# Your Brighter Retirement Guide

Brighter Super's guide to helping you plan for and enjoy your brighter retirement

Issue date 1 October 2026

Brighter SUPER

right by your side

WELCOME FROM THE CHIEF EXECUTIVE OFFICER, KATE FARRAR

# Make your money work for you and achieve your retirement goals

Welcome to Brighter Super's guide to helping you plan for and enjoy your best possible retirement.

Superannuation has never been more important. Australians are living longer, and many of us may spend just as many years in retirement as we do working. That's why preparing early and making informed choices with the right support can make a real difference.

Whether you're planning to retire in the next few years or beginning to think about your future, this guide will help you:

- Understand where you stand today
- Explore the retirement lifestyle you want
- Identify the steps you can take to get there

We know retirement planning can sometimes feel complex. But with the right support, it doesn't have to be. At Brighter Super, we're here to guide you with useful information, practical tools, education, and access to personalised support and advice.

Our research shows that Australians who plan early are nearly twice as likely to enjoy a comfortable retirement. Three-quarters of those who began preparing before age 40 report living comfortably, compared with 44% who started after 60 and just 16% who didn't plan at all*.

If you're approaching retirement, we'll also help you understand how and why you should consider moving from an Accumulation account to a Pension account and explore whether our Retire Easy Pension might be right for you.

Wherever you are on your retirement journey, we're committed to supporting you – carrying your super into a brighter retirement.

Warm regards,

**Kate Farrar**

Chief Executive Officer, Brighter Super

*Brighter Super and Investment Trends, 2025 Retirement Income Report.

## TABLE OF CONTENTS


YOU AND YOUR SUPERANNUATION 4
Your super is your future income 4
Your super snapshot 5

1. HOW MUCH DO I NEED TO RETIRE? 6
What kind of retirement lifestyle do you want? 6
How much might you need to fund your retirement? 7
Are you on track? 8

2. HOW DO I GET THERE? 9
Turning plans into action 9
Understanding contribution types 10

3. HOW INVESTMENTS CAN AFFECT YOUR RETIREMENT 12
Our investment philosophy 12
What should you think about? 13
Your investment options 13

4. INVESTING IN QUEENSLAND 14

5. GETTING THE MOST FROM YOUR SUPERANNUATION 16
Make the most of every dollar 16
Insurance through super 16
Getting more from your super 17

6. COMPARE WITH CONFIDENCE 18

7. EXPLORING TRANSITIONING TO SEMI-RETIREMENT 19
Start your next chapter, your way 19
What is a TTR Pension account? 19
When can I start? 20
TTR case study 20

8. OPENING A PENSION ACCOUNT 21
Why open a Pension account? 21
How to set up a Pension account 21

9. UNDERSTANDING CENTRELINK AND THE AGE PENSION 22

10. GETTING ADVICE THAT GROWS WITH YOU 23
Support at every step of your journey 23
Advice solutions tailored for you 23

11. YOUR NEXT STEPS 26
Let's get your retirement plan moving 26

## Your super is your future income

When you think about retirement, you might picture travel, time with family, or simply having more freedom to enjoy life at your own pace. But with no regular work income, how do you make that vision a reality?

That's where your super comes in. While the Age Pension can offer some support it's often not enough to fund the lifestyle many of us hope for in retirement. For most Australians, super is one of the most significant, and powerful, financial resources you'll have.

No matter your age or stage of life, there are things you can do today to take control of your super. The more you plan now, the more confident and comfortable your future can be.

## Your super snapshot

Understanding your super is one of the most important things you can do to prepare for a comfortable retirement. That means looking beyond your balance. It's also about knowing how your money is invested, what insurance cover you have, and how fees and contributions are shaping your future.

A great place to start is by reviewing your **Annual Statement**, which includes:

- Your current account balance
- Contributions made by you and/or your employer
- Fees paid from your account
- Insurance cover and its cost
- Your investment performance — both yearly and over the long term

Your Annual Statement is issued to you annually following the end of the financial year.

For a more up-to-date snapshot, you can also generate a **Member Report** at any time by logging in to **Member Online** and selecting **'Member Reports'** from the left-hand menu. This gives you real-time insights into your super account and is a helpful tool when checking in on your retirement progress. If you are a Defined Benefit member, please reach out to us.

