

# Member Guide

Issued: 1 October 2025

The information in this document forms part of the *Accumulation Product Disclosure Statement*, issued: 1 October 2025.

This document provides additional information for members who hold an Accumulation product.

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](https://brightersuper.com.au) or call us on **1800 444 396** and we will send you a paper copy.



**SUPERANNUATION   INVESTMENT   ADVICE   INSURANCE**



right by your side

This document has been prepared and issued by Brighter Super Trustee (ABN 94 085 088 484 AFS Licence No. 230511) (Trustee) as trustee for Brighter Super (ABN 23 053 121 564) (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 Brighter Super.



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Brighter Super recommends that you should, before acting on this information, consider your own personal objectives, financial needs and situation. Brighter Super recommends you consult a licensed financial adviser if you require advice that takes into account your personal circumstances. A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMD's at [brightersuper.com.au/about-us/governance/pds-and-guides](https://brightersuper.com.au/about-us/governance/pds-and-guides). Brighter Super has representatives that are authorised to provide personal advice on Brighter Super products and superannuation in general.

While the information contained in this document is up-to-date at the time of its preparation, details can change from time-to-time. If the updated information is not required to be notified in a separate communication, it will be published on our website available at [brightersuper.com.au/PDS](https://brightersuper.com.au/PDS) and, on request, a paper copy of any updated information will be provided, free of charge. Where there is an inconsistency between this document and the Fund's rules as per the Fund's Trust Deed and Government regulations, the rules in the Trust Deed and Government regulations shall prevail.

# About Brighter Super

Brighter Super is right by your side. As a 100% member-owned Queensland based fund, we are focused on keeping fees low and delivering strong long-term performance. Being right by your side means that we help you retire with confidence through the support and advice we offer from the first day you join us. Since 1965, we have grown through our foundation industries of local government, finance and energy to become a trusted superannuation provider that is open to all Australians.

Brighter Super is nationally recognised for delivering outstanding value and service. We are proud to have received top ratings and awards^ from the super industry's leading rating agencies, recognising our commitment to delivering reliable and solid investment returns as well as our dedication to providing products and services that help our members achieve better retirement outcomes.



For more information on our latest award wins and ratings visit [brightersuper.com.au/about-us/awards](https://brightersuper.com.au/about-us/awards).

## Member education and guidance

At Brighter Super, we believe that every member deserves to retire with confidence. That's why we offer a comprehensive range of education and advice services designed to help you achieve your retirement goals. The best part? Many of these services are included in your membership at no extra cost.

Our dedicated team of super specialists is here to guide you through the complexities of retirement planning. Whether you need personalised advice or general education on superannuation, we've got you covered. Getting the right help can make a significant difference to your overall balance at retirement, ensuring you have the financial security you need.



### Super Health Check

A Super Health Check is an appointment with one of our superannuation specialists, at no additional cost.



### Member education program

Brighter Super regularly hosts a range of face to face seminars and webinars for our members covering a range of topics.



### Financial advice

No matter your age, income or financial goals, we offer a range of financial advice services to suit you.

*^You should refer to respective research houses (and their disclaimers) to obtain further information about the meaning of the rating and the rating scale. Ratings are only one factor to be taken into account when deciding whether to invest. Ratings are subject to change without notice and may not be regularly updated. Ratings are current as at date of publications. Visit [brightersuper.com.au/about-us/awards](https://brightersuper.com.au/about-us/awards).*

*The rating is issued by SuperRatings Pty Ltd ABN 95 100 192 283 (SuperRatings) a Corporate Authorised Representative (CAR No.1309956) of Lonsec Research Pty Ltd ABN 11 151 658 561, AFSL No. 421445. Ratings are general advice only and have been prepared without taking account of your objectives, financial situation or needs. Consider your personal circumstances, read the product disclosure statement and seek independent financial advice before investing. The rating is not a recommendation to purchase, sell or hold any product. Past performance information is not indicative of future performance. Ratings are subject to change without notice and SuperRatings assumes no obligation to update. SuperRatings use proprietary criteria to determine awards and ratings and may receive a fee for the use of its ratings and awards. Visit [superratings.com.au](https://superratings.com.au) for ratings information. © 2024 SuperRatings. All rights reserved.*

