Australia's Retirement Reality

Key insights from the Brighter Super & Investment Trends 2026 Retirement Income Report

As cost-of-living pressures reshape retirement, advice gives Australians greater clarity, confidence and choice



Investment Trends

Brighter SUPER

right by your side

INTRODUCTION

Advice is key to bridging the gap between wanting a comfortable retirement and knowing how to achieve it.



This report should encourage every Australian to consider seeking advice as they approach retirement.

Retirement should be something to look forward to. Yet this year's research shows that many Australians are approaching it with growing financial pressures and unanswered questions about their future.

Brighter Super is proud to partner with Investment Trends for a third consecutive year on the 2026 Retirement Income Report. The findings make clear why accessible education, practical support and financial advice matter.

Just 28% of Australians approaching retirement feel prepared - the lowest level in a decade. Among retirees, the proportion living comfortably has fallen from 58% to 38% in the past year, while confidence in having enough money to fund retirement has also declined sharply.

These pressures are changing how Australians plan for retirement. Among those expecting an income shortfall, almost half plan to reduce spending and a similar proportion expect to work longer. Yet retirement preparedness among pre-retirees rises sharply with super balance. Among retirees, higher balances are also associated with greater financial comfort and confidence in funding retirement. Looking back, more than 30% of retirees said they would have contributed more to super.

At the same time, significant gaps in knowledge and understanding remain. Only a quarter of pre-retirees understand their options for accessing super, and almost three in 10 do not know what they will do with it when they retire. In addition, 62% of pre-retirees are unaware or unsure of the tax advantages offered by pension products. Those gaps carry into retirement. More than half of retirees received no guidance as they moved into retirement, and among those not using a retirement income solution, more than four in 10 say they do not know enough to decide. People need clearer answers about how much they will need, how long their savings could last and what steps they can take.

The research reinforces the value of advice.

Advised pre-retirees are almost twice as likely to feel prepared for retirement as those not currently open to advice. They report a clearer understanding of their options, less uncertainty about their retirement income approach and a greater likelihood of making additional super contributions. While financial circumstances also influence these findings, the message is clear: making advice more accessible must be a priority.

For super funds, our responsibility extends beyond helping members build their savings. We must continue to encourage members to engage with retirement planning earlier and work to close knowledge gaps.

At Brighter Super, our Advice Pathway brings together education, Super and Retirement Health Checks and personalised advice, giving members practical ways to get started and further support when they need it. We are also developing retirement income solutions to help members plan for income that lasts throughout retirement.

It is encouraging that Brighter Super's Retirement Outlook Index rose from 60 to 63 this year, supported by stronger confidence among our retirees, while the national index fell from 58 to 49. This result strengthens our determination to keep improving the support we provide.

Thank you to the thousands of Australians who shared their experiences for this research. Their insights reinforce the need to make retirement easier to understand and prepare for.

Every member should know where to turn, understand their options and feel supported in taking their next step. At Brighter Super, we're committed to being right by our members' side as they work towards and live the retirement they want.



Kate Farrar,
Chief Executive Officer, Brighter Super

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EXECUTIVE SUMMARY

Cost-of-living pressures squeeze Australians' retirement dreams



Australians are planning to tighten their belts to maintain their savings with around three quarters citing cost-of-living pressures as the biggest threats to their finances. Only 28% of pre-retirees considered themselves prepared for retirement – a decade low – while the proportion of pre-retirees who consider themselves very unprepared for retirement has jumped to a decade high of 27%.

Among retirees, the proportion reporting living comfortably fell sharply over the past year to 38% from 58%, while those only just covering the basics, or struggling, more than doubled, from 14% to 30%.

The Brighter Super & Investment Trends 2026 Retirement Income Report finds Australians continued to have significant knowledge gaps on how to achieve their retirement goals and those gaps are shaping the decisions they make. Only a quarter of pre-retirees understand their options for accessing super, 29% do not know what they will do with it when they retire, and 62% are unaware or don't know that retirement income accounts may have tax advantages over accumulation. Fewer than one in 10 understand lifetime annuities well and seven in 10 (71%) are unaware that qualifying lifetime income products, such as annuities, may offer Centrelink advantages.

These knowledge gaps persist into retirement. More than half of retirees (55%) received no guidance on transitioning to the retirement phase. Among retirees not using a retirement income solution, 43% said they lacked the knowledge to make a decision.

Cost-of-living pressures have been central to the decline in retirement preparedness in this year's survey. Three quarters (75%) of pre-retirees identify it as having one of the greatest impacts on their financial position.

Cutting spending is now the go-to strategy for both pre-retirees and retirees. Among pre-retirees expecting an income gap, cutting spending rose from fourth place a year ago to the first most common response. About half of retirees also say they would cut spending if their savings ran low, up from 17% in 2025.

Super balance matters

The report shows a clear association between higher super balances and greater retirement preparedness, comfort and confidence.

- Among pre-retirees, preparedness rises sharply as super balances increase.
- Retirees with higher super balances are more likely to report living comfortably.
- They are also more confident they have enough money to fund their retirement.

Looking back, more than 30% of retirees said they would have contributed more to super.

Advice supports better retirement outcomes

Australians who receive financial advice are faring better at every stage of the retirement journey, from preparing for it to living in it.

Advice is associated with a stronger start to retirement: among those who retired in the past three years, 61% of advised retirees felt prepared, compared with just 32% of those not open to advice. The contrast reinforces the importance of making advice accessible before the decision to retire.

Australians are also looking for assistance when it comes to planning their retirement. Speaking to a financial adviser is the most common specific intention among pre-retirees when they can access their super (17%) and more than a third (37%) say affordable financial advice would make them more confident about retirement.

Advised pre-retirees have not been immune from cost-of-living pressures with the proportion who feel prepared falling seven points from 50% over the past year to 43%. While financial circumstances also influence these results, the findings reinforce the importance of making advice accessible before and throughout retirement.

For retirees, the significant fall in their confidence that they would have enough money to fund their retirement from 60% to 41% indicates that obtaining outside support remains relevant well beyond the decision to retire.

Among retirees identified as lacking confidence in their withdrawal amount, regular reviews were the most selected support option, followed by super fund guidance and financial advice.

Key Insights

Retirement under pressure: From preparation to everyday living

This year's survey shows both pre-retirees and retirees are feeling the impact of cost-of-living pressures. Among pre-retirees, only 28% feel prepared for retirement and more than half fear the amount they will receive in retirement each month will be less than the amount they expect to need to live comfortably.

However, advice clearly increases confidence. The proportion of advised pre-retirees feeling prepared for retirement is almost double the proportion of pre-retirees not open to advice who feel prepared for retirement.

Fewer retirees report that they are living comfortably and the proportion of retirees confident in having enough money to fund retirement has also declined sharply.

"With retirement preparedness, comfort and confidence falling, the findings from the research reinforce the value of advice in helping Australians understand their options, close income gaps and make confident choices for the future,"
Brighter Super Head of Product and Retirement, Cristina Saija.

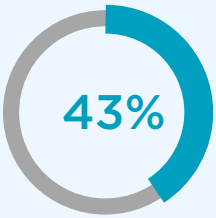
Pre-retirees

54% (2026) vs 49% (2025)

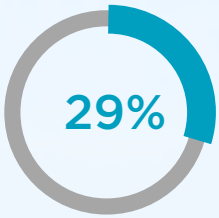
Expect an income gap
Up 5pts

28% (2026) vs 38% (2025)

Feel prepared for retirement
10-year low



Feel prepared after receiving advice
vs 22% not open to advice



Unsure what to do at preservation age
Remains steady

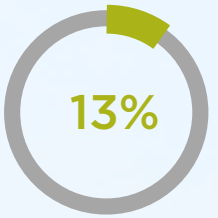
Retirees

38% (2026) vs 58% (2025)

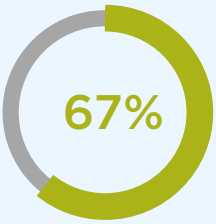
Live comfortably
Sharp decline by 20pts

41% (2026) vs 60% (2025)

Feel confident
5-year low



Struggle to make ends meet
Up from 4% in 2025



Would rely on Age Pension if savings ran low
Up from 59% in 2025



2026 Australian Retirement Outlook Index hits a new low



The 2026 Australian Retirement Outlook Index has fallen sharply to 49 as fewer Australians aged 40 and over consider themselves to be prepared and confident for their retirement.