**Top tip: Stay connected to your super wherever you are with the Brighter Super app. Download today.**

# What kind of retirement lifestyle do you want?

It's never too early to start thinking about what life could look like after full-time work. Do you see yourself living in the city, or by the beach? Travelling regularly, or focusing on hobbies and activities closer to home.

Where you live, how often you travel, and what you want to do in retirement will all influence how much income you'll need.

The Association of Superannuation Funds of Australia (ASFA) Retirement Standard includes a helpful guide that describes what is considered a modest and comfortable retirement lifestyle.

| **Modest retirement (single)** | **$36,434 p.a** | **Comfortable retirement (single)** | **$55,923 p.a** |
|---|---|---|---|
| **Modest retirement (couple)** | **$52,473 p.a** | **Comfortable retirement (couple)** | **$78,566 p.a** |
| • Limited budget for home improvements. Can do maintenance repairs<br>• Need to watch utility costs<br>• Take out and occasional inexpensive restaurants<br>• Limited talk and text, modest internet data allowance<br>• Limited wardrobe updates<br>• Infrequent domestic short breaks<br>• Basic private health insurance, limited gap payments<br>• Owning a cheaper more basic car<br>• Occasional leisure activities | | • Home repairs, updates and maintenance to kitchen and bathroom appliances over 20 years<br>• Confidence to run air conditioning, and meet utility costs<br>• Occasional restaurant dining<br>• Fast internet connection, big data large talk and text allowance<br>• Modest wardrobe updates<br>• Domestic trip every year and overseas trip every seven years<br>• Top level private health insurance<br>• Owning a reasonable car<br>• Take part in a range of regular leisure activities | |

Retirement lifestyle options are examples only, to be used for illustrative purposes. Your retirement lifestyle may differ based on your individual circumstances, and the examples above do not take into account your individual needs and objectives. We recommend seeking personal advice prior to making any financial decisions. Both budgets assume that the retirees own their own home outright and are relatively healthy.

Figures are based on the ASFA Retirement Standard, March quarter 2026.



# How much might you need to fund your retirement?

The figures below estimate how much you may need, should you retire at age 60 or 65.

If you retire before the Age Pension becomes applicable to you, you will need to fund your lifestyle until then. These estimates take that into account.

The amount you may require depends on the retirement lifestyle you want.

| Retirement standard | Estimated balance at retirement (age 60) | Estimated balance at Retirement (age 65) |
|---|---|---|
| Single Modest | $320,000 | $170,000 |
| Couple Modest | $430,000 | $210,000 |
| Single Comfortable | $800,000 | $620,000 |
| Couple Comfortable | $1,000,000 | $740,000 |
| Single Premium | $1,650,000 | $1,460,000 |
| Couple Premium | $1,920,000 | $1,700,000 |

The figures displayed in the above table are created by Brighter Super (specifically the premium retirement standard) based on an amalgamation of the 'ASFA Retirement Standard detailed budget breakdown', figures current as at the March quarter 2026, and the 'ASFA Retirement Standard Explainer' for the lump sums recommended for age 67 retirees, current as at March 2026. The Premium figures are based on a yearly income of $86,000 for singles, and $107,000 for a couple. The estimated balances required at retirement are based on the assumption of a retired single person or a couple who own their own home and are without significant medical expenses and non-financial assets of $25,000 (home contents/car) and non-cash/other assets, with a life expectancy of 92. The calculations include allowance for estimated eligible Age Pension entitlements. The economic assumptions used in the calculations include an average return on account based pension balances of 6% p.a. (based on Balanced pension option net of investment fees and 0.14% p.a. administration fees), 2.75% p.a. inflation of retirement income and Age Pension means testing thresholds and 2.5% p.a. inflation of maximum Age Pension payment rates. These standards are used for illustrative purposes only. We recommend seeking personal advice prior to making any financial decisions.

**Top tip: Combine your super accounts. You could save time and money by consolidating all your super into one account with Brighter Super. You might even have lost or unclaimed super which you can consolidate. Before consolidating, you should check with your other super fund(s) to see if this could result in changes to your employer contributions, any fee or tax implications, or loss of insurance cover.**

# Are you on track?

Knowing how much you'll need depends on when you plan to stop working and what kind of lifestyle you want. A great starting point is to look at your current expenses and think about what might change—or stay the same—after you retire.