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

*The Zenith CW Pty Ltd ABN 20 639 121 403 AFSL 226872/AFS Rep No. 1280401 Chant West rating (assigned February 2025) is limited to General Advice only and has been prepared without considering your objectives or financial situation, including target markets where applicable. The rating is not a recommendation to purchase, sell or hold any product and is subject to change at any time without notice. You should seek independent advice and consider the PDS or offer document before making any investment decisions. Ratings have been assigned based on third party data. Liability is not accepted, whether direct or indirect, from use of the rating. Past performance is not an indication of future performance. Refer to [www.chantwest.com.au](https://www.chantwest.com.au) for full ratings information and our FSG.*

## What is super?

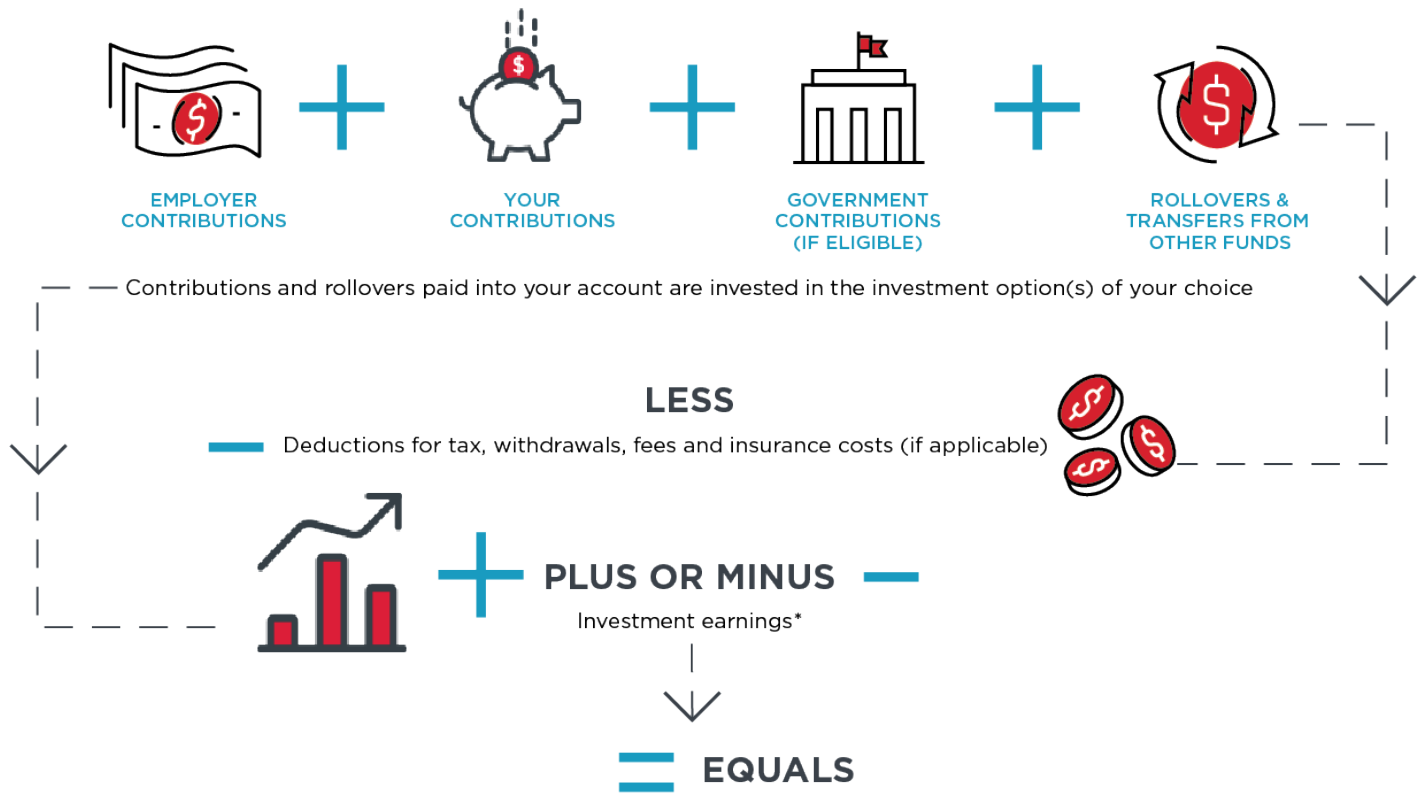
Superannuation (super) is a means of saving for your retirement while you're working.