Preparedness and confidence decline

This year's Index was pushed lower by sharp falls in retirement preparedness for pre-retirees and confidence for retirees.

Declining retirement preparedness and confidence were the main drivers of the fall in the Index. Among pre-retirees, only 28% considered themselves prepared for retirement – a decade low and a fall of 10 percentage points from 2025.

Retirees' confidence in their ability to fund retirement fell more sharply, down 19 percentage points to 41% in 2026 from 60% in 2025.

With preparedness and confidence declining sharply and fund suitability ratings changing only modestly, the Index fell to 49 in 2026 from 58 in 2025 – 4 points below its previous low of 53 in 2024.

Super funds maintain strength on retirement suitability

Perceptions of super funds' overall suitability for retirement remained relatively stable.

Among pre-retirees, 55% rated their fund as suitable, down 2 percentage points from 2025. Among retirees, 73% perceived their fund as suitable for retirement, down 4 percentage points on 2025.

Brighter Super members buck the trend

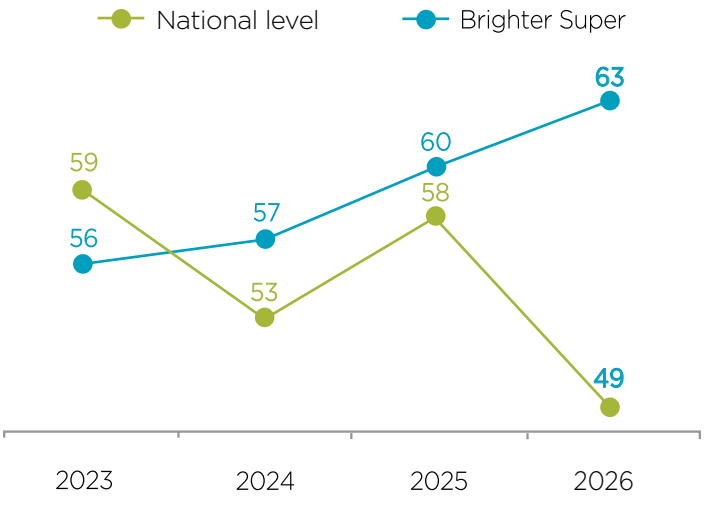
Against a backdrop of declining national confidence, Brighter Super's Retirement Outlook Index rose from 60 to 63.

Almost two thirds (64%) of Brighter Super retirees surveyed felt confident they could fund their retirement, up from 54% last year and 23 percentage points above the national result of 41%.

Preparedness among Brighter Super pre-retirees eased from 38% to 36%, but remained above the national result of 28%. Members also rated the fund strongly for retirement suitability, with 65% of pre-retirees and 86% of retirees satisfied.

These findings reinforce Brighter Super's commitment to accessible education, practical guidance and personalised advice, helping members understand their options and plan their next steps with confidence.

Retirement Outlook Index: Brighter Super members compared with Australians aged 40 and over



Brighter Super received the 2026–27 Epic Retirement Tick[2] for the second consecutive year, recognising its strong support for members before and during retirement.

The Index combines measures of preparedness among pre-retirees, confidence among retirees and member satisfaction with the suitability of their super fund for retirement.

Retirement preparedness hits a decade low



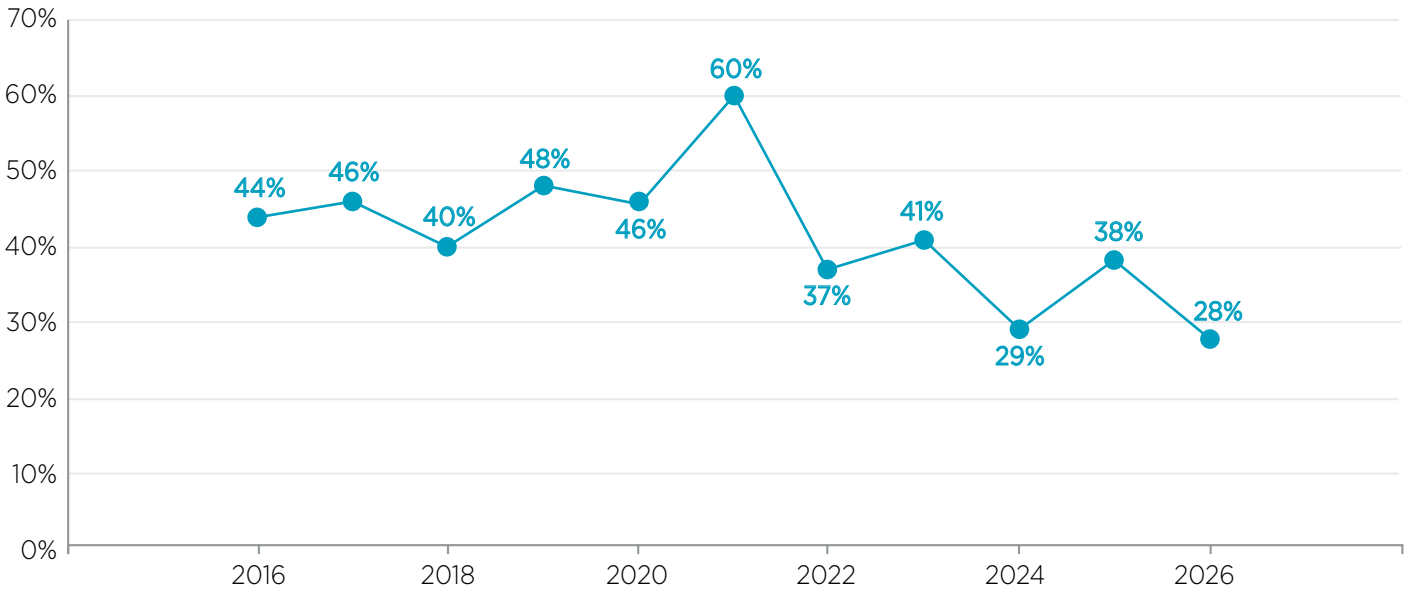
Retirement confidence has deteriorated sharply in 2026, highlighting the growing pressure on pre-retirees' financial readiness

Cost-of-living pressures have eroded Australians' confidence in their progress on their retirement journey, driving the fall in retirement preparedness to a 10-year low of 28%. This represents a 10-point drop on 2025.

Both pre-retirees (75%) and retirees (72%) cited inflation and the cost of living as among the factors that had the biggest impact on their financial position in 2026. Living costs for age pensioner households rose 4.7% in the year to June 2026, ahead of CPI at 3.8%*.

A decade-high 27% of pre-retirees consider themselves very unprepared for retirement in 2026 compared with 18% in 2025.

How well prepared do you feel for retirement?



*Source: Australian Bureau of Statistics (DSS Income Support Recipients and Selected Living Cost Indexes)

Retirement income falls short



Retirement income expectations are falling short of lifestyle goals with more than half of pre-retirees (54%) expecting their retirement income to be lower than what they believe they will need to live comfortably.

Pre-retirees expect an average retirement income of $3,600 a month, compared with the $4,500 they believe they will need. These figures highlight a mismatch between income expectations and retirement lifestyle goals.

Among those expecting a shortfall, almost half plan to reduce spending (49%) or retire later than planned (48%), while 40% intend to contribute more to super. The proportion planning to cut spending has more than doubled since 2025.

These anticipated compromises reinforce the importance of helping people understand their likely retirement income, assess their spending needs and explore their options earlier.

