

# Your Brighter Retirement Guide

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

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right by your side

WELCOME FROM HEAD OF RETIREMENT, JENNIFER MCSPADDEN

## 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 along the way 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 is designed to 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, education, and access to personalised support and advice.

Our research shows just how powerful good guidance and advice can be. Nearly half of pre-retirees feel unprepared for retirement. But among those who sought information and guidance and adjusted their investment options, 55%<sup>\*</sup> felt more confident and prepared for retirement.

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 right by your side, every step of the way.

Warm regards,

**Jennifer McSpadden**

Head of Retirement, Brighter Super



\* Brighter Super and Investment Trends,  
2024 Retirement Income Report.

## TABLE OF CONTENTS

<b>1. YOU AND YOUR SUPERANNUATION</b>	<b>4</b>
Your super is your future income	4
Your super snapshot	5
<b>2. HOW MUCH DO I NEED TO RETIRE?</b>	<b>6</b>
What kind of retirement lifestyle do you want?	6
How much might you need to fund your retirement?	7
Are you on track?	8
<b>3. HOW DO I GET THERE?</b>	<b>9</b>
Turning plans into action	9
Understanding contribution types	10
<b>4. HOW INVESTMENTS CAN AFFECT YOUR RETIREMENT</b>	<b>12</b>
Our investment philosophy	12
What should you think about?	13
Your investment options	13
<b>5. INVESTING IN QUEENSLAND</b>	<b>14</b>
<b>6. GETTING THE MOST FROM YOUR SUPERANNUATION</b>	<b>16</b>
Make the most of every dollar	16
Insurance through super	16
Getting more from your super	17
<b>7. COMPARE WITH CONFIDENCE</b>	<b>18</b>
<b>8. EXPLORING TRANSITIONING TO SEMI-RETIREMENT</b>	<b>19</b>
Start your next chapter, your way	19
What is a TTR Pension account?	19
When can I start?	20
TTR case study	20
<b>9. OPENING A PENSION ACCOUNT</b>	<b>21</b>
Why open a Pension account?	21
How to set up a Pension account	21
<b>10. UNDERSTANDING CENTRELINK AND THE AGE PENSION</b>	<b>22</b>
<b>11. GETTING ADVICE THAT GROWS WITH YOU</b>	<b>23</b>
Support at every step of your journey	23
Advice solutions tailored for you	23
<b>12. YOUR NEXT STEPS</b>	<b>26</b>
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)	\$32,897 p.a	Comfortable retirement (single)	\$51,805 p.a
Modest retirement (couple)	\$47,470 p.a	Comfortable retirement (couple)	\$73,077 p.a
<ul style="list-style-type: none"><li>Limited budget for home improvements. Can do maintenance repairs</li><li>Need to watch utility costs</li><li>Take out and occasional cheap restaurants</li><li>Limited talk and text, modest internet data allowance</li><li>Reasonable clothes</li><li>Infrequent domestic short breaks</li><li>Basic private health insurance, limited gap payments</li><li>Owning a cheaper more basic car</li><li>Occasional leisure activities</li></ul>		<ul style="list-style-type: none"><li>Home repairs, updates and maintenance to kitchen and bathroom appliances over 20 years</li><li>Confidence to run air conditioning, and meet utility costs</li><li>Restaurant dining, good range and quality of food</li><li>Fast internet connection, big data large talk and text allowance</li><li>Good clothes</li><li>Domestic trip every year and overseas trip every seven years</li><li>Top level private health insurance</li><li>Owning a reasonable car</li><li>Take part in a range of regular leisure activities</li></ul>	

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, December quarter 2024.

## How much might you need to fund your retirement?

The below figures represent 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. The below figures have factored in Age Pension considerations.

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	\$200,000	\$72,000
Couple Modest	\$283,000	\$91,000
Single Comfortable	\$502,000	\$360,000
Couple Comfortable	\$660,000	\$452,000
Single Premium	\$1,239,000	\$1,113,000
Couple Premium	\$1,273,000	\$1,104,000

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 September quarter 2024, and the 'ASFA Retirement Standard Explainer' for the lump sums recommended for age 67 retirees, current as at 1 February 2025. The Premium figures are based on a yearly income of \$80,000 for singles, and \$100,000 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. 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 6.7% p.a. (based on Balanced pension option net of investment fees and 0.18% p.a. administration fees), 2.5% p.a. inflation of retirement income and Age Pension means testing thresholds and 3.7% 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 superannuation accounts. You could save time and money by consolidating 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.