**Reaching these milestones can feel like a big transition, but you don't have to navigate them alone. Through our Brighter Advice Pathway, we're here to support you with advice and guidance to help you retire confidently.**

**AGE 60**

Preservation age reached and once you meet a condition of release (e.g. retire or change jobs), funds from your superannuation and pension accounts are generally tax-free. Additionally, if you're invested in our Pension account, the investment earnings are also tax-free.

**AGE 65**

Full access to your super, even if you are still working.

**AGE 67**

In most cases, subject to income and assets test, you may be eligible for the Government Age Pension.

**Top tip:** Wondering how much super you'll have when you retire and whether it'll be enough? Use our Retirement Income Calculator at brightersuper.com.au/resources to check your progress.





# Turning plans into action

Once you have an idea of the lifestyle you want in retirement, the next step is to ensure your super is working hard to help you get there.

There are several ways to grow your super with some that happen automatically, like employer contributions, and others that you can actively manage to give your balance a boost.

### Contribution type by age

| Your age | Contribution types accepted |
|---|---|
| Under 55 | All contribution types accepted, except downsizer contributions. |
| 55-74* | All contribution types accepted. |
| 75 or older^ | Only compulsory employer contributions and downsizer contributions accepted. |

*Tax deduction can only be claimed for personal contributions between 67 and 74 if you meet the work test.

^Any other contribution you make must be received by us no later than 28 days after the end of the month that you turn 75.

## Understanding contribution types and limits

| Contributions | More information | Annual limit 2026/27 |
|---|---|---|
| | **Before tax (concessional contribution) includes:** | |
| **Employer Contributions** | Includes Superannuation Guarantee (SG) and other additional employer contributions. | $32,500 per financial year (Carry forward rules also apply) |
| **Salary Sacrifice** | Making additional contributions from your before-tax salary may enable you to grow your superannuation and reduce your taxable income. You can also salary sacrifice any mandated member contributions you are required to pay. | |
| **Personal Contributions (tax deducted)** | You can add extra to your super through personal contributions if you are aged less than 75 by transferring the money yourself using BPAY® - and claiming a tax deduction. You can now claim a tax deduction online. The notice of intent to claim form is now available in Member Online. | |
| | **After tax (non-concessional contribution) includes:** | |
| **Personal Contributions** | These are contributions you are not claiming a tax deduction for. | If your total super balance is less than $2.1 million at 1 July 2026, then depending on your eligibility criteria and balance your limits are:<br>• $130,000 per financial year or<br>• Up to $390,000 over a 3-year period using the bring-forward rule if eligible.<br>Spouse contributions count towards the receiving spouse's contribution cap, however the Government Co-Contribution does not count towards your cap. |
| **Spouse Contribution** | You may be able to contribute after tax to your spouse's super, and claim a tax offset. | |
| **Government Co-Contribution** | The Federal Government encourages people to save towards their own retirement, and there are a couple of arrangements for those on a lower assessable income. | |
| **Downsizer Contribution** | If you are over 55, and sell your main residence, you may be able to contribute up to $300,000 per person ($600,000 per couple) towards your super. | Non-concessional contribution caps don't apply. However, you or your spouse must have owned your home for at least ten years, and further conditions apply. |

**Contribution rules and limits are set annually by the Australian Government. Staying within these limits is important — going over could mean paying extra tax or facing penalties. If you're planning to boost your super, make sure you understand these caps so your money works harder for your future. You can also find out more from the Australian Taxation Office website at ato.gov.au.**



® Registered to BPAY Pty Ltd ABN 69 079 137 518

# Our investment philosophy

Brighter Super's approach to investing is about growing our members' super balances while providing consistent long-term returns. This means we want our members' investments to grow when markets are performing strongly and reduce the impact when markets start to fall.

Superannuation will always be a long-term investment and Brighter Super continues to operate a long-term diversified investment strategy. Our focus is on members' best financial interests, looking beyond short-term movements to generate the long-term returns our members need to achieve their best possible retirement outcomes as for many members, retirement can last 25 to 30 years.