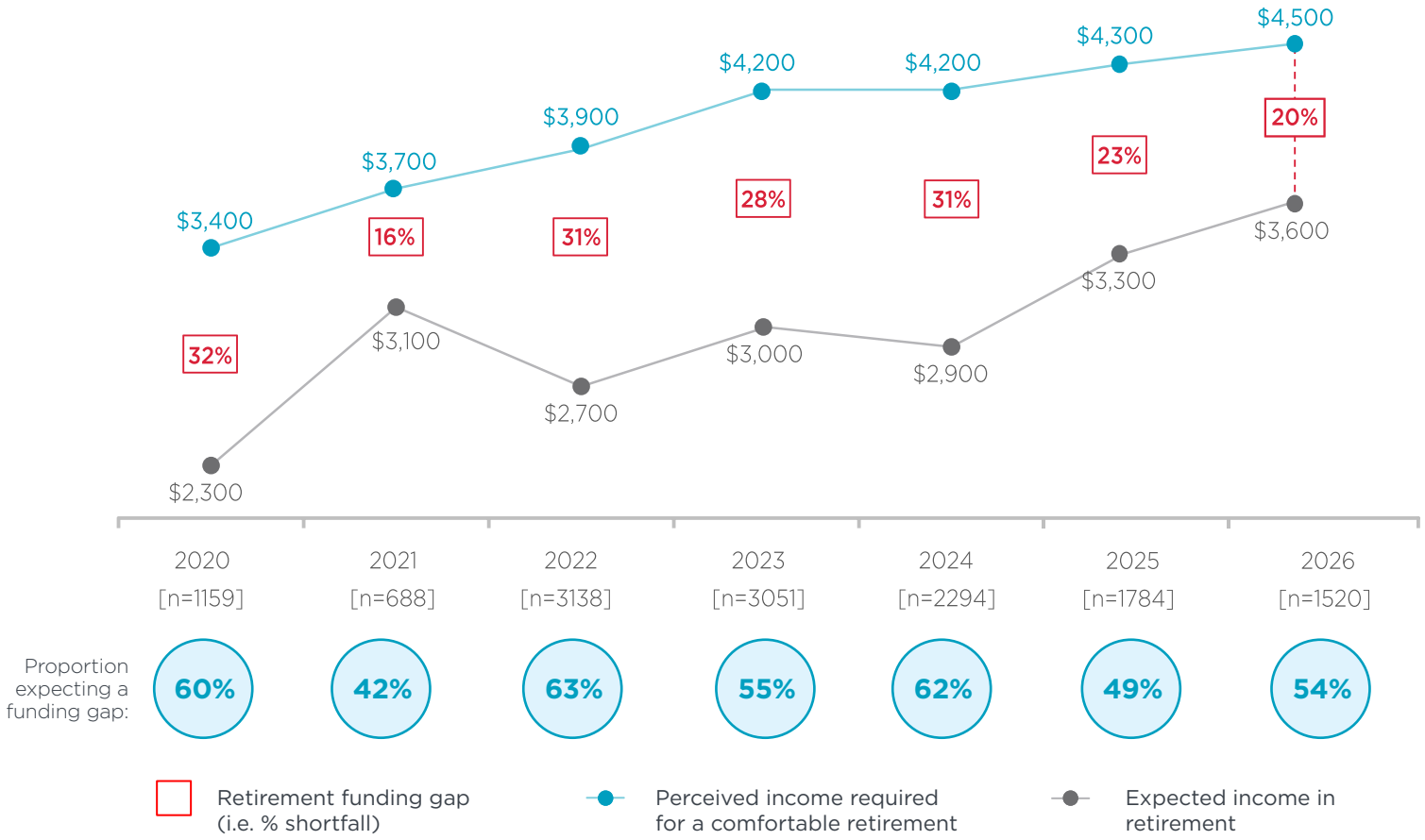
"Many Australians expect their retirement income to fall short, but the good news is that obtaining guidance can open up more options than simply spending less,"

Brighter Super Head of Product and Retirement, Cristina Saija.



More than half of pre-retirees face an income gap, with expected retirement income around 20% lower than what they believe is needed for a comfortable retirement

Perceived and expected income data (per month) and the % gap over time.



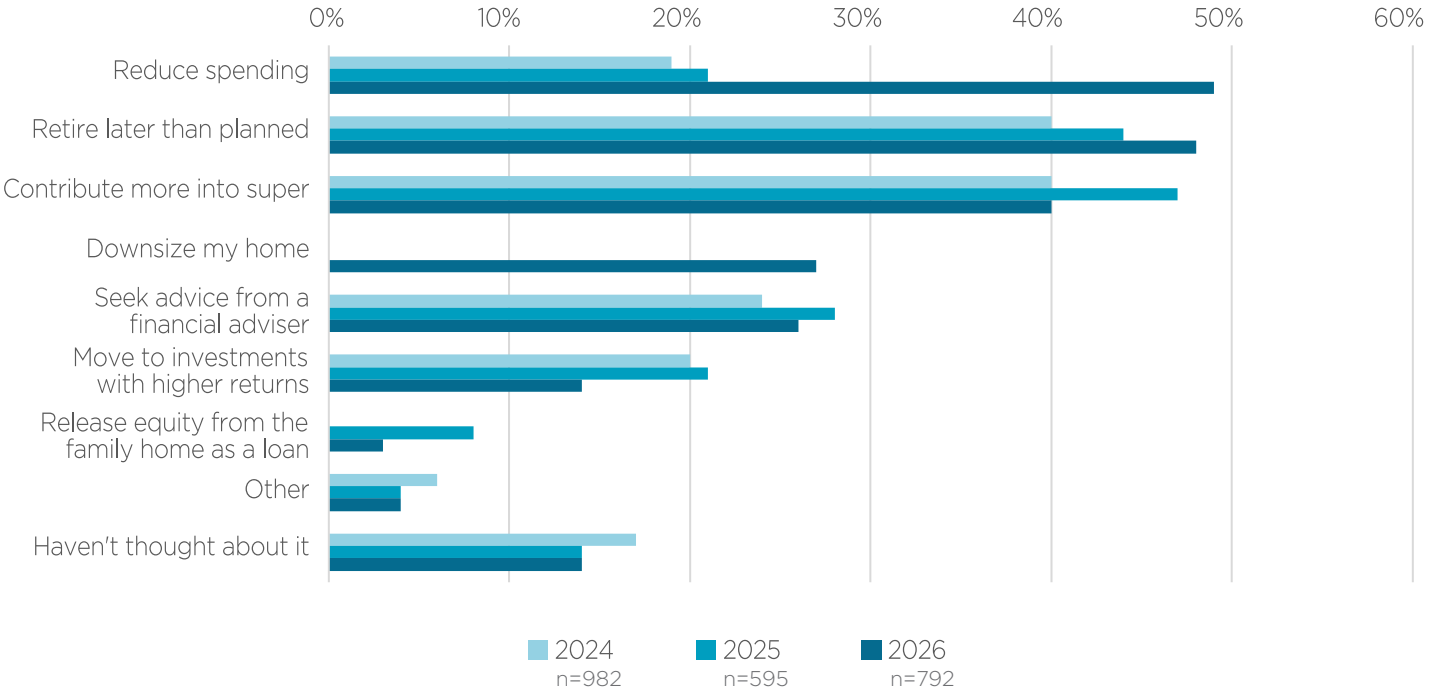
Unlike 2025, when increasing super contributions was the most popular way to close the gap, reducing spending is now the leading response among pre-retirees expecting a retirement income gap. Almost half plan to reduce spending (49%), more than double the proportion in 2025 and 2024. A similar proportion expect to retire later than planned (48%), while 40% intend to contribute more to super.