## 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.

### Key retirement milestones:



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  
60**

**AGE  
65**

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



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

**AGE  
67**



**Top tip:** Wondering how much super you'll have when you retire and whether it'll be enough? Use our [Retirement Income Calculator](https://brightersuper.com.au/resources) at [brightersuper.com.au/resources](https://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 2025-26
Before tax (concessional contribution) includes:		
Employer Contributions	Includes Superannuation Guarantee (SG) and other additional employer contributions.	\$30,000 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 <a href="#">Member Online</a> .	
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 million at 1 July 2025, then depending on your eligibility criteria and balance your limits are: <ul style="list-style-type: none"><li>\$120,000 per financial year or</li><li>Up to \$360,000 over a 3-year period using the bring-forward rule if eligible.</li></ul> 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](https://ato.gov.au).

## 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, which involves looking through short-term volatility 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 best delivers 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 consider staying invested and understand the power of compound returns.

### Mark Rider

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.



# Committed to Queensland's Growth

Brighter Super has invested over \$1 billion in Queensland

## Our Vision for Queensland

Enhancing communities

Supporting Queensland transformation

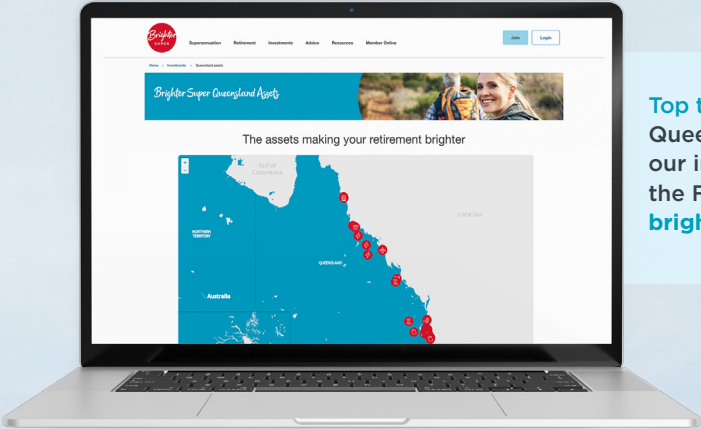
Delivering long-term value to our members

### Investing for impact

- Digital transformation
- Energy transition and renewables
- Transport and logistics infrastructure
- Mass transit infrastructure
- Community, retail and industrial property
- Natural capital, including agriculture

### Our strategic approach

- Partnering with investment managers
- Collaborating with government
- Acting in members best financial interest
- Delivering diversification with the aim of achieving long term, consistent returns



**Top tip:** More about Brighter Super's Queensland Assets can be found on our interactive map which showcases the Fund's current investments at [brightersuper.com.au/queensland](https://brightersuper.com.au/queensland).

Committing additional  
*\$500 million investment in Queensland*

**“Our 50% increase in investments embodies our commitment to Queensland’s brighter future.”**

**Kate Farrar** CEO, Brighter Super





## 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/fees](https://brightersuper.com.au/fees).

### 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 unpaid tax available is then available as a reward for retiring with us.

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 via your [Member Online](#) portal.

# #1 in Australia for Growth and Balanced options over 7 years.<sup>1</sup>

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.

## Compare our Brighter returns<sup>1</sup>

Better returns can help you enjoy a more comfortable retirement. Our Growth and Balanced Accumulation options have outperformed the industry median over 3, 5 and 7 years. Our flagship MySuper option has also performed well.

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



	Growth		Balanced		MySuper	
	Brighter Super	Industry median	Brighter Super	Industry median	Brighter Super	Industry median
3 years (p.a.)	7.84%	6.61%	6.80%	5.68%	6.58%	5.70%
5 years (p.a.)	11.32%	10.30%	9.45%	8.68%	8.23%	8.76%
7 years (p.a.)	9.64%	7.77%	8.41%	6.75%	6.72%	6.75%

Industry median: This is the middle point when comparing super funds. These returns are to 31 March 2025. Past performance is not a reliable indicator of future performance.

<sup>1</sup> Investment Return information sourced via SuperRatings Accumulation Fund Crediting Rate Survey SR50 Growth (77-90) Index, and SR50 Balanced (60-76) Index and SR50 MySuper Index for the period to 31 March 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. For more information on the SuperRatings research methodology visit <http://www.superratings.com.au>.

# 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, TTR 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.
- Withdraw one-off lump sum for holiday, renovation or purchase.