We build genuinely diversified portfolios, embracing investment risk efficiently where we believe it may best deliver returns. We carefully consider fees and costs when selecting and implementing investment strategies to ensure that every dollar our members invest counts.

With the right investment choices, your super can continue to grow even after retirement, despite regular withdrawals. Even in a pension account, the remaining funds stay invested. Although balances can fluctuate with market conditions, the key is to keep calm and stay invested and understand the power of compound returns – earning returns not just on the money you've contributed, but also on the returns your super has already earned. Over time, this can help your balance grow more steadily, even as you draw an income.

**Damien Webb**
Chief Investment Officer, Brighter Super

**Top tip: Understand your risk profile to better tailor your investment strategy with our Investment Risk Profiler. By answering 8 simple questions, you'll get an idea of how much risk you are comfortable taking when investing your super.**





# What should you think about?

The investment options you choose could make a big difference to your super earnings over time. Everyone's situation is different, but a few key things to consider include:

- **How long until you retire**: More time means more opportunity to grow your super through investment returns.
- **How long you'll spend in retirement**: According to the Australian Bureau of Statistics, once you reach 60, men on average can expect to live until 84.2 years, and women to 87.1 years. Again more time means more opportunity to grow your savings, even when you are drawing an income.
- **Your attitude to risk**: Growth-focused options may offer higher returns, but they can also fluctuate more. Conservative options are steadier but may grow more slowly.
- **Inflation and cost of living**: Your super should ideally grow faster than inflation, so your money maintains its buying power.
- **Your retirement income needs**: The more income you'll need, the higher returns your super might need to deliver. As your superannuation is still invested in retirement, it may still work hard for you to deliver future earnings.

Some people think of super as a single asset, but it can potentially be invested in many different assets. Investment choice is not just about selecting which assets you're invested in (such as Australian shares, International shares, or property) but also what type of diversified option you are in (for example stable or growth).

# Your investment options

At Brighter Super we offer a simpler and smarter investment menu designed to offer flexibility and control to structure your super without complexity. You can choose from a range of investment options to suit your risk preference. These include:

- **Diversified**: Diversified investment that combines a mix of asset classes. Each option has a varying level of investment risk with a combination of both growth assets (like Australian and International Shares) and defensive assets (like Cash and Fixed Interest).
- **Single Sector**: Allows you to tailor your investment to your preferences.
- **MySuper (default)**: If you haven't chosen an investment option, it is likely your Accumulation account will be invested in our MySuper option which is a balanced mix that suits many members.

You can change your investment options anytime through **Member Online** or by speaking with us.

# Backing Queensland's growth

## We're investing in Queensland's future

We believe investing locally helps create long-term value for our members while supporting the state many calls home.

In May 2024, Brighter Super announced its Queensland Investment Strategy, committing an additional $500 million to local assets, building on the $1 billion already invested in the state at that time.

**Third-largest financial institution in Queensland***

**Investments where our members live and work**

**Additional $500 million in Queensland investments**

**85% of retirement savings from Queensland members**

**Local contact centre and super specialists in Queensland**

"We're backing Queensland's growth with a disciplined approach to our investment, focused on delivering long-term value for our members."
Kate Farrar, CEO, Brighter Super

*Based on assets under management of non-government financial institutions in Queensland

# Almost half of our $500 million investment in Queensland is already committed

### Our partnerships

**BARINGS $100M**

Investing in real estate assets across Southeast Queensland and regional hubs.

*Boundary Road Archerfield*

**RIPARIAN $75M**

Backing farmland, agribusiness, water assets and regional agricultural infrastructure to strengthen regional communities and food production.

*Queensland Regional Agriculture & Food Trust*

**QIC $50M**

Supporting high-growth Queensland companies in advanced manufacturing, agtech, aerospace and technology.

*Gilmour Space Technologies*

**Learn more about how Brighter Super is backing Queensland's future** brightersuper.com.au/qld-investments

# Make the most of every dollar

Super isn't just about contributions and investment returns. It also includes helpful features like insurance, fee savings, and account flexibility that can make a meaningful difference to your final balance and your peace of mind.