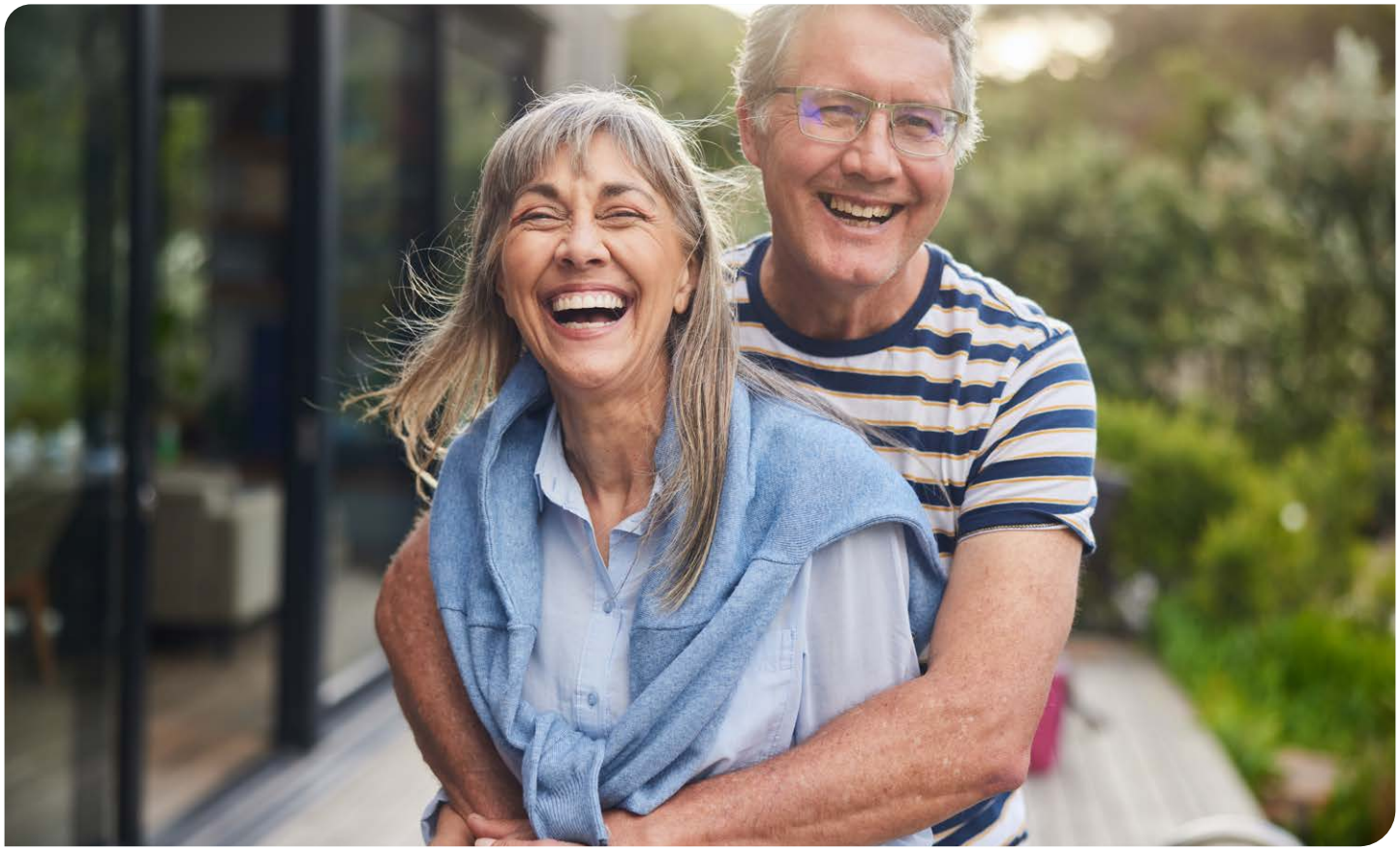
The least prepared among pre-retirees faced the toughest choices: more than half were considering delaying retirement, while half were considering reducing spending.



Closing the retirement income gap may come at a lifestyle cost, with spending less and retiring later the two most common responses.

How do you intend to close the gap between the income you need and that which you expect to receive in retirement?





Seeking retirement certainty



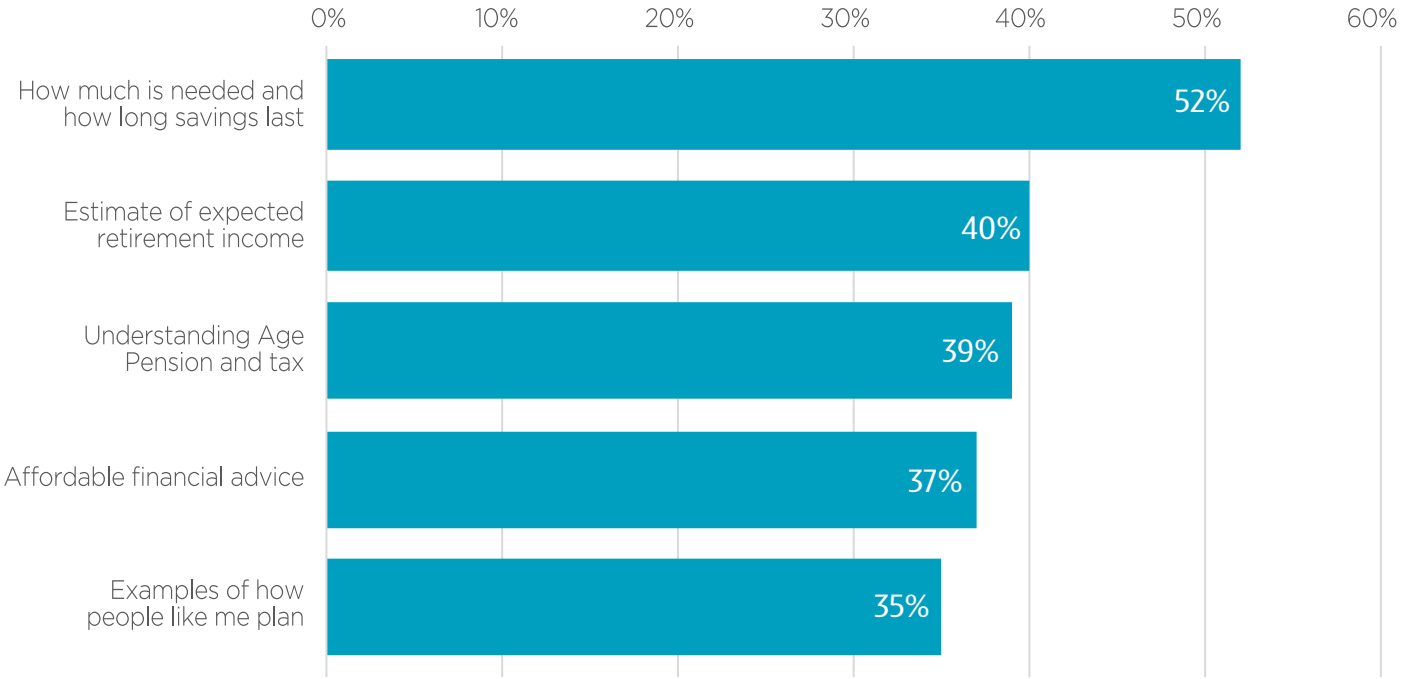
What pre-retirees want to know

More than half of pre-retirees (52%) said knowing how much they will need and how long their savings will last was the information that would make them feel more confident about their retirement.

Unprepared pre-retirees reported an even stronger need for clarity around these questions, with almost 60% wanting to know how much they will need and how long their savings will last in retirement.

Pre-retirees are looking for greater certainty rather than simply more information, led by knowing how much they will need and how long their savings will last.

What support, information or changes would help you feel more confident about your retirement?



Income certainty for life

Pre-retirees want income they can count on for the duration of their retirement. Half (50%) named having enough income to last the rest of their life as one of their most important retirement outcomes, ahead of maintaining their standard of living (45%) and peace of mind about their financial future (40%).

More than eight in 10 pre-retirees (82%) rated a guaranteed income for life as very or extremely important. Protection from losing money if markets fall rated almost as highly (81%). However, despite longing for certainty, few would trade away growth to get it. Four in 10 (40%) said their ideal was a mix of guaranteed income and growth, while 16% wanted maximum growth and 14% full income certainty. Almost a third (30%) had not thought about it.

Brighter Super is developing a lifetime income product for members. An accumulation feature is expected to become available in the first half of 2027 with the guaranteed lifetime income option to follow in 2028.

Retirement timing doesn’t always go to plan

The decision to retire is not always something that can be controlled. Changes in health, caring responsibilities or employment can bring retirement forward, making it important to begin preparations well before an expected end work date.

Yet retirement can feel too distant to plan for. Among those who began planning after age 40, 35% of pre-retirees said they had delayed because retirement felt too far away, while 27% didn’t know where to start.

Looking back, one third of retirees said they had delayed planning because they expected to keep working, while 27% had thought retirement was too far away.



Closing the knowledge gap



For many Australians, an unexpected transition into retirement can be harder when they don't know what their options are or what they would do next. Only one quarter of pre-retirees said they understood their options for accessing super well.