It's a long-term investment designed to provide you with a regular income later in life when you retire. Your employer pays a percentage of your salary into a super fund on your behalf. This is known as Superannuation Guarantee (SG) contributions.

You can also boost your super by making extra contributions from either your before-tax or after-tax pay. The Government helps by providing tax savings and other incentives to make super an effective way of saving for your future. There are three significant factors that can affect how much your super will grow, these include:

- How much is contributed during your working life.
- Investment performance of the options in which you invest. To find more information about our investment options, see the *Investment and Fees Guide* available at [brightersuper.com.au/PDS](http://brightersuper.com.au/PDS).
- The amount of fees you pay. To see how Brighter Super compares, visit [brightersuper.com.au/fees](http://brightersuper.com.au/fees).

Your benefit is made up of:



Your super savings



+



Insurance benefit

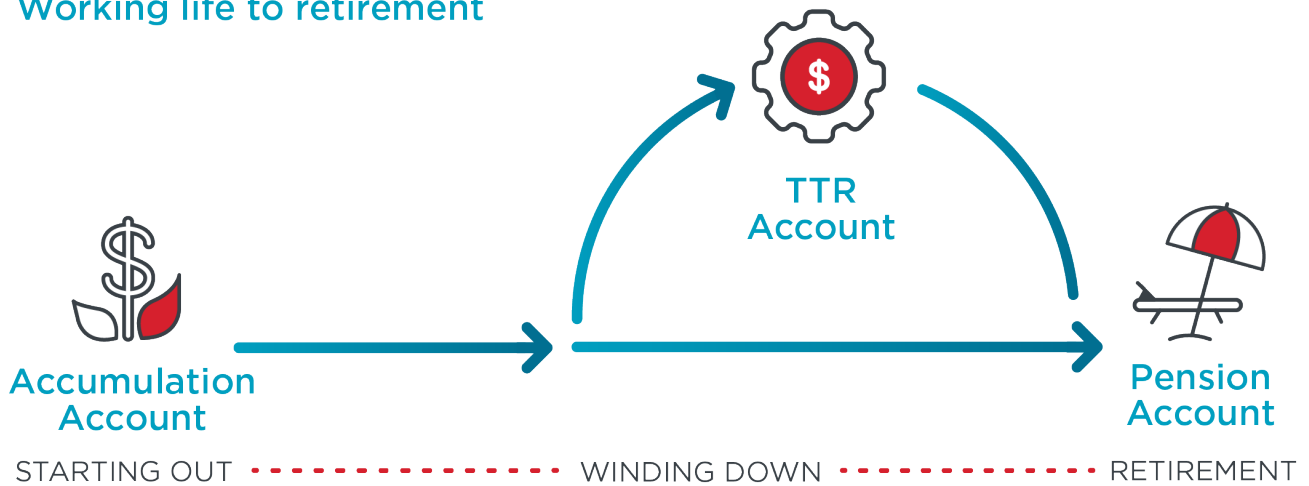
(If applicable) to which you may be entitled.

*\*Investment earnings will vary and may be negative at times.*

## A Brighter Super account to suit you

Depending on your needs and the stage of life you're in, we have an account to suit you.

### Working life to retirement



#### We offer

- **Accumulation account:** Gives you the flexibility to select your own investment options and choose the insurance cover that's right for you.
- **Transition to retirement account (TTR):** Start to access your super savings while you reduce your working hours.
- **Pension account:** Receive a regular income in retirement with the flexibility to withdraw lump sums.

### Looking to join?

We welcome all members from the wider community, alongside our focus on our foundation industries of local government, finance and energy. Join a fund with super specialists dedicated to helping you retire with confidence.