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

This account is similar to a Brighter Super Pension, but with a few key differences: a maximum payment amount of 10% p.a. of the account balance and does not allow lump-sum withdrawals above the 10% p.a.



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.

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
<div>Works 5 days a week</div> <div>\$70,000 per year before tax from employer</div> <div>\$56,000 per year after tax income</div>	<div>Puts \$180,000 into a TTR and draws down 10% tax free</div> <div>Works 3 days a week</div> <div>\$42,000 per year before tax</div> <div>= \$37,000 per year after tax income</div> <div>+ \$18,000 tax free from super</div> <div>\$55,000 per year after tax income</div>

Example is provided solely for information and illustrative purposes only. Example is based on the 2024-25 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.

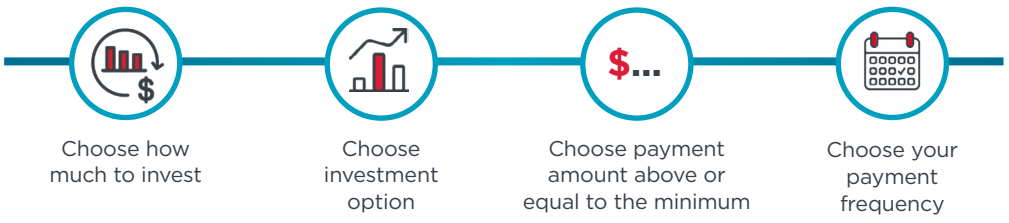
Why open a Pension account?

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 from age 60 as an income source once you have stopped working.

Brighter Super's Pension accounts provide you with a regular tax-free\* 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 option, 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. 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. This helps it grow while insulating your immediate income needs from market volatility.

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






\*If you're over 60

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:

<div style="background-color: #00728f; color: white; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 0 auto;">1.</div>	<div style="background-color: #00728f; color: white; padding: 5px; text-align: center;">Age Test</div>		<div style="background-color: #fff9e6; padding: 5px; text-align: center;">Age 67 or older</div>		
<div style="background-color: #00728f; color: white; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 0 auto;">2.</div>	<div style="background-color: #00728f; color: white; padding: 5px; text-align: center;">Assets Test</div>		<div style="background-color: #fff9e6; padding: 5px; text-align: center;">Single homeowners less than <b>\$697,000</b></div>		<div style="background-color: #fff9e6; padding: 5px; text-align: center;">Couple homeowners less than <b>\$1,047,500</b></div>
<div style="background-color: #00728f; color: white; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 0 auto;">3.</div>	<div style="background-color: #00728f; color: white; padding: 5px; text-align: center;">Income Test</div>		<div style="background-color: #fff9e6; padding: 5px; text-align: center;">Singles less than <b>\$65,260 p.a.</b></div>		<div style="background-color: #fff9e6; padding: 5px; text-align: center;">Couples for less than <b>\$99,746 p.a.</b></div>

Source Australian Government Services Australia website - correct as at 20 March 2025. 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.

## Support at every step of your journey

Everyone's retirement journey is different. That's why we offer a range of advice options so you can get the right help at the right time.

Whether you're just getting started, needing to make a big decision, or planning the final steps toward retirement, Brighter Super can support you with tools, education, and expert guidance.



## 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/seminars](https://brightersuper.com.au/seminars).



### Retirement Health Check: Planning for your retirement future\*

- Project how much you could have when you retire
- Tell you how long your savings are likely to last to fund your lifestyle
- Tell you if the Age Pension may be an income source during your retirement years
- Fee for service, \$330.



### Super Health Check: Understanding your current financial position

- General Advice that does not take into account your personal circumstances.
- Costs covered in your membership.



### Retirement Advice: Personalised financial planning\*

- Retirement (adequacy and commencing a Brighter Super account-based pension)
- Transition to retirement (TTR)
- Determining Centrelink entitlements
- Fee for service, from \$990.

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



## Brighter Super Advice Plus

When your financial goals go beyond super and retirement planning, we've got you covered. For more complex needs – like wealth creation, wealth protection or advice on assets outside of super – we can refer you to a trusted financial adviser.



**Did you know:** Brighter Super was the winner of the SuperRatings 2025 Member Education award. This award recognises our team's outstanding efforts and dedication to the depth and quality of the education we provide to our members.

## 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.

## We are open to everyone

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 administration fees across both accounts.

Ask us how your friends and family can join today.



## 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:** Read our [Salary Sacrifice fact sheet](#) 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:** Complete the relevant [Binding death benefit nomination form](#) or review your beneficiaries in [Member Online](#).



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

**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.





right by your side

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