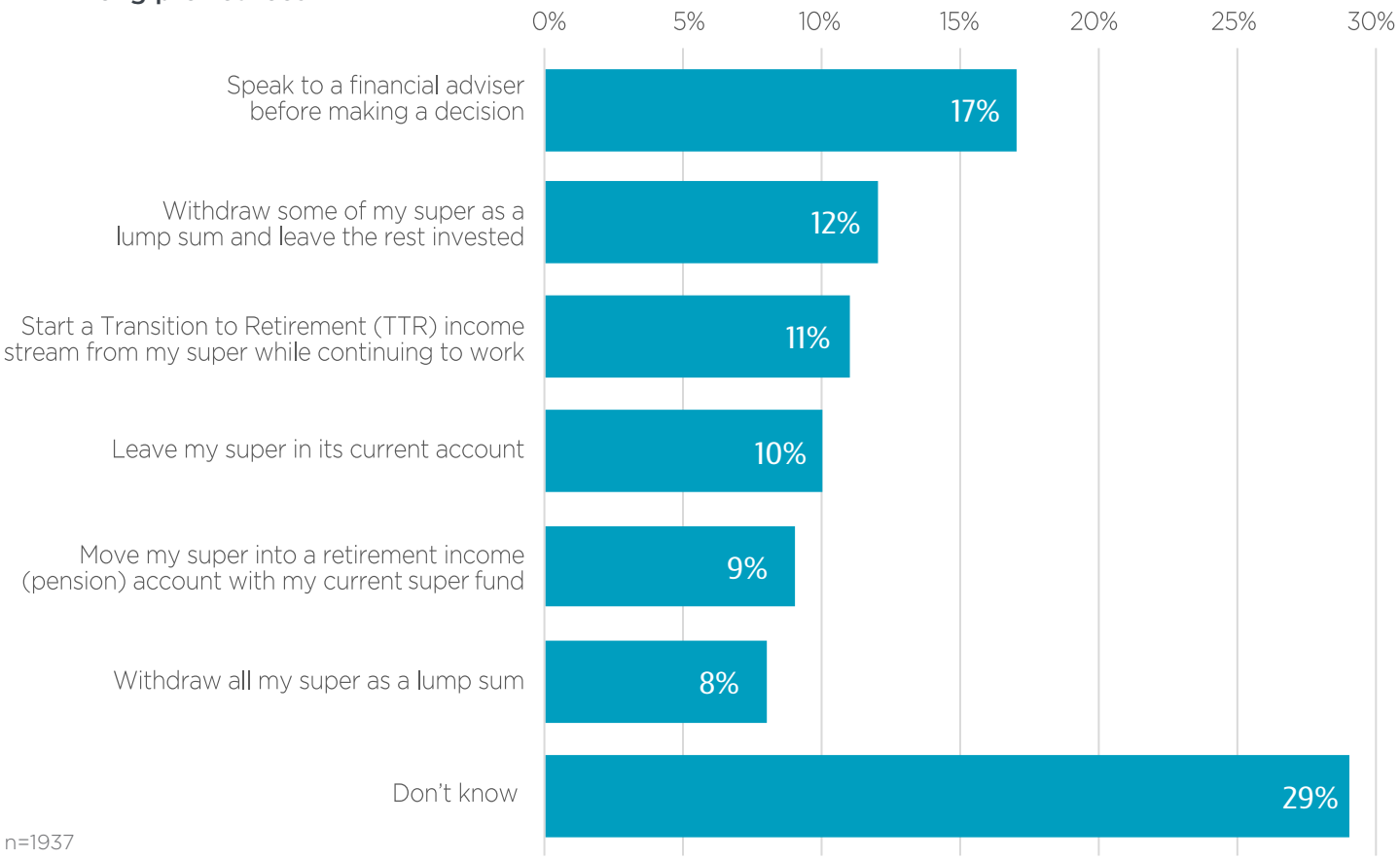
Earlier access to education, guidance and advice can help people understand their options and prepare for a change in circumstances, even when their retirement date remains uncertain.

That understanding improves as retirement age approaches, but even the over-65 group grapples with a knowledge gap, with only 36% reporting a strong understanding of their options.

Almost three in 10 pre-retirees (29%) don't know what they will do with their super when they retire. Six in 10 pre-retirees were also unaware (48%) or unsure (14%) of the tax advantages offered by retirement income accounts.

Uncertainty remains a factor in retirement decisions, with almost three in 10 pre-retirees still unsure what they will do with their super.

When you retire and are able to access your super, what do you think you are most likely to do? Among pre-retirees.



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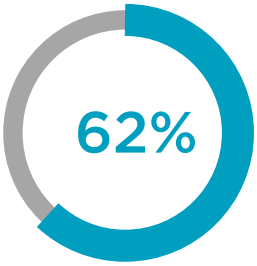
Some 20% of pre-retirees intended to withdraw part or all of their super as a lump sum, with about one third citing paying off debts and the mortgage as the reason. Of those planning to take a lump sum, 56% had a super balance of less than $100,000 and 41% were not open to advice.

Despite the desire for a guaranteed income, understanding of retirement income products remains extremely low. More than four in 10 (41%) had never heard of an account-based pension. Fewer than one in 10 pre-retirees said they understood lifetime annuities very or reasonably well, and 37% had never heard of them.

Seven in 10 (71%) did not know qualifying lifetime income products may offer Centrelink advantages, and only 4% said they understood them well. Almost half (49%) could not name a single provider of annuities or lifetime income products.

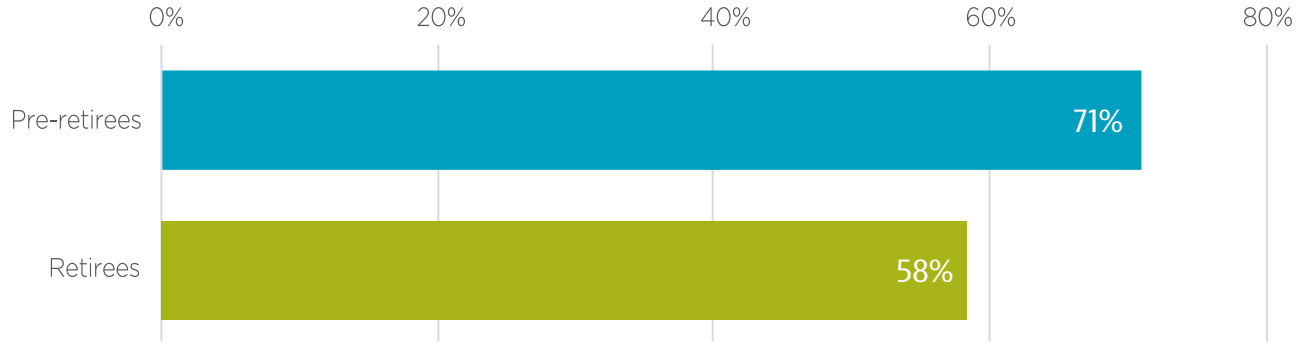
Knowledge of retirement income products remains low, with almost half of pre-retirees unaware of their potential tax advantages in moving to retirement phase compared to leaving super in accumulation

Before today, were you aware that retirement income (pension) accounts may have tax advantages compared with leaving your super in an accumulation account? Among pre-retirees



Six in ten pre-retirees are unaware or unsure of the tax advantages offered by pension accounts.

Unaware of qualifying lifetime product Centrelink advantages

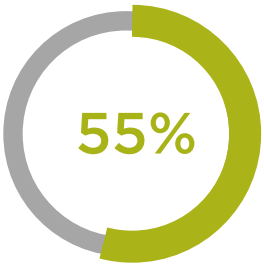


More than half (55%) of retirees still do not use any of the listed retirement income solutions. Account-based pensions are the most common (31%), with lifetime income products used by 6%. Among retirees not using a solution, 43% said they did not know enough to make a decision.

Most retirees transitioned into retirement without guidance, while super funds were the most common source among those who received support

Have you received any guidance or information to help you transition from the accumulation phase to the retirement income (pension) phase?

Super funds remain the first port of call for both pre-retirees and retirees when they begin looking into retirement. While 55% of retirees said they had not received any guidance prior to their transition to retirement, 24% said they had received guidance from their main super fund and 15% said they had received guidance from an independent financial adviser.



More than half of retirees say they received no transition guidance.

Australians want more guidance and support

Australians overwhelmingly want guidance and support from their super funds when it comes to making significant retirement decisions. For pre-retirees, 60% want their funds to suggest suitable solutions while leaving the final decision up to them, while 24% want funds to provide guidance without a specific recommendation.

