

# Member Outcomes Assessment

Financial Year 2025

Issued: 9 December 2025



**SUPERANNUATION | INVESTMENT | ADVICE | INSURANCE**



right by your side

# Member Outcomes Assessment 2024/25

*Supporting you and your super into a brighter retirement*



## About this report

A Member Outcomes Assessment is a legislative requirement for all super funds to assess their performance in promoting the financial interests of members.

### What does this Member Outcomes Assessment cover?

The information in this assessment covers the following products:

- Brighter Super Accumulation
- Brighter Super Pension

The two key areas assessed, as required under the law<sup>1</sup> are:

- **Part 1 - Comparison Factors:** Fees, level of investment risk and investment returns.
- **Part 2 - Assessment Factors:** Options and benefits, investment strategy, insurance, scale and operating costs.



### Annual determination at 30 June 2025

On the basis of this review, it has been determined that the financial interests of members are being promoted by the Trustee. Further information about each assessment criteria can be found in the following pages.

## Improving member outcomes

Brighter Super is a 100% member-owned, Queensland-based superannuation fund, managing more than \$34 billion in retirement savings for over 280,000 members, at 30 June 2025.

We are dedicated to being right by your side, guiding members to retire confidently, with a commitment to solid performance, low fees, personal support and advice.

### The Brighter advantage

For more than 60 years, Brighter Super has helped members grow their super with trusted advice, personal service and local support.



#### Brighter fees

We believe your money should stay where it belongs - in your super. That's why we're committed to keeping our fees low, helping your retirement savings grow over the long term.



#### Brighter returns

With a highly diversified investment strategy, we're focused on delivering strong, long-term returns to help you achieve a brighter retirement.



#### Brighter support

We're recognised for our outstanding member education and our team of dedicated super specialists who are on the ground across Queensland and available online - ready to support you every step of the way.

<sup>1</sup>An Annual Outcomes Assessment is required under section 52(9) of the Superannuation Industry (Supervision) Act 1993 (SIS Act) and SPS 515 Strategic Planning and Member Outcomes



# Part 1: Comparison factors

Fees, investment risk and investment returns

## Part 1 - How we compare

The first step of this *Annual Member Outcomes Assessment* is to compare our MySuper and Choice (Accumulation and Pension) products against other superannuation products available to members, referred to in this assessment as ‘industry median’ and other similar funds (either in size, membership profile or investment philosophy), referred to as ‘peer group median’.

This comparison looks at the three key metrics: fees, level of investment risk and investment returns.

## MySuper Fees

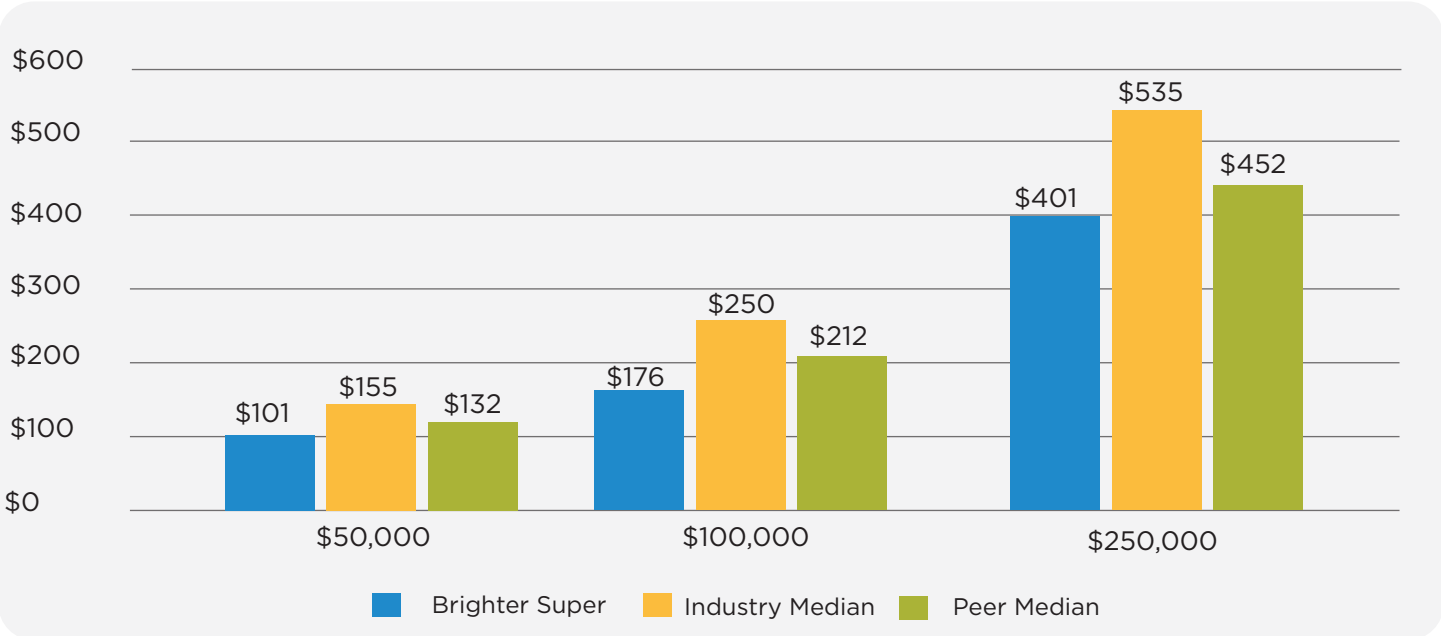
As a 100% member-owned fund, Brighter Super works hard to keep fees low. The total amount of fees a member will be charged is made up of administration fees, investment fees and costs and transaction costs. The investment fees and costs also include performance fees, where applicable. Together this equals the ‘cost of product’.