# Insurance through super

Many super accounts offer built-in insurance to help protect you and your loved ones. Brighter Super provides access to:

- **Death and Terminal Illness cover**: A lump sum paid to your beneficiaries or estate upon your death or to you on the diagnosis of a terminal illness.
- **Total and Permanent Disability cover**: Financial protection if you're permanently unable to work.
- **Income Protection cover**: Replaces a portion of your income if you're temporarily unable to work due to illness or injury.

Premiums are deducted from your super account balance, so there's no out-of-pocket cost. It is important to remember that this will reduce your overall balance and future investment earnings. Reviewing your insurance at key life stages like starting a family, changing jobs, or planning retirement can help ensure your cover still meets your needs.

The premium for your insurance is directly related to the risk of your occupation. All Brighter Super members (excluding Corporate Offer Insurance) automatically receive the blue collar occupational risk premium rate. If you work in a white collar or professional occupation and you tell us, you could receive a discount on your premium.

**Top tip: If you're unsure if you have the right amount of insurance cover you can use our insurance needs calculators to see what level of cover is best for you, and how much this will cost.**

# Getting more from your super

## Small fee savings can lead to big results

Even small differences in fees can have a big impact over time. Thanks to compounding returns, keeping your fees low means more money stays in your account, providing the opportunity to grow year after year.

That's why Brighter Super works hard to keep our fees and costs low. As a 100% member-owned fund, we don't pay commissions to advisers or dividends to shareholders, so more of your money stays invested for your future.

## Reduce fees together with your partner

If your partner also has a Brighter Super account, you may be eligible for Partner Linking. This can help you reduce your percentage-based administration fees across both accounts.

**Top tip: To explore Brighter Super's Partner Linking option, visit our website, brightersuper.com.au/partner-linking.**

## Unlock more with Brighter Super Retirement Reward

The Retirement Reward is a potential reward for eligible members who hold a Brighter Super Accumulation or Transition to Retirement (TTR) Pension account and open a Brighter Super Pension account.

Basically, it's a dollar reward that gives you a portion of the tax we've set aside to pay the Australian Taxation Office when growth assets (like shares) are sold.

When a Brighter Super member takes these growth assets from their Accumulation or TTR account (which are taxed) into a Brighter Super Pension account (which is not taxed), then no tax is paid when/if the assets are sold at a profit.

This amount is then returned to you as a reward when you open a Brighter Super Pension account.

Visit our website for eligibility criteria and more information.

**Top tip: Nominate a beneficiary to make sure your super goes to the right person, in the event of your death. It's easy to do on Member Online.**

# #1 in Australia for Pension Growth over 7 years[1]

With our highly diversified investment strategy, Brighter Super has a proven record of ranking among Australia's best funds when it comes to investment performance over the long term.

**Lisa Kay** Chief Member Officer, Brighter Super

## Compare our Brighter returns[2]

Our Growth, Balanced and Conservative Balanced Pension options have outperformed the industry median over 3, 5 and 7 years.

## Pension

| | Growth | | Balanced | | Conservative Balanced | |
|---|---|---|---|---|---|---|
| | **Brighter Super** | Industry median | **Brighter Super** | Industry median | **Brighter Super** | Industry median |
| 3 years (p.a.) | **11.64%** | 11.10% | **10.12%** | 9.70% | **8.51%** | 7.83% |
| 5 years (p.a.) | **9.36%** | 8.28% | **7.84%** | 7.19% | **6.10%** | 6.02% |
| 7 years (p.a.) | **10.56%** | 8.86% | **8.98%** | 7.72% | **7.03%** | 6.24% |

[1] SuperRatings Pension Crediting Rate Survey - SRP Growth (77-90) Index for the period to 30 April 2026. For more information visit www.superratings.com.au.

[2] SuperRatings Pension Crediting Rate Survey – SRP Growth (77-90) Index, SRP Balanced (60-76) Index and SRP Conservative Balanced (41-59) Index for the period to 30 April 2026. Industry median: This is the middle point when comparing super funds. These returns do not apply to Transition to Retirement Pension accounts. For more information visit www.superratings.com.au.

Investment returns are net of investment fees, transaction costs and taxes (where applicable) and gross of administration fees. 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. For more information on our performance visit brightersuper.com.au/investments/latest-performance.