Retirees express similar sentiments with 60% wanting their fund to suggest suitable solutions while leaving the final decision up to them and 20% wanting guidance without a specific recommendation.

Retirees with higher super balances are more likely to seek financial advice when choosing a retirement income solution. Among those with more than $500,000 in super, 41% would seek help from a financial adviser, compared with 34% of those with balances between $250,000 and $500,000.

Across all retirees, 25% would use a financial adviser, 15% would seek guidance from their super fund and 31% would research their options and decide for themselves.

Super balance drives peace of mind

Not surprisingly, financial comfort correlates with super balance, with retirees with higher balances considerably more likely to be living comfortably.

Only 22% of retirees with super balances below $100,000 said they were living comfortably. At the $250,000-$500,000 bracket, more than half of retirees (57%) reported living comfortably, rising to 91% for retirees with a super balance above $750,000.



Financial comfort also correlates with seeking financial advice. More than half (57%) of advised retirees reported living comfortably, while just 31% of those not currently open to advice said they were living comfortably.

Pre-retirees are more likely to have sought advice from a financial adviser before the age of 50 than retirees.

The advice advantage



Advice had a significant impact among those who had retired in the past three years. Among recent retirees who had taken advice, 61% said they felt prepared for retirement, while only 32% of those not open to advice felt prepared.

A higher proportion (43%) of advised pre-retirees considered themselves prepared for retirement compared to 22% of pre-retirees not currently open to advice.

Measure	Advised respondents	Respondents not currently open to advice
Pre-retirees who feel prepared	43%	22%
Pre-retirees who understand their super access options well	39%	19%
Retirees who report living comfortably	57%	31%

The report shows a clear association between financial advice and stronger retirement preparedness, greater understanding and more defined retirement plans.

Advised pre-retirees were almost twice as likely to feel prepared for retirement as those not currently open to advice (43% versus 22%). They were also more likely to understand their options for accessing super well (39% versus 19%).

Among pre-retirees expecting an income shortfall, advised respondents were more likely to consider additional super contributions and downsizing, alongside reducing spending or retiring later.



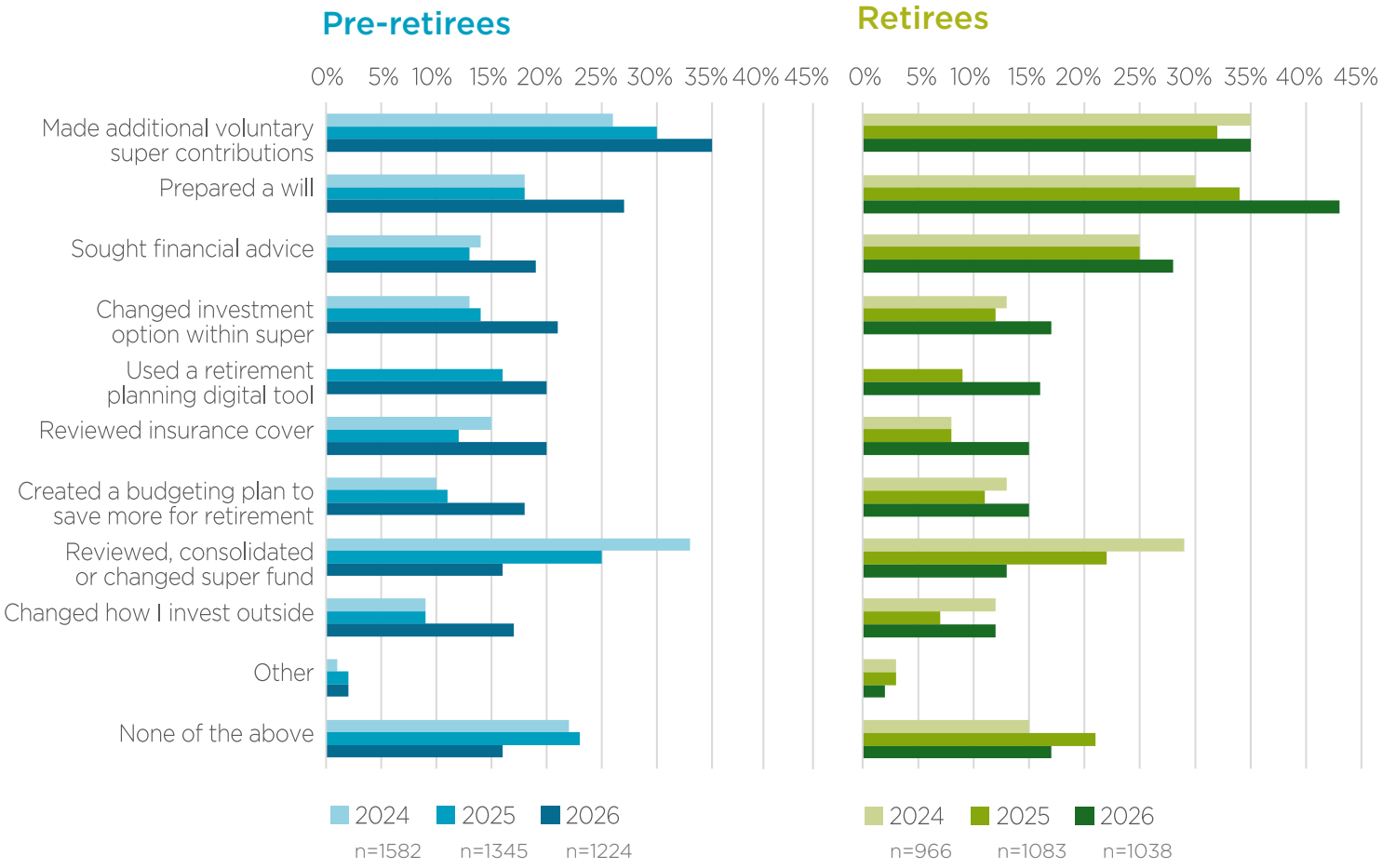
"These findings highlight the role advice can play in helping people understand and consider a broader range of options."
Kate Farrar, Brighter Super, CEO

The association extends into retirement: 57% of advised retirees reported living comfortably, compared with 31% of those not currently open to advice.

While financial resources and personal circumstances also influence these results, the findings reinforce the importance of making advice accessible before and throughout retirement.

Retirement information translates into tangible action, led by additional super contributions, estate planning and seeking financial advice

After advice and guidance – what actions did Australians take?



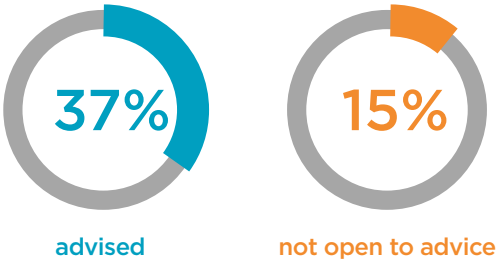
Turning information into action

Seeking retirement information or advice can prompt practical steps. Among pre-retirees who actively searched for retirement information, more than one third subsequently made additional voluntary super contributions and more than one quarter prepared a will. Other actions included changing investment options within super, reviewing insurance cover, using retirement planning tools and creating a budget to save more.

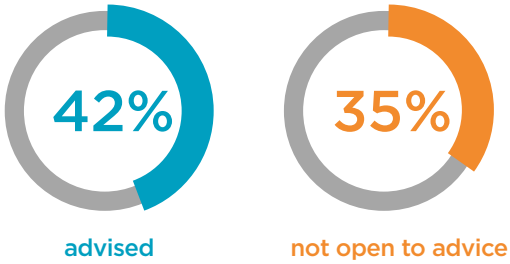
For some, seeking information was also a step towards further support, with almost one in five subsequently seeking financial advice. These findings reinforce the importance of accessible education and guidance in helping members move from uncertainty towards action.

The difference between advised Australians and those not open to advice can also be seen in the financial actions they take.

Contributing more into super



Paying off debt earlier



Recent retirees who received advice felt better prepared

Among those who had retired in the past three years, only 17% said they were very well prepared and 28% said they were somewhat prepared. However, taking advice was associated with retirees retiring with more confidence. Among recent retirees who had received financial advice, 61% said they felt prepared, while only 32% of those not open to advice felt prepared. Almost half (49%) of recent retirees reported that they had been as prepared as they expected for retirement, while almost one quarter (24%) were less prepared than expected.