### Brighter Super MySuper Fees comparison

#### MySuper Administration fees

The chart below shows the administration fees for the MySuper option across different account balances and demonstrates that Brighter Super’s administration fees represent good value for members. Our MySuper administration fees are competitive across both the industry and peer group median. The criteria for the peer group can be found on page 8.

Fees are based on an average account balance of \$50,000, \$100,000 and \$250,000 over the 12 months.



Source: SuperRatings Fee Report 30 June 2025, Industry median based on all default options, for Lifecycle products, the option closest suited for a 48 year old has been used. Includes costs met by reserves, excludes any tax rebates credited back to members on administration fees.

## MySuper Investment Fee comparison

The table below shows that our total investment fees are lower than the MySuper industry median, when compared to the SuperRatings SR MySuper Index. When compared against the entire index – SR MySuper – all default options, Brighter Super's total investment fee is marginally higher.

	Investment Fee	Transaction Costs	Total Investment Fees
<b>Brighter Super</b>	0.51%	0.04%	0.55%
<b>Industry Median (SR MySuper Index)</b>	0.53%	0.05%	0.58%
<b>Industry Median (SR MySuper – all default options)</b>	0.51%	0.03%	0.54%

Source: SuperRatings Fee Report MySuper options 30 June 2025.



### Brighter fees: Working hard to keep our fees low

Brighter Super delivered another reduction in administration fees during the year, reinforcing our commitment to delivering exceptional value to members.

On **1 January 2025**, we introduced a small account keeping fee (\$0.50 per week, per account)<sup>1</sup>. However, we also lowered the percentage-based fee<sup>2</sup> and administration fee cap and introduced our new Partner Linking feature.

## Investment risk

The level of risk we take to achieve our target returns is an important consideration. Each asset class performs differently and carries different risks. Our team together with our investment managers continually monitor and evaluate these risks, with the goal of maximising investment returns within acceptable levels of risk. The analysis concluded that the level of investment risk is appropriate for the MySuper investment option.

The Standard Risk Measure (SRM) is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20 year period.

### MySuper Risk Comparison

**Risk Rating:** Brighter Super's MySuper option is assessed as High under the Standard Risk Measure (SRM), consistent with the majority of comparable default MySuper products across the industry.

**Risk Alignment:** The risk level is appropriate for a growth-oriented default strategy and aligns with industry norms. This classification reflects the growth-oriented nature of the portfolio, which aims to deliver strong long-term returns while accepting a higher level of short-term volatility.

<sup>1</sup>This does not apply to Kiwisaver Accumulation accounts or members of the Suncorp Group Corporate Plan or Norfina Corporate Plan or Insurance Only accounts.

<sup>2</sup>This does not apply to members of the Suncorp Group Corporate Plan or Norfina Corporate Plan, who continued to receive the administration fees negotiated by their employer.