#### During your working life

Our Accumulation account gives you the flexibility to manage your super the way you want and save money during your working life.



The quickest and easiest way to open an Accumulation account is to join online at [brightersuper.com.au/join](https://brightersuper.com.au/join)



OR complete the Membership application form in our *Accumulation Product Disclosure Statement* available at [brightersuper.com.au/PDS](https://brightersuper.com.au/PDS).



#### Thinking about Retirement

Looking to start a Brighter Super Pension or a Transition to Retirement account, we're here to guide you through each step.



The quickest and easiest way is through **Member Online** – simply click on 'Open pension account' from the left-side menu.



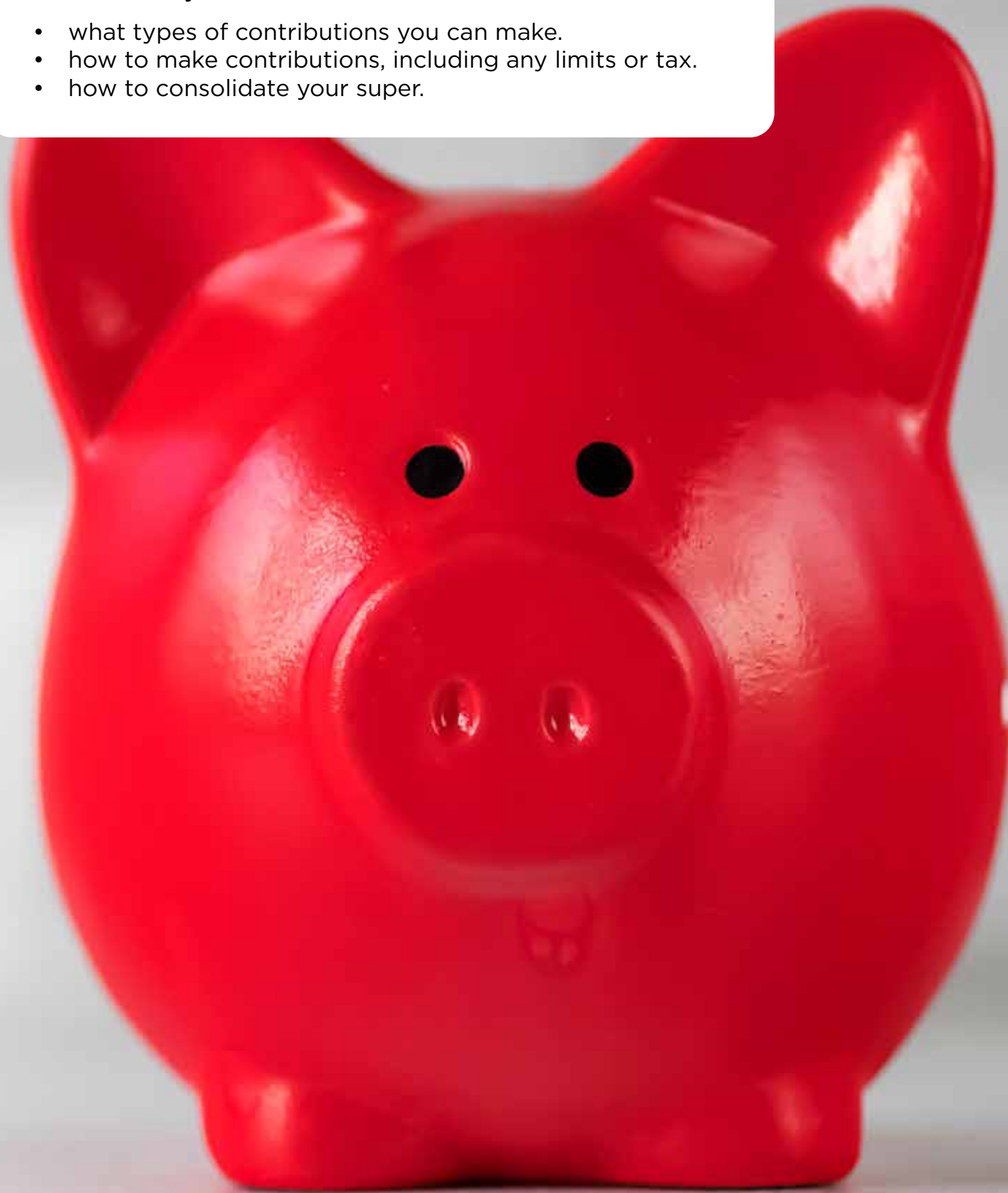
OR complete the Pension application form in our *Pension PDS* available at [brightersuper.com.au/PDS](https://brightersuper.com.au/PDS).