Early planning matters

Early planning matters when it comes to retirement. Those who began planning for their retirement before age 40 were significantly more likely to be living comfortably (64%), while 46% of those who began planning between ages 40 and 54 reported living comfortably. Even those who began planning between the ages of 60 and 64 reported more than double the levels of comfort (36%) than those who had not actively planned (17%).



Retirement confidence has fallen sharply



Comfort in retirement among Australia's retirees has fallen dramatically from 58% a year ago to only 38% in 2026. Retirees who reported they were struggling to make ends meet, or just able to afford basic living expenses, more than doubled to 30% from just 14% in 2025. Retirees' confidence that they would have enough money to fund their retirement fell significantly from 60% to 41%.

The proportion of retirees who said they were extremely concerned about outliving their retirement savings tripled from 6% to 18%.

Higher super balances drive financial independence

Retirees with super balances above $250,000 are enjoying greater financial self-reliance with the Age Pension funding less than half their incomes.

While the Age Pension accounts for more than half of income for retirees with super balances up to $250,000, above that threshold, retirees are utilising other sources.

Across all retirees, the Age Pension now contributes less than half of retirement income (47%). Super comprises 26% (own super 20% and partner 6%) with 16% coming from savings and investments outside super.

For super balances between $250,000 and $500,000, the Age Pension makes up just 30% of income with super (own super 28% and partner 9%) contributing 37% and outside investments a further 19%.

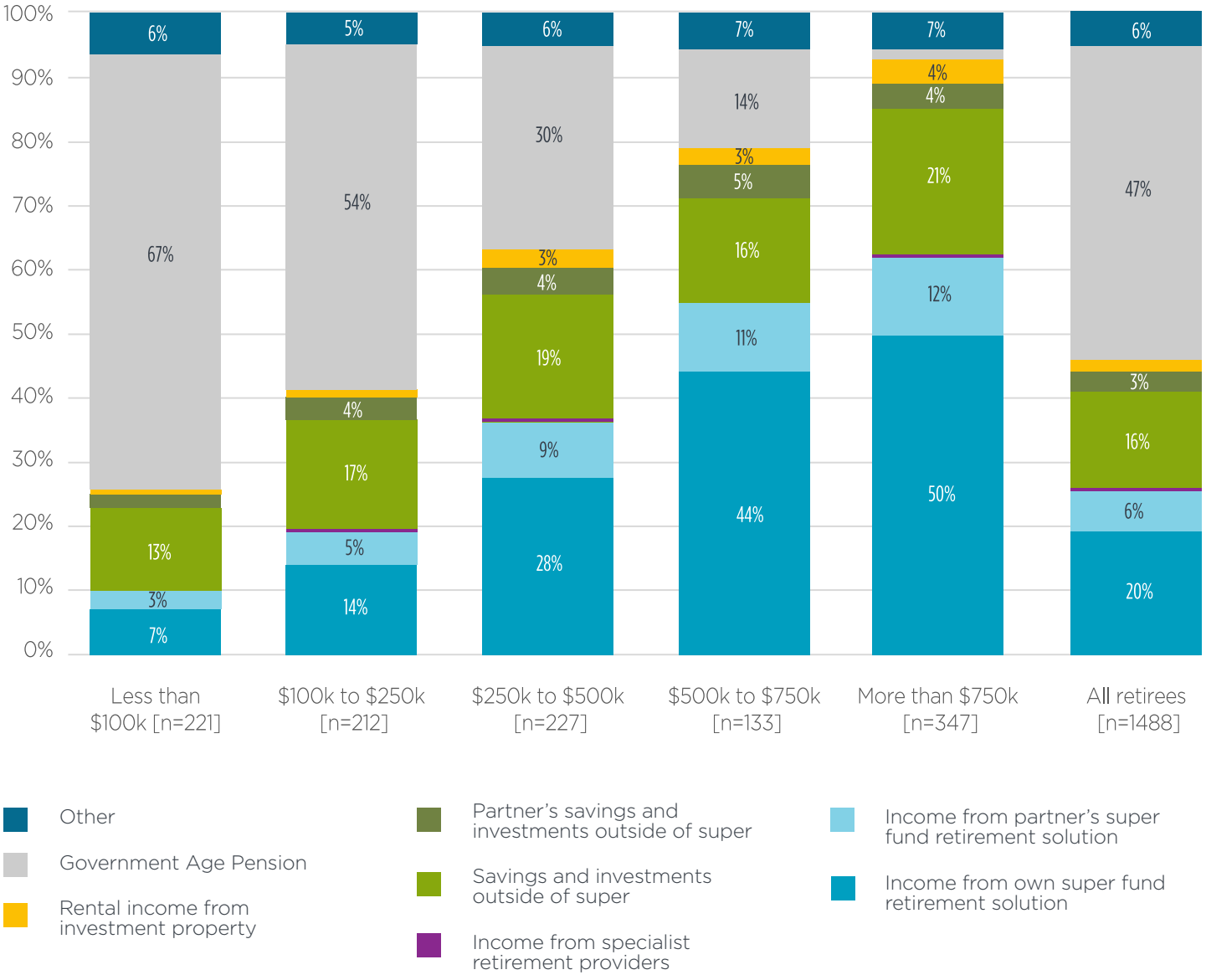
For retirees with super balances above $750,000, the Age Pension makes up less than 3% of income. Super makes up 62% of income (own super 50% and partner 12%) with 21% of income coming from savings and investments outside of super.

Seeking financial advice can help retirees maximise their income from super and other investments, and ensure these sources work alongside the Age Pension to fund retirement.



Super and the Age Pension remain the foundations of retirement income, reinforcing the importance of both private savings and the public safety net

Thinking about your current income in retirement, roughly what percentage currently comes from each of these sources? Averages among retirees.



What if the money runs out

The Age Pension remains the go-to fallback if retirees' savings run low, with 67% of retirees saying they would rely on it to support themselves. However, cutting spending more than doubled as a preferred option between 2025 and 2026, while downsizing to a smaller or cheaper home ranked third. More retirees were considering going back to work in 2026 compared with 2025.

What retirees would tell their younger selves

Asked what they would have done differently to better prepare for retirement, more than 30% of retirees named contributing more to super. Reducing spending increased dramatically on its 2024 and 2025 results to rank second, while seeking advice from a financial adviser was third. More than 40% of retirees said they would not do anything differently.

The Brighter Super Difference



Personal support for a more confident retirement

Brighter Super members surveyed reported greater retirement preparedness, comfort and confidence than Australians overall.

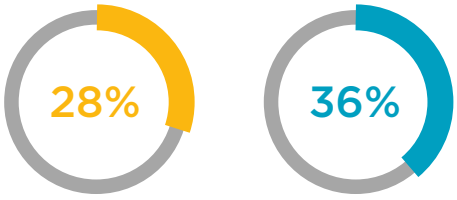
More than two thirds (69%) of Brighter Super retirees said they were living comfortably, compared with 38% nationally. Almost two thirds (64%) felt confident they could fund their retirement, compared with 41% nationally.

Among pre-retirees, 36% felt prepared, compared with 28% nationally.

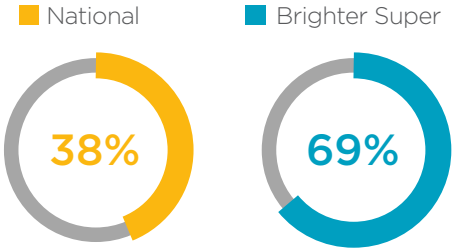
As a member-owned fund, our focus is on helping members make the most of their super and prepare for the retirement they want. That means working hard to keep fees low, pursuing strong long-term returns and providing personal support before and throughout retirement.

Every member should know where to turn, understand their options and feel supported in taking their next step.