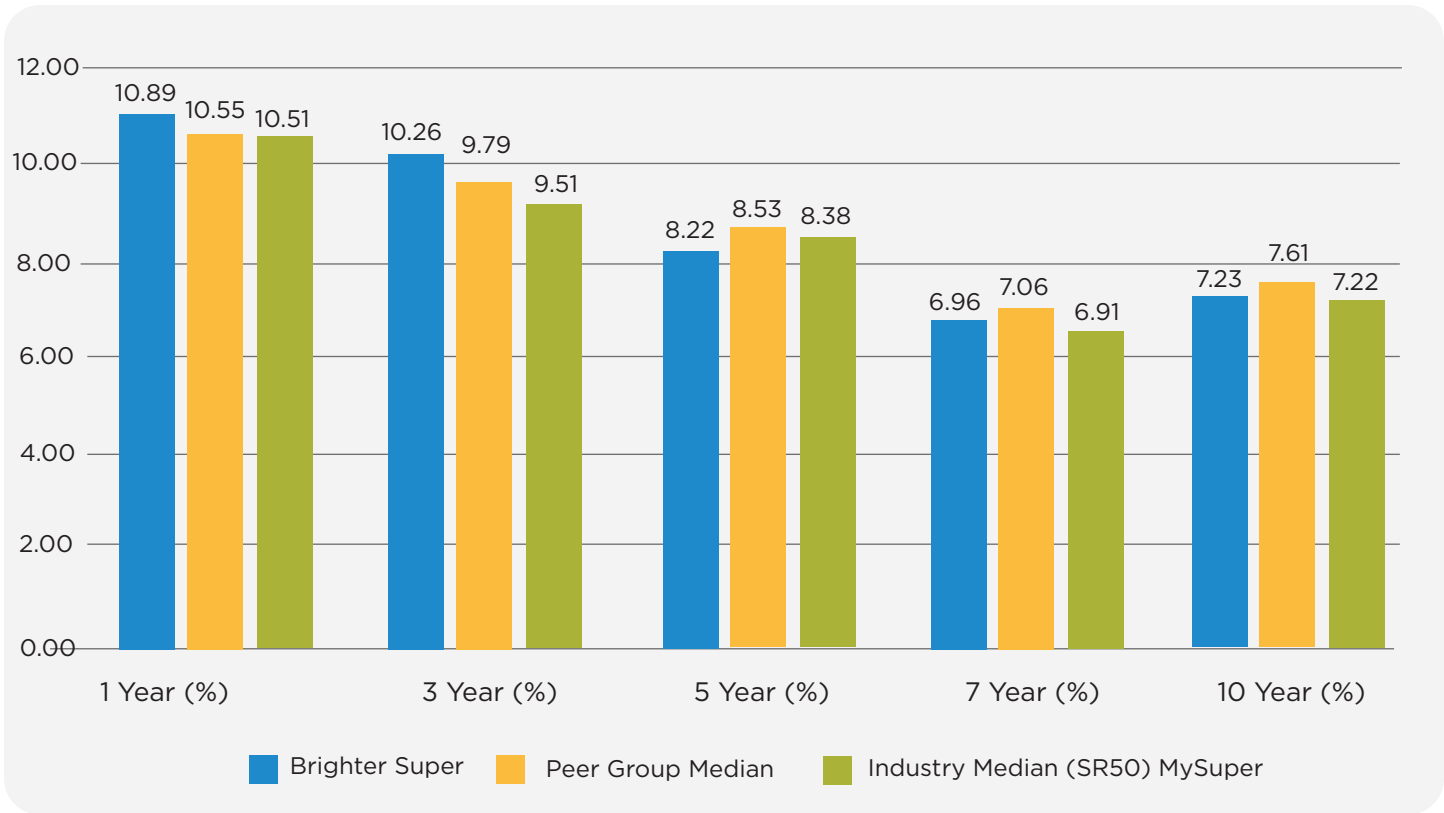
Returns

MySuper returns to 30 June 2025

Brighter Super’s MySuper option has outperformed the industry median for the 1, 3, 7 and 10 year time horizon and underperformed the industry median over the 5-year time horizon. Our MySuper option has outperformed the peer group median for the 1 and 3 year time horizon and underperformed the peer group median over the 5, 7 and 10 year time horizon.