# Start your next chapter, your way

Retirement doesn't have to be all or nothing. A Transition to Retirement (TTR) strategy can help you ease into retirement while continuing to work, giving you more flexibility and control over your income.

Whether you're looking to reduce your work hours, grow your super, or start accessing some of your savings, a TTR account can help you create a smoother path toward full retirement.

# What is a TTR Pension account?

A TTR Pension account allows you to draw a regular income from your super once you reach your preservation age (currently 60), even if you're still working.

You can:

- Supplement your income while reducing your work hours.
- Use the additional income to pay down debt faster.
- Continue contributing to your super, helping it grow further.
- Reduce your overall tax if structured correctly.
- Use regular payments to help lifestyle expenses such as travel, or home improvements.

It's a flexible way to manage your finances during this life stage.

This account works similarly to the Brighter Super Pension, but with a few key differences: a maximum income amount of 10% per year of the account balance applies, you can't make lump-sum withdrawals and earnings within the Fund are generally taxed at 15%.

# When can I start?

You can open a TTR Pension account once you:

- Have reached your preservation age of 60
- Are still working
- Have at least $20,000 to start a TTR Pension account.

If you decide to access your super prior to retirement, you need to consider the impact this may have on your future superannuation balance and retirement lifestyle. We recommend talking to a financial adviser to ensure this will meet your personal objectives both now and in the future.

Once you turn 65 your TTR Penson account will automatically be converted to a Pension account. This is because there are no limits on how much you can withdraw from your super after this age.

## TTR case study

**Tom**

**Age 60**

Wants to ease into retirement by working three days a week without significantly reducing his income

| Option A: Without TTR | Option B: With TTR |
|---|---|
| **Works 5 days a week**<br>$70,000 per year before tax from employer | Puts $180,000 into a TTR and<br>**draws down 10% tax free**<br>**Works 3 days a week**<br>$42,000 per year before tax<br>= $37,000 per year after tax income<br>+ $18,000 tax free from super |
| **$56,000 per year after tax income** | **$55,000 per year after tax income** |

Example is provided solely for information and illustrative purposes only. Example is based on the 2026/27 income tax rates, including the Medicare levy. This may not be relied upon for your own circumstances and has been prepared without considering your individual objectives, financial situation or needs. You should seek appropriate advice which does consider your objectives, financial situation and need before commencing a TTR pension.





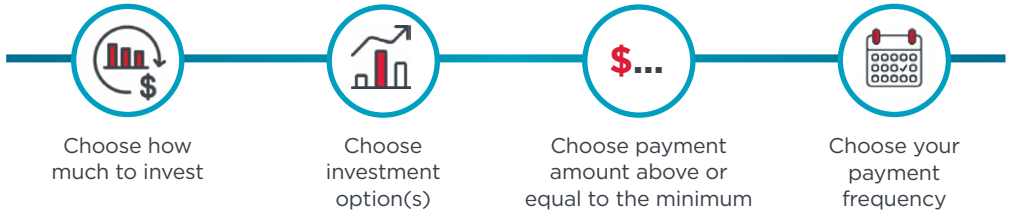
# Why open a Pension account?

The benefits of super don't stop just because you've finished work. By opening a Pension account, you can continue to use your superannuation as an investment vehicle, enjoying tax-free investment earnings[1] from age 60 as an income source once you have stopped working.

Brighter Super's Pension accounts provide you with a regular tax-free[2] income in retirement and the flexibility to take lump sum withdrawals.

# How to set up a Pension account

To set up a Pension account, you need to choose how much to invest (a minimum of $20,000 is required), select your investment options, choose your regular payment and your payment frequency.




If you would prefer a ready-made option, you may want to consider **Brighter Super's Retire Easy Pension**.

Retire Easy invests your money using a three-bucket strategy, according to when your money is likely to be needed – now, soon, and later. This helps it grow while insulating your immediate income needs from market movements. Each bucket uses one investment option, each with a different level of risk and return to suit the timeframe and together they provide a portfolio to support you in retirement.

To learn more about our Pension account options, visit our **website**, read our **Pension Product Disclosure Statement**, or speak with us.

[1] Addtional tax may apply on balances above $3 million. Tax applies on the portion of investment earnings from balances above $3 million. You can find out more from the Australaian Taxation office at ato.gov.au.