# Growing your super

**In this section you will learn how to grow your super.**

We will show you:

- what types of contributions you can make.
- how to make contributions, including any limits or tax.
- how to consolidate your super.



# Growing your super

Superannuation is one of the best ways to save for your retirement. Your super savings are generally taxed at lower rates than investments held outside super, but there are limits on when you can withdraw your money.

In most cases, you can't access your super until after your preservation age (see page 19 for further details on accessing your super).

## You can help to grow your super

The more you contribute today, the more you could enjoy in retirement.

In the following pages, we explore various ways you can help grow your super. However, it's important to remember that contribution caps and other restrictions may apply.



Make a personal contribution, including salary sacrifice



Receive a low-income government contribution



Have your spouse add to your super



Consolidate your super

## Example of growing your super with Salary Sacrifice



Tina has recently turned 45 and working full-time earning \$75,000 per year and her employer is making SG contributions. She has a super balance of \$200,000. Tina's estimated balance at age 55 is **\$459,779**.

Tina is considering salary sacrificing to boost her retirement balance. She can afford to contribute \$100 per week (\$5,200 per year) from her before-tax income.

Tina's estimated balance at age 55 if she salary sacrifices will be **\$527,152**, resulting in an additional **\$67,373**.

*This example is intended to be used for illustrative purposes only and is not intended to be relied on for the purpose of making a decision in relation to a financial product. You should seek personal advice from a financial adviser that takes into account your own circumstances before making any financial decisions. Source: Brighter Super calculations August 2025.*

*The following assumptions were made: The investment return is 6% p.a. after investment fees and taxes. Insurance premiums of \$650 p.a., and administration fees and costs of \$26 p.a. plus 0.14% p.a. have been taken into account. The SG rate is 12%. 15% contribution tax applies to SG and salary sacrifice contributions. Tina's salary, insurance premiums and the administration fee and cost of \$26 p.a. is assumed to increase by 3.7% p.a.*

*In practice, investment returns are not guaranteed and may be negative at times. The results have not been adjusted to reflect the impact of future inflation. Figures have been rounded up to the nearest whole dollar.*

## Summary of contributions

Before-tax contributions (concessional) includes:			
Contribution type		How to make it	Eligibility
Employer contributions	<p>Most employees are entitled to Superannuation Guarantee (SG) contributions, which is a percentage of their ordinary salary from their employer. This percentage is known as the SG rate.</p> <p>The <b>SG rate is currently 12%</b>. Some employees may benefit from higher employer contributions as part of an agreement with their employer. Brighter Super can accept contributions from any employer.</p>	<p>If you receive SG contributions, your employer must pay into your super account at least every three months, a minimum percentage (the SG rate) of your Ordinary Time Earnings, up to the Maximum Contribution Base (\$62,500 per quarter in 2025/26).</p>	<ul style="list-style-type: none"> <li>Under current rules, employers are not required to make SG payments for employees aged under 18 and working less than 30 hours in a month.</li> </ul>
Personal contributions (tax deducted)	<p>You can add to your super through personal contributions. These can be made after tax by transferring the money yourself and claiming a tax deduction.</p> <p>Most people are able to claim a tax deduction for their personal contributions. Please refer to page 10 for more information.</p>	<p>Pay easily via BPAY®. Access your details via <b>Member Online</b>.</p>	<ul style="list-style-type: none"> <li>are aged less than 75.</li> <li>after you reach age 75, contributions may be accepted up to 28 days after the end of the month in which you turn 75.</li> </ul>
Salary Sacrifice	<p>Salary sacrifice is an arrangement between an employee and an employer whereby the employee chooses to sacrifice part of their salary as income, and instead has it paid into superannuation as a before-tax contribution.</p>	<p>Talk to your employer to set up a salary sacrifice arrangement.</p> <p>It is important to note that some employers may not offer salary sacrifice.</p>	<ul style="list-style-type: none"> <li>As the contribution is a before-tax contribution, it is subject to contributions tax and counts towards the concessional contribution cap.</li> <li>For more information on Salary Sacrifice refer to the <i>Salary sacrifice info sheet</i> on our <b>website</b>.</li> </ul>