Our strong short and medium term results highlight the impact of recent enhancements and investment in our investment ecosystem following our mergers. Historical performance from pre-2021 periods still impacts our long-term results. As we move beyond these periods of underperformance, we expect long-term results to improve, reflecting the impact of recent improvements.

The criteria for the peer group can be found on page 8.



Source: SuperRatings Fund Crediting Rate Survey (FCRS) June 2025. Returns are net of investment fees, transaction costs and taxes (where applicable) and gross of administration fees.  
Industry median is the SuperRatings SR50 MySuper Index median

The MySuper option has outperformed its investment objective over all time frames.

Return Target	3% per year above inflation over rolling 10-year periods after fees and taxes.	
	Annual return (%)	Objective (%)
1 year	10.89	5.14
3 year	10.26	7.07
5 year	8.22	7.49
7 year	6.96	6.38
10 year	7.23	5.93

## Choice Investment Options

### Brighter Super's Choice options investment fee comparison

For our choice options, our investment fees are broadly aligned with the peer group median. The criteria for the peer group can be found on page 8.

Investment fees and costs between Accumulation and Pension options are aligned. Differences resulting from tax treatment are shown via the option returns.

The table below shows our investments fees for our Ready-made Multi-manager investment options compared to the peer group median.

Option	Investment Fee	Transaction Costs	Total Investment Fees	Peer Group Median Total Investment Fee	Median SR index, Total Investment Fees
Growth	0.63%	0.06%	0.69%	0.66%	0.67%
Balanced	0.58%	0.05%	0.63%	0.63%	0.63%
Indexed Balanced	0.11%	0.00%	0.11%	0.10%	0.11%
Conservative Balanced	0.56%	0.05%	0.61%	0.54%	0.54%
Stable	0.49%	0.04%	0.53%	0.47%	0.50%
Secure	0.43%	0.03%	0.46%	0.34%	0.46%

For our Ready-made Multi-manager investment options, investment fees are generally in line with the peer group, though slightly higher for five of the six options.

The table below shows our investments fees for our Single asset class investment options compared to the peer group median.

Option	Investment Fee	Transaction Costs	Total Investment Fees	Peer Group Median Total Investment Fee	Median SR index, Total Investment Fees
International Shares	0.28%	0.04%	0.32%	0.38%	0.51%
Australian Shares	0.25%	0.04%	0.29%	0.29%	0.46%
Property	0.53%	0.10%	0.63%	0.30%	0.50%
Diversified Fixed Interest	0.16%	0.01%	0.17%	0.19%	0.27%
Cash	0.02%	0.00%	0.02%	0.04%	0.07%

When comparing our Single asset class investment options against our peer group median, four of our five options are competitive on investment fees. Our property option is more expensive when compared to our peer group due to its higher weighting to unlisted assets.

**Please note:** Color shading indicates how total investment fees compare to peer group and SR Index medians.

- Green shading represents fees below or equal to the peer group median.
- For any fees equal to the SR Index median, shading transitions to yellow.
- Red shading represents fees above both medians.

Source: SuperRatings Member Outcomes Report June 2025 and SuperRatings Fee Report June 2025. Investment fees changed on 1 October 2025, these changes are not considered as they are outside the reporting period.

## Choice investment option returns

In this section we look at comparison metrics for our Choice options, which compares our Choice investment options against a peer group with similar asset allocation profiles. The criteria for the peer group can be found on page 8.

### Accumulation: Returns to 30 June 2025

Our Ready-made Multi-manager options have outperformed the peer group median over 1, 3, 5 and 7 years over the 12 months, with the exception of the Secure investment option. The Single asset class options have outperformed the peer group median over the 3, 5, 7 and 10 years, with the exception of the Property option. The Single asset class options have underperformed with the exception of Australian Shares and Cash over the 1 year period.