[2] If you're over 60

# Centrelink Age Pension

Even with superannuation savings, the Age Pension remains an important source of income for many Australians in retirement. Whether you qualify, and how much you receive, depends on factors like your age, residency status, income and assets.

The Age Pension can provide a valuable safety net, especially when combined with income from your super. Understanding how your super interacts with Centrelink rules can help you structure your finances to make the most of your entitlements.

The Pensioner Concession Card may also help with the cost of health care, medicines and some other costs. If you're not eligible for the age pension concession card, there may be other concession cards available.

## Key eligibility factors:

**1. Age Test**

Age 67 or older

**2. Assets Test**

Single homeowners less than **$733,500**

Couple homeowners less than **$1,102,500**

**3. Income Test**

Singles less than **$68,323 p.a**

Couples less than **$104,437 p.a**

Source Australian Government Services Australia website - correct as at 1 July 2026. Based on part pension and annual amounts are approximate.

Super pensions are counted as assets and income, so the type of account you hold and how much you withdraw can affect your Age Pension payments.

Top tip: **Speak to a financial adviser to maximise your Age Pension, eligibility, and how to manage your super alongside it. You might be surprised by what you could be entitled to.**





# Support at every step of your journey

At Brighter Super, we believe every member deserves access to advice that helps them make decisions about their retirement.

Whether you're learning more about your super, understanding your options or ready to plan your path to retirement, Brighter Super's advice and guidance are here to help you retire confidently.

## Advice solutions tailored for you

### Member education program

- Seminar, webinar and workshop program designed to support members to help to maximise super and navigate retirement.

You can register to attend online or in person via brightersuper.com.au/events

### Super Health Check: A quick check-in on your super

- A quick conversation with one of our super specialists to help you understand how your super is tracking and identify practical next steps.
- Available to members at no additonal cost.

### Retirement Health Check: Understand your retirement readiness

- Personal advice from a qualified Brighter Super adviser* to understand your retirement readiness and the steps you can take.
- Available to members at no additional cost.

### Retirement Advice: Personal advice to plan your retirement with confidence

- Tailored retirement plan built around your goals and the lifestyle you want in retirement.
- Fees start from $990 and may be payable from your super account.

# Brighter Super Advice Plus

When you want advice beyond super, Brighter Super also offers access to comprehensive financial advice delivered through our trusted external advice partner. This service can help with broader financial planning, wealth management and ongoing reviews.[1]

A fee from $3,750 applies (which may be payable from your super account) and depends on the type and complexity of the personal advice you require.

* Brighter Super's Financial Advisers provide advice as Authorised Representatives of Industry Fund Services Limited (IFS) (ABN 54 007 016 195, AFSL No 232514).

[1] Brighter Super has engaged Financial Advice Matters Group Pty Ltd ABN 11 605 631 598 Corporate Authorised Representative No 1234989 of Alliance Wealth Pty Ltd AFSL 449221 ABN 93 161 647 007 to provide comprehensive advice to members. Brighter Super does not guarantee, or accept responsibility for, advice provided or obligations of the advice partner or its advisers.

# The Brighter advantage

Brighter Super is nationally recognised for delivering outstanding value and service.

EPIC Retirement™ POWERED BY Chant West

CANSTAR 2025 OUTSTANDING VALUE ACCOUNT BASED PENSION

Money MAGAZINE AWARDS 2026 BEST BALANCED PENSION PRODUCT BEST OF THE BEST 2025

Money MAGAZINE AWARDS 2026 INNOVATION IN MEMBER EDUCATION BEST OF THE BEST 2025

SUPER FUND OF THE YEAR AWARDS 2026 WINNER Member Education

Advice Services Best Fund Chant West 2026 Winner

The Zenith CW Pty Ltd ABN 20 639 121 403 AFSL 226872/AFS Rep No. 1280401 (Chant West) Epic Retirement Tick issued October 2025 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 chantwest.com.au/solutions/epic-retirement-tick/.

The Canstar 2025 Outstanding Value Award was received in September 2025 for Brighter Super's Account Based Pension. 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. Canstar recommends that, before you make any financial decision, you seek professional advice from a suitably qualified adviser. See our Financial Services Guide and Credit Guide at canstar.com.au/canstar-research-fsg/.