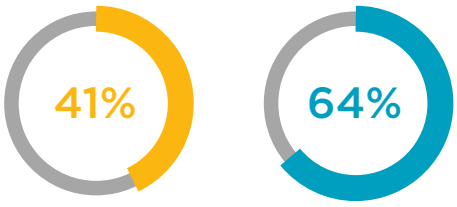
Brighter Super and national results



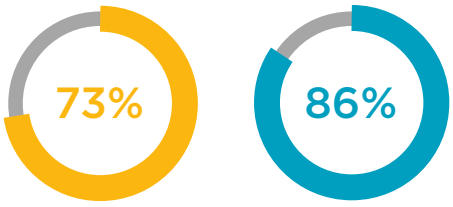
Pre-retirees feel prepared



Retirees live comfortably



Retirees confident of funding retirement



Retirees satisfied with their super fund's suitability for retirement

THE BRIGHTER DIFFERENCE

Our commitment to your brighter future

Brighter Fees
Working hard to keep your fees low, so more of your super stays invested.

Brighter returns
Committed to strong competitive long-term performance.

Brighter support
Real people delivering advice and support. Right by your side.

Proudly Queensland
Queensland owned and driven by our members.

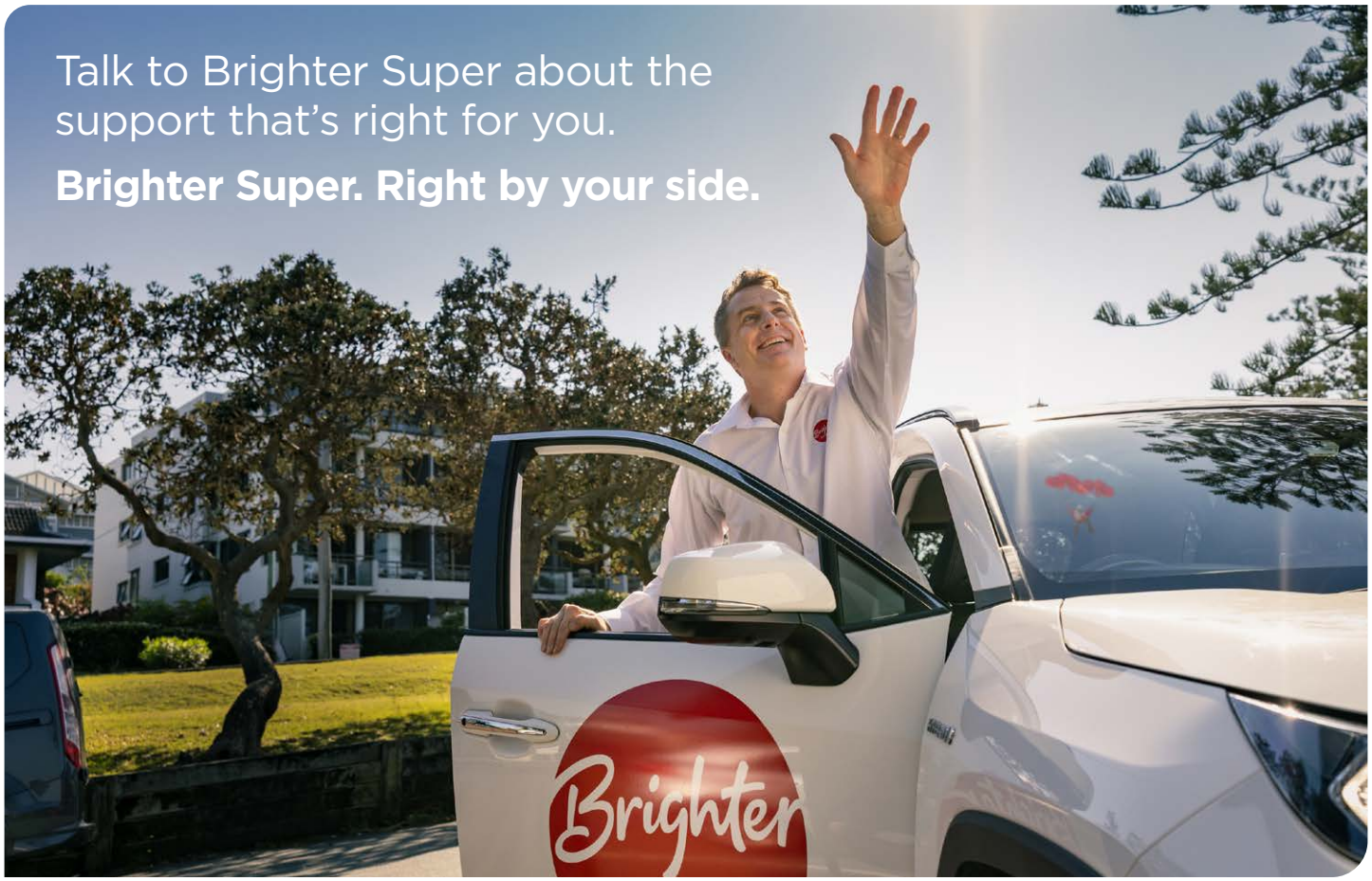
Your next step towards a brighter retirement

Whether you're building your super, approaching retirement or already retired, the Brighter Advice Pathway helps you find the support you need.

From education and Super and Retirement Health Checks to personalised advice, we help you understand your options and make informed decisions—with real people to support you along the way.

Super Health Check	Super Advice	Retirement Health Check	Retirement Advice	Advice Plus
A quick check on your super.	Personal advice about your Brighter Super account.	Understand your retirement readiness.	Personal advice to plan your retirement with confidence.	Comprehensive financial advice for your entire financial picture, delivered by one of our trusted external advice partners.
No additional cost for members	No additional cost for members[1]	No additional cost for members[1]	From $990 (may be payable from super)[1]	From $3,750 (may be payable from super)[1]

[1]A fee from $500 applies for each additional service such as advice on consolidating super accounts or including a non-Brighter Super member.



Methodology

The Brighter Super & Investment Trends 2026 Retirement Income Report is based on a survey of 4,007 Australians aged 40 and over, including 1,665 retirees, conducted by Investment Trends in August and September 2026. The report is the 17th annual edition and is one of the longest-running and most comprehensive study of Australians' retirement journeys.

The survey was conducted in two phases: a main industry-level survey of Australian adults sourced from a broad-based survey of the Australian adult population, supplemented by respondents from the Investment Trends opt-in panel. Results were calibrated to reflect Australian adults aged 40 and over, with a maximum sampling error of plus or minus 1.5%.

Retirees are defined by employment criteria, not an age threshold. Comparisons draw on previous surveys conducted by Investment Trends.

How the Retirement Outlook Index[1] is calculated

Category	Topic	Metric	Sample	Range
Self-assessed preparedness	Retirement readiness	% 'very prepared' + 'somewhat prepared' for retirement	Non-retirees	0-100%
		% confident + very confident they have enough to fund retirement	Retirees	0-100%
Super fund suitability for retirement	Satisfaction with fund's suitability for retirement	% satisfied with super fund for 'overall suitability for retirement'	Non-retirees	0-100%
		% satisfied with super fund for 'overall suitability for retirement'	Retirees	0-100%

The Retirement Outlook Index combines four measures: the proportion of pre-retirees who feel very or somewhat prepared for retirement; the proportion of retirees who feel confident or very confident they have enough money to fund retirement; and satisfaction with a super fund's overall suitability for retirement among pre-retirees and retirees. Each measure ranges from 0% to 100%.

The Brighter Super Retirement Outlook Index is based on the Brighter Super & Investment Trends 2026 Retirement Income Report. Index figures for previous years were retrospectively calculated using data from the relevant Investment Trends Retirement Income Survey. The results for Brighter Super members are based on smaller samples and should be read as indicative.

Brighter SUPER

right by your side

^Retirees are determined based on employment criteria, not on age threshold.

[1] The Brighter Super Retirement Outlook Index is based on the Brighter Super & Investment Trends 2026 Retirement Income Report. Retirement Outlook Index figures for previous years were retrospectively calculated using data from the relevant Investment Trends Retirement Income Survey.

[2] The Zenith CW Pty Ltd ABN 20 639 121 403 AFSL 226872/AFS Rep No. 1280401 (Chant West) Epic Retirement Tick issued 1 October 2026 is solely a statement of opinion and not a recommendation in relation to making any investment decisions. The Tick is current for 12 months and subject to change at any time without notice. Ticks from previous years are for historical purposes only. Liability is not accepted, whether direct or indirect, from use of the Tick. Full details on the Tick at www.chantwest.com.au/solutions/epic-retirement-tick/.

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