Option	1 year			3 years			5 years		
	Return (%)	Peer Group Median Return (%)	Relative to Peer Group (%)	Return (%)	Peer Group Median Return (%)	Relative to Peer Group (%)	Return (%)	Peer Group Median Return (%)	Relative to Peer Group (%)
<b>Ready-made Multi-manager</b>									
Growth	11.65	11.57	0.08 ↑	12.76	11.33	1.43 ↑	10.78	10.14	0.64 ↑
Balanced	10.54	10.26	0.28 ↑	11.11	9.66	1.45 ↑	9.07	8.53	0.54 ↑
Indexed Balanced <sup>1</sup>	12.21	10.26	1.95 ↑	12.03	9.66	2.37 ↑	9.40	8.53	0.87 ↑
Conservative Balanced	9.16	8.81	0.35 ↑	8.81	7.59	1.22 ↑	6.79	6.54	0.25 ↑
Stable	7.53	7.35	0.18 ↑	6.80	5.68	1.12 ↑	4.67	4.41	0.26 ↑
Secure <sup>2</sup>	5.15	5.15	0	4.46	4.46	0	2.57	2.57	0
<b>Single asset class</b>									
International Shares	14.29	16.42	-2.13 ↓	18.30	18.03	0.27 ↑	14.48	14.10	0.38 ↑
Australian Shares	13.98	12.85	1.13 ↑	13.01	12.83	0.18 ↑	12.61	11.76	0.85 ↑
Property	5.40	7.40	-2.00 ↓	-0.26	1.87	-2.13 ↓	3.84	5.41	-1.57 ↓
Diversified Fixed Interest	4.97	5.42	-0.45 ↓	3.48	3.02	0.46 ↑	0.52	0.01	0.51 ↑
Cash	4.18	4.18	0	3.77	3.66	0.11 ↑	2.42	2.26	0.16 ↑

Option	7 year			10 years <sup>3</sup>		
	Return (%)	Peer Group Median Return (%)	Relative to Peer Group	Return (%)	Peer Group Median Return (%)	Relative to Peer Group
<b>Ready-made Multi-manager</b>						
Growth	9.54	8.51	1.03 ↑	n/a	-	-
Balanced	8.29	7.36	0.93 ↑	n/a	-	-
Conservative Balanced	6.42	5.73	0.69 ↑	n/a	-	-
Stable	4.76	4.18	0.58 ↑	n/a	-	-
Secure <sup>2</sup>	2.78	2.78	0	3.04	3.04	0
<b>Single asset class</b>						
International Shares	13.68	11.97	1.71 ↑	n/a	-	-
Australian Shares	9.13	9.01	0.12 ↑	9.64	9.03	0.61 ↑
Property	3.39	4.27	-0.88 ↓	5.34	5.52	-0.18 ↓
Diversified Fixed Interest	1.75	1.47	0.28 ↑	2.02	1.90	0.12 ↑
Cash	2.21	1.98	0.23 ↑	2.19	1.92	0.27 ↑

Data sourced from SuperRatings Fund Crediting Rate Survey (FCRS) June 2025 and SuperRatings choice member outcomes data extract. Returns are reported on a basis of soft close valuations, net of investment manager fees, net of taxes and gross of member specific account administration fees. Two year peer returns are not available through SuperRatings. <sup>1</sup>The Indexed Balanced option commenced on 16 April 2019, 7 and 10 year performance is not available. <sup>2</sup>The peer group for the Secure (0-19) category only contains a total of three investment options due to the low-risk nature of this category. When Brighter Super's Secure option is compared against the broader SR25 Secure (0-19) category it is at or above median over 5, 7 and 10 year. <sup>3</sup>Where N/A appears for a return period; this is due to the investment option being in existence for a time period less than the return period listed.

## Pension options: Returns to 30 June 2025

All Pension Ready-made Multi-manager investment options outperformed the peer group median for all time periods, excluding the Secure option over 1 and 3 years. The Single asset class options outperformed the peer group median for the 5, 7 and 10 years, with the exception of Property and Diversified Fixed Interest. Over the 3 year time horizon, all Single asset class options outperformed the peer group median with the exception of Property. Australian Shares and Cash outperformed the peer group median over the 1 year period with the remaining options underperforming.

