

These options commenced on 1 October 2026 performance data is not yet available.

*Returns are on the basis of daily unit pricing valuations, net of investment manager fees, net of taxes and gross of administration fees for all performance periods. Past performance is not an indicator of future performance.

	Performance to 30 June 2026 Accumulation and Transition to Retirement Pension accounts % p.a.		Performance to 30 June 2026 Pension accounts % p.a.	
	Indexed International Shares	Indexed Australian Shares	Indexed International Shares	Indexed Australian Shares
1 year*	n/a	n/a	n/a	n/a

Investment options	This option may be suitable for investors:
Indexed International Shares	Seeking a passively managed portfolio invested in companies listed on global stock exchanges, or those wanting to build their own investment strategy when combined with other single asset class options. Prepared to accept likely significant fluctuations in returns over shorter periods. It is designed to perform in line with its relevant benchmark.
Indexed Australian Shares	Seeking a passively managed portfolio invested in companies listed on the Australian Securities Exchange, or those wanting to build their own investment strategy when combined with other single asset class options. Prepared to accept likely significant fluctuations in returns over shorter periods. It is designed to perform in line with its relevant benchmark.

Investment option facts	Indexed International Shares	Indexed Australian Shares
Return target ¹	To perform in line with the weighted average return from the MSCI World Index in \$A hedged (20%) and MSCI World Index in \$A unhedged (80%) before investment fees and taxes.	To perform in line with the S&P/ASX 300 Accumulation Index before investment fees and taxes.
Time horizon	10 years	10 years
Member risk tolerance	High	High
Investment fees and costs % p.a. ²	0.08%	0.08%
Transaction cost % p.a. ²	0.00%	0.00%
Growth assets Defensive assets	100% 0%	100% 0%
APIR Code	QLG5178AU (Accumulation) and QLG7516AU (Pension)	QLG3771AU (Accumulation) and QLG5185AU (Pension)

1. Return target is before fees and taxes. Investment markets are uncertain and future returns cannot be guaranteed.

2. Please refer to the Brighter Super *Product Disclosure Statement* and the *Investment and Fees Guide* at brightersuper.com.au/pds-and-guides for more information. Fees and costs can change from time to time. These options include nil performance fees.

Benefits of investing with Brighter Super

Long-term investors

Investing to generate long-term returns for our members so that they can achieve their best possible retirement outcomes.

Asset allocation underpins returns

Strategic Asset Allocation (SAA) is the key long-term driver of returns.

Value and flexibility

Flexible investment choices and lower fees, with indexed options that track the performance of a market index and invest across a wide range of companies.

SAA and investment managers for each asset class are listed in the table below.

Investment option	Asset Class	SAA%	Investment manager [*]
Indexed International Shares	International shares	100%	Macquarie
Indexed Australian Shares	Australian shares	100%	Macquarie

^{*}Investment Managers as at **30 June 2026**. This table only includes asset class managers that manage greater than 5% of the funds under management invested in that asset class. For a full list of asset managers, please refer to the Annual Members' Report which can be found at brightersuper.com.au/annual-report.

Top 10 company holdings[^]

Australian Equities		Global Equities	
Security Name	Allocation	Security Name	Allocation
BHP Group (BHP)	11.0%	NVIDIA Corp (NVDA)	5.3%
Commonwealth Bank (CBA)	10.0%	Apple Inc (AAPL)	4.9%
Westpac Banking Corp (WBC)	4.4%	Alphabet Inc - Class A and C (GOOG)	4.3%
National Australia Bank (NAB)	4.2%	Microsoft Corporation (MSFT)	3.0%
ANZ Banking Group (ANZ)	3.9%	Amazon.com, Inc (AMZN)	2.6%
Westfarmers Limited (WES)	3.7%	Broadcom Inc (AVGO)	2.0%
Macquarie Group Ltd (MQG)	3.2%	Micron Technology, Inc (MU)	1.5%
RIO Tinto Limited (RIO)	2.3%	Meta Platforms Inc (META) - Class A	1.4%
Goodman Group (GMG)	2.3%	Tesla, Inc (TSLA)	1.4%
Telstra Group Ltd (TLS)	2.1%	Eli Lilly and Co (LLY)	1.1%

[^]Figures as at **30 June 2026**. Source: Macquarie Asset Management. Top 10 company holdings are calculated as the total value of an Equity or Real Estate Investment Trust held divided by the total value of all Equities and Real Estate Investment Trusts held respectively in the Australian or International asset classes.
For details of underlying assets, refer to our Portfolio Holdings Disclosure at brightersuper.com.au/portfolio-holdings-disclosure.

Important information

Unless otherwise specified, information in this document is current as at 1 October 2026. All information is subject to change.

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