

Sustainable Investment Policy summary

11 March 2026



SUSTAINABLE INVESTMENT POLICY

Brighter Super's investment strategy is focused on delivering the best financial outcomes for our members.

Brighter Super is committed to managing and overseeing its investments responsibly, with a focus on achieving our stated objectives while balancing costs, risk management and implementation efficiency.

We recognise that the way a portfolio asset or investment manager approaches sustainable investing can influence long-term financial outcomes. For this reason, we consider these factors to be important investment considerations and view their integration as aligned with our fiduciary duties and responsibilities to our members.

Four key pillars guide Brighter Super's approach to considering sustainability issues as part of our investment process:

1

Must be in the best financial interests of members.

2

Must have negligible negative impact on investment risk and returns.

3

Must be genuine in both intent and outcomes.

4

Must not solely rely on divestment (the exception being exclusions directed under our Sustainable Investment Policy).

What is sustainable investment?

Sustainable investment involves the consideration of material environmental, social and governance factors on financial outcomes. Balanced alongside the more traditional risk and return metrics, these factors are considered in investment decision-making to support long-term value creation.



Environmental issues such as climate change; the availability or supply of water; pollution and waste; and sustainable land use.



Social issues such as social licence to operate; cultural heritage management and indigenous land rights; labour relations; workforce health and safety; adherence to international conventions; modern slavery; and workforce diversity, equity, and inclusion.



Governance issues such as the structure, composition, and performance of the board of directors; the structure and quantum of director and executive remuneration; accountability mechanisms; anti-bribery and corruption measures; and cybersecurity measures.

Integration of sustainable investment

Brighter Super adopts an outsourced investment model for all investment options, appointing specialist external managers to manage our assets.

Brighter Super integrates sustainable investment into our investment manager assessment framework through a review of their individual policies, the level of integration of sustainability into their investment analysis, approach to active ownership and alignment with Brighter Super's sustainable investment pillars and principles.

Climate change

Brighter Super acknowledges that climate change is a significant economic challenge facing the Fund and other investors.

Where practicable and over time, the Fund aims to incorporate climate change into its investment process across various asset classes, reduce financed emissions across all portfolios, and request that investment managers demonstrate their approach to integrating climate change considerations into their investment analysis, risk management, and decision-making processes, including the pricing of climate-related risks.

Additionally, the Fund aims to encourage portfolio assets and companies to enhance the quality of carbon emissions measurement and improve the disclosure of climate-related risk management and opportunities through regulatory reporting and other relevant activities. It also considers the risks of stranded assets in its portfolio, defined as assets used for fossil fuel exploitation that may lose value due to reduced demand.

Active ownership

Brighter Super believes that engaging with the companies we invest in helps us gain a clearer understanding of their governance, leadership and strategy, which in turn can support better long-term outcomes for our members.

We expect our investment managers to engage with the companies in which they invest the Fund's money. We review their approach regularly. For unlisted assets, the way we engage depends on our ownership rights and is assessed on a case-by-case basis.

Where appropriate, we also work with other investors to strengthen our voice and address broader market risks.

We exercise our ownership rights through proxy voting to help protect members' interests. For Australian shares, our voting generally follows the ACSI Corporate Governance Guidelines, though we may make adjustments based on engagement insights and manager input. For international shares, voting is typically delegated to our investment managers.

Modern slavery

The term 'modern slavery' is used to cover a range of exploitative practices, including human trafficking, slavery, forced marriage, forced labour, debt bondage, and other slavery-like practices.

Brighter Super acknowledges there may be risk of exposure to modern slavery, directly or indirectly throughout its operations and supply chain.

Our investment managers are chosen not only for the social responsibility standards within the process they apply to investment allocation but also for their own corporate ESG credentials.

The modern slavery submissions of all our managers are documented and reviewed annually, and our annual Modern Slavery Statement is published on our website.

Portfolio screening

Brighter Super investment options do not directly invest in companies that develop, produce, or otherwise acquire cluster munitions and anti-personnel landmines. Brighter Super will also conduct portfolio screening on directly held listed equities and fixed income assets to assess the risk of modern slavery in listed portfolios.

Companies which do not pass the thresholds applied will be considered for exclusion from the Fund's holdings. However, these exclusions may not always be able to be implemented due to the ownership structure and liquidity profile of the relevant investment, in which case they would remain in the Fund.

These exclusions also may not apply to indirect exposure to investments in such companies through derivative instruments or other indirect ownership structures.





right by your side

Level 20, 333 Ann Street Brisbane Qld 4000

GPO Box 264 Brisbane Qld 4001

+61 7 3244 4300

1800 444 396

info@brightersuper.com.au

brightersuper.com.au



SUPERANNUATION | INVESTMENT | ADVICE | INSURANCE

This Sustainable Investment Policy summary has been produced by the Brighter Super Trustee (Trustee) (ABN 94 085 088 484 AFSL 230511) as Trustee of Brighter Super (Fund) (ABN 23 053 121 564). Brighter Super products are issued by the Trustee on behalf of the Fund. Any questions regarding this summary can be referred to Brighter Super by calling us on 1800 444 396 or by emailing us at info@brightersuper.com.au.