Financial Services Guide

Date issued: **1 October 2026**

right by your side

About this guide

This Financial Services Guide (FSG) provides important information about the services provided by Brighter Super Trustee (ABN 94 085 088 484) (AFSL 230511) ("Trustee") as trustee for Brighter Super (ABN 23 053 121 564) (RSE R1000160) ("Fund"). In this document, 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.

This FSG is designed to help you decide whether to use our financial services and explains:

- the services we offer;
- how our representatives are paid;
- our relationships with third parties; and
- who to contact if you have a complaint.

If you need more information or clarification of any matter raised in this document, please contact us.

What financial services are offered and what will I pay?

General advice

Brighter Super is authorised under its Australian Financial Services License (AFSL) to provide general financial product advice about superannuation products.

This type of advice is general in nature and does not consider your personal financial circumstances or needs.

Brighter Super is responsible for any information or general advice provided to you by authorised Brighter Super employees.

How much will I pay for general advice?

There is no additional cost for general advice provided by Brighter Super. The cost of general advice is included in the administration fees charged across Brighter Super's membership.

Personal advice

While general advice is broader in nature and does not consider your personal financial circumstances or needs, personal advice is more specific and is tailored to your personal situation.

Brighter Super's financial advisers provide financial services as Authorised Representatives of Industry Super Fund Services Limited (IFS) (ABN 54 007 016 195, AFSL 232514). IFS is responsible for that advice, and your adviser will provide you with a copy of their financial services guide if applicable.

For more information about the financial advice services that are available to Brighter Super members, please visit **brightersuper.com.au/advice**

What other information do I need to consider?

If you are considering investing in a Brighter Super product, you should read the relevant Target Market Determination (TMD) and Product Disclosure Statement (PDS) available on our website.

The PDS contains features, fees and costs, benefits, and risks of the financial product, which you should consider before deciding whether to acquire that product.

How are Brighter Super's representatives paid for their advice?

Brighter Super's employees are paid a salary and may be paid a performance-based incentive. They don't receive commissions, fees or bonuses for the recommendations or advice they give you.

Is there any relationship that may influence Brighter Super's financial services?

Brighter Super does not have an association or relationship with any other product issuer that could reasonably be expected to influence the provision of financial services.

How can I provide instructions to Brighter Super?

You can provide instructions either by mail, telephone or via our website at **brightersuper.com.au/about-us/contact-us**. In some circumstances you will need to complete a form, or your instructions will need to be in writing.

For terms and conditions relating Brighter Super products, please read the PDS available at **brightersuper.com.au/PDS** or call us on **1800 444 396.**

Does Brighter Super hold my personal information?

Brighter Super respects the privacy of your personal information. You can find out how we use and protect your personal details by getting a copy of our *Privacy policy* from our website at **brightersuper.com.au/privacy**, or contact us on **1800 444 396** and we will send you a copy.

What compensation arrangements do you have in place?

The Trustee has Professional Indemnity Insurance in place and believe this will cover claims in relation to the conduct of Brighter Super employees during the time they are employed by Brighter Super. These arrangements comply with the requirements of Section 912B of the Corporations Act 2001.

What if I have a complaint

Dispute Resolution

Our complaint process

We hope you will be satisfied with Brighter Super and the service we provide. If not, we have a complaints handling process to address any issues.

Contact details for our Complaints Officer are:

Email	complaints@brightersuper.com.au
Phone	**1800 444 396**
Post	Complaints Officer Brighter Super GPO Box 264 Brisbane Qld 4001

If you believe our complaints handling process has not satisfactorily resolved your complaint, you can contact the Australian Financial Complaints Authority (AFCA). This is an independent body set up by the Australian Government to help members resolve certain types of complaints with fund trustees.

AFCA's contact details are:

Post	Australian Financial Complaints Authority GPO Box 3 Melbourne Vic 3001
Website	www.afca.org.au
Email	info@afca.org.au
Phone	1800 931 678

You can find out more about Brighter Super's procedures by downloading our *Enquiries, Concerns and Complaints information sheet* from **brightersuper.com.au/contact-us**. You can also call us to request a free copy by post.

How do I contact Brighter Super?

Brighter Super
GPO Box 264
Brisbane Qld 4001

Level 20, 333 Ann Street
Brisbane Qld 4000

Website	**brightersuper.com.au**
Email	**info@brightersuper.com.au**
Phone	**1800 444 396**

We're here to help

If you have any questions please email us at info@brightersuper.com.au or call us on 1800 444 396, weekdays from 8.00am to 5.30pm AEST.

SUPERANNUATION **INVESTMENT** **ADVICE** **INSURANCE**

Brighter SUPER

right by your side

FG029 10/26