To calculate the Partner Linking rebate

Step 1

Calculate the administration fee for each linked account.

Tom = ($\$650,000 \times 0.14\%$ = \$910). This would then be capped at \$650

Tina = ($\$380,000 \times 0.14\%$ less 15% tax rebate = \$452)

Step 2

Calculate the total administration fees after tax rebates across linked accounts (before application of Partner Linking cap).

= Tom fee + Tina fee
= $\$650 + \$452 = \$1,102$

Step 3

Calculate Partner Linking rebate.

= Total Percentage Based Fee (if > \$650) - \$650
= $\$1,102 - \$650 = \$452$

Step 4

Allocate Partner Linking rebate back to each linked account - in proportion to fee charges.

Tom rebate = $\$452 \times \$650 / \$1,102 = \266.60

Tina rebate = $\$452 \times \$452 / \$1,102 = \185.40

*Eligible accounts for Partner linking include Brighter Super Accumulation (excluding any amounts invested in the MySuper option), KiwiSaver, Transition to Retirement, and Pension accounts. MySuper legislation requires us to treat all MySuper members equally, therefore for Partner linked accounts only, any balance invested in the MySuper option is excluded from the calculation for the purposes of applying the fee cap to linked accounts

Scenario 2: Tom has a **Pension account** and his wife Tina has an **Accumulation account** with 25% of her account balance invested in MySuper (\$95,000).

The total administration fees with the fee cap applied that will be charged to Tom and Tina accounts can be seen in **Scenario 1**. The table below demonstrates how Partner linking is applied and the rebate calculated.

After Partner Linking

Combined Balance		\$1,030,000 (\$650,000 Tom + \$380,000 ¹ Tina)
Admin fee (percentage-based)		\$1,102 \$650 (Tom) + \$452 (Tina)
Total Admin fee (for calculation of rebate²)		\$989.15 \$650 (Tom) + \$339.15 (Tina = \$285,000 x 0.14% less 15% tax rebate of \$59.85)
Total Admin fees (partner linking plus Account keeping fee³)		\$811.15 \$650 fee cap + \$113.05 (Tina's MySuper investment of \$95,000 x 0.14% less 15% tax rebate of \$19.95) + \$26 + \$22.10
Rebate (saving)	\$222.87 (Tom)	\$116.28 (Tina)

The 0.01% deducted from the Funds General Reserve is not included in this calculation.

¹Includes the \$95,000 invested in MySuper.

²Balances invested in MySuper are excluded from the calculation of the partner linking rebate.

³Administration fees (percentage-based and Account keeping fee) are net the tax rebate, if members have an Accumulation or Transition to Retirement account.

Scenario 3: Tom has a **Pension account** and his wife Tina has transferred to a **Pension account**. Pension accounts are tax free therefore no tax rebate is received on the administration fee.

Before Partner Linking

	Tom's account	Tina's account
Account Balance	\$700,000	\$380,000
Admin fee (percentage-based)	\$980 (\$700,000 x 0.14%)	\$532 (\$380,000 x 0.14%)
Total Admin fee (with fee cap plus Account keeping fee)	\$676 (\$650 + \$26)	\$474.10 (\$532 + \$26)

After Partner Linking

Combined Balance		\$1,080,000 (\$700,000 Tom + \$380,000 Tina)
Admin fee (percentage-based)		\$1,182 \$650 (Tom) + \$452 (Tina)
Total Admin fees (partner linking plus Account keeping)		\$702 (\$650 cap + \$26 + \$26)
Rebate (saving)	\$292.55 (Tom)	\$239.45 (Tina)

The 0.01% deducted from the Funds General Reserve is not included in this calculation.

How to take advantage of Partner Linking

Simply have our member and their nominated partner complete a *Partner Linking* form available at brightersuper.com.au/forms and return it to us.

Forms must be submitted before the end of the financial year.

How does it work?

For our members with linked accounts any percentage-based administration fees charged over \$650 per year will be credited proportionately to their accounts in the following year. The rebate will not apply if either person requests the Partner Linking to be removed, or either person exits the fund prior to the rebate being paid.

If a member is invested in or switches to the MySuper option during the financial year, any funds invested in MySuper will be excluded from the calculation of account balances for the Partner Linking rebate.

Maximum number of members

A maximum of two members may be linked together for Partner Linking, there is no maximum number of eligible accounts that can be linked. Any new Partner Linking form received will override any previous nomination.

We're here to help

Our business development team have extensive experience within the financial services industry and are dedicated to fostering long term relationships with advisers and practices.

To find out more about Brighter Super contact your Business Development Manager directly or email external.advice@brightersuper.com.au.

For more information on fees refer to the *Brighter Super Product Disclosure Statements* and *Target Market Determination* available at brightersuper.com.au/pds.

Important information

Unless otherwise specified, this information is current as at 30 April 2026 and is subject to change.

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