Option	1 year			3 years			5 years		
	Return (%)	Peer Group Median Return (%)	Relative to Peer Group	Return (%)	Peer Group Median Return (%)	Relative to Peer Group	Return (%)	Peer Group Median Return (%)	Relative to Peer Group
<b>Ready-made Multi manager</b>									
Growth	12.82	12.81	0.01 ↑	14.34	12.50	1.84 ↑	12.07	10.93	1.14 ↑
Balanced	11.49	11.43	0.06 ↑	12.46	10.58	1.88 ↑	10.07	9.21	0.86 ↑
Indexed Balanced <sup>1</sup>	13.63	11.45	2.18 ↑	13.60	10.58	3.02 ↑	10.54	9.21	1.33 ↑
Conservative Balanced	10.09	9.79	0.30 ↑	10.00	8.49	1.51 ↑	7.55	7.16	0.39 ↑
Stable	8.43	8.13	0.30 ↑	7.80	6.48	1.32 ↑	5.30	4.96	0.34 ↑
Secure <sup>2</sup>	6.00	6.00	0	5.02	5.05	-0.03 ↓	2.61	2.55	0.06 ↑
<b>Single asset class</b>									
International Shares	15.27	18.17	-2.90 ↓	20.08	19.56	0.52 ↑	15.79	15.09	0.70 ↑
Australian Shares	15.05	14.34	0.71 ↑	14.43	14.41	0.02 ↑	14.37	13.02	1.35 ↑
Property	5.15	7.97	-2.82 ↓	-0.31	3.10	-3.41 ↓	4.18	8.22	-4.04 ↓
Diversified Fixed Interest	6.01	6.28	-0.27 ↓	3.80	3.41	0.39 ↑	-0.17	-0.07	-0.10 ↓
Cash	4.94	4.87	0.07 ↑	4.42	4.23	0.19 ↑	2.80	2.60	0.20 ↑

Option	7 year			10 years <sup>3</sup>		
	Return (%)	Peer Group Median Return (%)	Relative to Peer Group	Return (%)	Peer Group Median Return (%)	Relative to Peer Group
<b>Ready-made Multi manager</b>						
Growth	10.71	9.18	1.53 ↑	n/a	-	-
Balanced	9.20	7.94	1.26 ↑	n/a	-	-
Conservative Balanced	7.17	6.37	0.80 ↑	n/a	-	-
Stable	5.40	4.66	0.74 ↑	n/a	-	-
Secure <sup>2</sup>	2.96	2.85	0.11 ↑	3.31	3.13	0.18 ↑
<b>Single asset class</b>						
International Shares	15.01	12.78	2.23 ↑	n/a	-	-
Australian Shares	10.51	10.09	0.42 ↑	10.95	10.15	0.80 ↑
Property	3.66	4.83	-1.17 ↓	5.73	6.26	-0.53 ↓
Diversified Fixed Interest	1.47	1.71	-0.24 ↓	1.96	2.24	-0.28 ↓
Cash	2.55	2.31	0.24 ↑	2.54	2.28	0.26 ↑

Data sourced from SuperRatings Fund Crediting Rate Survey (FCRS) June 2025 and SuperRatings choice member outcomes data extract. Returns are reported on a basis of soft close valuations, net of investment manager fees, net of taxes and gross of member specific account administration fees. Two year peer returns are not available through SuperRatings. <sup>1</sup>The Indexed Balanced option commenced on 16 April 2019, 7 and 10 year performance is not available. <sup>2</sup>The peer group for the Secure (0-19) category only contains a total of three investment options due to the low-risk nature of this category. When Brighter Super's Secure option is compared against the broader SRP25 Secure (0-19) category it is at or above median over 1, 7 and 10 year.

<sup>3</sup>Where N/A appears for a return period; this is due to the investment option being in existence for a time period less than the return period listed.



## Choice Options Risk Profile

Brighter Super's Ready-made Multi manager options maintain asset allocations that are generally consistent with peer group medians, with a slight tilt toward higher growth exposures across most options.



## ***Competitor benchmarking and peer funds***

The peer group utilised for benchmarking our products have been selected according to criteria such as fund size and membership profile. The peer group used for comparison is consistent with previous assessments.

## Part 2: Assessment factors

Other options, benefits and facilities

### Part 2 - Assessment

The second step of this *Annual Member Outcomes Assessment* is to assess the appropriateness or impact of the following key factors on promoting the best financial interests of members.

## 1. Options benefits and facilities

We make it easy for our members to stay in control of their super.

Brighter Super offers a range of services to its members, with a continual uplift in the digital member experience, as well as enhancing the advice and guidance offered to members to support their journey into retirement.

Over the last year we've:

- **Enhanced online functionality** - Introduced online hardship applications, faster partial withdrawals, online non-lapsing binding nominations, and members can now view, change or cancel their insurance cover in Member Online.
- **Delivered Education and Advice** - We expanded our member education program to offer shorter, more frequent webinars as well as in-person member seminars across Queensland. Covering topics ranging from Investment Basics and Super 101, to Insurance in Super and Planning your Brighter Retirement.