For *Money* magazine's award criteria, visit moneymag.com.au. Awards are only one factor to be taken into account when deciding to invest.

Zenith CW Pty Ltd ABN 20 639 121 403 AFSL 226872/AFS Rep No. 1280401 Chant West Awards issued 27 May 2026 are solely statements of opinion and not a recommendation in relation to making any investment decisions. Awards are current for 12 months and subject to change at any time. Awards for previous years are for historical purposes only. Full details on Chant West Awards at chantwest.com.au/fund-awards/about-the-awards/.

Brighter Super pays a fee to some research houses for rating our funds. Ratings are not a recommendation to purchase, sell or hold any product.



# We are open to everyone

FAMILY AND FRIENDS Brighter SUPER Refer now

Now your family and friends can take advantage of the same benefits you do with our competitive fees and investment performance, trusted advice and personalised service.

Remember, if your partner also has a Brighter Super account, you may be eligible for Partner Linking to help reduce total percentage-based administration fees across both accounts.

Ask us how your friends and family can join today.

## My notes

You've taken a big step by reading this guide and thinking about your future. Now it's time to put those insights into action. Here are some easy next steps to help you feel confident and in control.

# Let's get your retirement plan moving

You've taken a big step by reading this guide and thinking about your future. Now it's time to put those insights into action. Here are some easy next steps to help you feel confident and in control.

**Download the Brighter Super app**
The Brighter Super mobile app can give you an easy, convenient and secure way to stay on top of your super.

**What to do:** Head to the app store to download the app today!

**Salary sacrifice:** Making additional contributions from your before-tax salary may enable you to grow your superannuation and reduce your taxable income. You can also salary sacrifice any standard member contributions you are required to pay.

**What to do:** Learn more about Salary Sacrifice and try our Salary Sacrifice calculator.

**Calculate your retirement income and age:** How much superannuation will you have when you retire? Will it be enough to fund your future lifestyle? What age can I retire?

**What to do:** Visit the Retirement income calculator and What age can I retire? calculator to check if you are on track for retirement.

**Consolidate your superannuation:** You could save time and money by combining all your superannuation into one account with Brighter Super. You might even have lost or unclaimed super which you can consolidate. Before consolidating, you should check with your other super fund(s) to see if this could result in changes to your employer contributions, any fee or tax implications, or loss of insurance cover.

**What to do:** You can do this using our online consolidation tool.

**Review your investment options:** We provide flexibility and choice so you can select the right investment mix to suit your needs and help you plan for a stronger financial future.

**What to do:** Try our online Investment risk profiler tool and review our investment options in the relevant Investment choice guide. You can update your investment options through Member Online.

**Nominate a beneficiary:** To ensure your Death benefit is paid the way you want, it's important to nominate your beneficiaries and, whenever life changes, to make sure your nomination is up to date.

**What to do:** Review and nominate your beneficiaries in Member Online, or complete the relevant Binding death benefit nomination form.

**Check your current insurance cover:** It's important to understand how much insurance cover you have, whether it's the right amount for your personal circumstances, and whether it's set to the correct occupational rating.

**What to do:** Use our relevant insurance needs calculators to see what level of cover is best for you, and how much this will cost. You can also read the Insurance guide relevant to your account for more information.

**Chat with our Advice Team:** For more tailored personal advice, you can arrange an appointment with one of our financial advisers.

**What to do:** Call 1800 444 396 to arrange an appointment with one of our financial advisers.

Brighter SUPER

right by your side

## Download the Brighter Super app

Download on the App Store

GET IT ON Google Play

The information provided in this guide is general information only and does not take into account your personal financial situation or needs. You should obtain the Product Disclosure Statement (PDS) and Target Market Determination (TMD), and consider whether it is right for you before deciding. Find the PDS and TMD at brightersuper.com.au/pds. Brighter Super Trustee (ABN 94 085 088 484 AFSL 230511) (Trustee) as trustee for Brighter Super (ABN 23 053 121 564) (Fund). Brighter Super may refer to the Trustee or the Fund as the context may be. Brighter Super products are issued by the Trustee on behalf of the Fund.

MB148 07/26