Members' financial interests are promoted



**Brighter Super offers a range of services to its members, with a continual uplift in the digital member experience.**

**These include:**

#### Digital services

- Online member portal
- Mobile app
- Retirement income calculators
- Insurance needs calculator

#### Help and guidance

- Super and Retirement Health Checks
- Tailored financial advice services
- Seminars, webinars, and workplace sessions across Queensland

**WINNER**

SUPERRATINGS 2024 AND  
2025 MEMBER EDUCATION



### 2024/25 Highlights



**54.23%**

MEMBERS LOGGED  
IN TO MEMBER ONLINE



**72.09%**

MEMBERS REGISTERED  
FOR MEMBER ONLINE



**118,890**

CALLS RECEIVED BY  
MEMBER SERVICES



**5,870**

SUPER AND RETIREMENT  
HEALTH CHECKS



**7,100**

ATTENDEES AT 35  
SEMINARS AND 28  
WEBINARS



**95%**

MEMBER SATISFACTION  
WITH EVENTS

## 2. Investment strategy

Brighter Super’s investment strategy prioritises strong, long-term performance, steady returns, and lower investment fees.

Our investment options are designed to give members a flexible mix of products that can be used on their own or combined to suit different goals, risk preferences and cost considerations.

Alongside our default MySuper option, members can select from one or a combination of our 11 choice investment options, of which six options are Ready-made Multi-manager options and five options are single sector options.



**Top 10** ranking for 11 of our options over 3 years<sup>1</sup>

**What does this mean for members?**  
Competitive long-term returns, thanks to our diversified investment approach and focus on long-term performance.

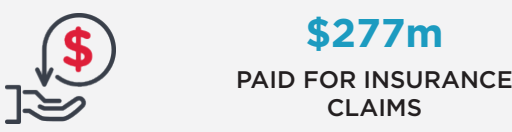
Members’ financial interests are promoted

## 3. Insurance strategy and fees

Brighter Super’s insurance strategy is designed to offer appropriate and affordable cover that helps support our members financial security without eroding retirement savings.

We provide a range of insurance options to members, such as default Death, Total and Permanent Disablement (TPD), and in some instances default Income Protection (IP) cover, at appropriate premiums. Members also have the flexibility to reduce or increase their insurance cover and personalise it to suit their needs. Our insurance cover provides financial support to members and their dependents during the most difficult periods in their lives.

Claim outcomes for year ended 30 June 2025:



Members’ financial interests are promoted

<sup>1</sup>Accumulation investment returns for all options excluding Property sourced from SuperRatings Fund Crediting Rate Survey (FCRS) June 2025. Investment returns are not guaranteed and are only one factor to be considered when deciding whether to invest. Past performance is not a reliable indicator of future performance.

## 4. Scale

Brighter Super assesses the scale of the fund to ensure we can provide the benefits and services to continue to promote the financial interests of members and benefits and services to members.

At 30 June 2025 Brighter Super managed more than **\$34 billion** for **280,000 members**. We are the **4th largest** Qld-based financial business<sup>1</sup>. This year also marks **60 years** since our founding to serve Queensland local government employees and their spouses, and today we are an open fund welcoming members from government, finance, electrical and energy sectors, as well as the wider community.

### Key factors we look at when assessing scale:

- optimising cost and fee ratios through scale.
- ability to offer customised and tailored member services and experiences.
- being an active owner in our investments through greater number of voting rights.
- the ability to negotiate with service providers and access volume related discounts.
- the impact of size on investment strategy.

Members' financial interests are promoted



## 5. Operating costs

Brighter Super's operating costs remain appropriate for members. Over the past three years our administration and operating expenses have experienced a meaningful reduction.

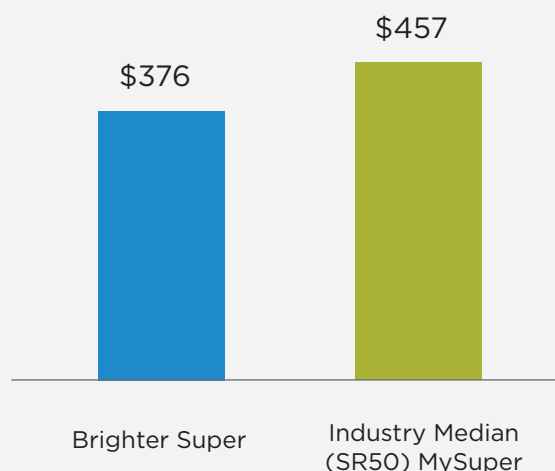
## 6. Fees

At Brighter Super we believe your money should stay where it belongs - in your super. We're committed to keeping our fees low, helping your retirement savings grow over the long term.

Brighter Super maintains a consistent fee structure across Accumulation and Pension accounts. While some peers charge higher fees for pension accounts, Brighter Super applies the same structure across both product types to ensure simplicity and competitiveness.

The chart demonstrates that our fees are below the median representing value for our members without compromising on the services we offer.

MySuper Fees (total) for a member with a \$50,000 balance<sup>2</sup>



Members' financial interests are promoted



<sup>1</sup>The fourth-largest Queensland-headquartered financial services organisation by assets under management (excl. government). Based on Assets Under Management of non-government organisations as published in 2025 Member Report from Australian Retirement Trust, Bank of Queensland and Suncorp. Source: Deloitte Access Economics.

<sup>2</sup>SuperRatings Fee Report 30 June 2025, Industry median based on the SuperRatings SR50 MySuper Index median. Includes costs met by reserves, excludes any tax rebates credited back to members on administration fees.



## 7. Retirement Income Strategy

The Retirement Income Strategy is designed to support the overarching vision, purpose, and values of Brighter Super and outlines how we will support our members who are nearing, approaching or in retirement.

During 2024-25 Brighter Super has made measurable progress in meeting the objectives of the Retirement Income Covenant.

### How we deliver on the strategy

#### Enhanced our understanding of member needs and wants

We use research including retirement adequacy studies, analytics, and member insights to understand retirement needs.

#### Continuing to broaden our range of pension products

We made changes to our Retire Easy Pension making it more flexible to meet our growing member needs and expanding our pension products with work underway on a Lifetime Income product.

#### Evolved our services to make it easier for members to engage with us

We streamlined our processes to make retirement transitions easier, starting with faster withdrawal processing times, ensuring quicker access to their funds when they need them the most. We also launched our online pension feature, allowing members to open a pension account quickly and easily online.

#### Designed and delivered fit-for-purpose guidance and advice

We expanded our education and advice services to members, supported by easy-to-use digital education tools.



**57**  
Ready for Retirement  
Index (RRI) score<sup>1</sup>

(above both state and national averages)



**89%**  
Retiree members are  
confident in our guidance<sup>2</sup>  
(vs national average of 70%)



**\$6.98M**  
Retirement Reward paid to  
**2,635** members in 2024/25



**Canstar Outstanding Value  
– Account Based Pension  
Award 2025<sup>3</sup>**



**One of only six funds to  
receive the newly launched  
Epic Retirement Tick<sup>4</sup>**



**Money Magazine's Best  
Growth Pension Product for  
2025<sup>5</sup>**

**Members' financial interests are promoted**



<sup>1</sup>The RRI index measures Australians' confidence in retirement and the overall suitability of super funds for retirement. Refer to the *Brighter Super & Investment Trends 2024 Retirement Income Report*.

<sup>2</sup>Sourced from the responses within the *Brighter Super & Investment Trends 2024 Retirement Income Report*.

<sup>3</sup>To the extent that any Canstar data, ratings or commentary constitutes general advice, this advice has been prepared by CANSTAR Research Pty Ltd ABN 29 114 422 909 AFSL and ACL 437917 ("Canstar") and does not take into account your individual investment objectives, financial circumstances or needs. Information provided on and available in this document does not constitute financial, taxation or other professional advice and should not be relied upon as such. Canstar provides information about credit products. It is not a credit provider and in giving you information it is not making any suggestion or recommendation to you about a particular credit product.

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<sup>4</sup>The Epic Retirement Tick is powered by Chant West. It recognises funds that meet a high benchmark across retirement criteria. It is not a recommendation or personal advice. Consider your circumstances and read the relevant disclosure documents before making decisions. Recognition date: 2 Oct 2025. © Brighter Super. Epic Retirement Tick used under promotional terms from Chant West.

<sup>5</sup>For Money magazine's award criteria, visit [moneymag.com.au](http://moneymag.com.au). Awards are only one factor to be taken into account when deciding to invest.



## We're here to help

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