## After-tax contributions (non concessional) includes:

Contribution type		How to make it	Eligibility
Personal contributions	You can also add to your super after tax is deducted from your wages. These are contributions you are not claiming a tax deduction for.	Pay easily via BPAY®. Access your details via <b>Member Online</b> .	<ul style="list-style-type: none"> <li>are aged less than 75.</li> <li>after you reach age 75, contributions may be accepted up to 28 days after the end of the month in which you turn 75.</li> </ul>
Downsizer contribution	If you are 55 or older you may be eligible to make a one off non-concessional (after-tax) superannuation contribution of up to \$300,000 (total \$600,000 for couples) from the proceeds of selling your home, which you have owned for at least 10 years and was your main residence (not a caravan, houseboat or other mobile home) prior to sale.	<p>To make a downsizer contribution you will need to complete the <i>downsizer contribution form</i> available from <b>ato.gov.au</b> and return it to us with your contribution.</p> <p>Submitting the form with your downsizer contribution, will confirm that you have met all the eligibility requirements. Refer to the ATO website to confirm your eligibility.</p>	<ul style="list-style-type: none"> <li>Contributions must be made within 90 days of receiving the proceeds of sale, usually the date of settlement.</li> <li>Existing contribution caps and rules (age and work test) will not apply to the downsizer contribution. However, these contributions will not be exempt from the Transfer Balance Cap.</li> <li>You have not previously made a downsizer contribution.</li> <li>The proceeds (capital gain or loss) from the sale of the home are either exempt or partially exempt from capital gains tax (CGT) under the main residence exemption (for more information see <b>ato.gov.au</b>)</li> </ul>
Government co-contribution	<p>The government will put in \$0.50 for each \$1 you contribute to super, if you are employed and your total income is less than \$47,488 p.a. (2025/26).</p> <p>The maximum co-contribution you can receive is \$500 each year. The co-contribution gradually reduces for incomes above \$47,488 p.a. before cutting out completely for incomes of \$62,488 p.a. (2025/26) or more.</p> <p>Your Total Superannuation Balance must be less than the general transfer balance cap at the end of 30 June of the previous financial year.</p>	Make an after-tax contribution from your take-home pay by BPAY®. File your tax return with the ATO. They calculate how much you should get, and then the government pays the co-contribution directly to your super account.	<ul style="list-style-type: none"> <li>Your non-concessional contributions have not exceeded the relevant contributions cap</li> <li>You pass the two income tests (refer to the ATO for more information)</li> <li>You have made one or more personal non-concessional super contributions to your super fund during the financial year</li> <li>You are less than 71 years old at the end of the financial year.</li> <li>You are a permanent Australian resident (with some exceptions for New Zealand citizens and certain people holding temporary visas)</li> <li>You have lodged your tax return for the relevant financial year.</li> </ul>



For more information on these government incentives, visit **brightersuper.com.au** or give us a call on **1800 444 396**. You can also find out more from the Australian Taxation Office website at **ato.gov.au**.

# Growing your super

Contribution type		How to make it	Eligibility
Low Income Super Tax Offset (LISTO)	The LISTO is a contribution from the Australian Government that provides up to \$500 annually to eligible low-income earners. The LISTO amount is 15% of your total concessional contributions for the year, capped at \$500.	You don't need to do anything - the ATO will determine whether you're eligible using information from your income tax return.  To find more information on eligibility requirements visit the <a href="http://ato.gov.au">ato.gov.au</a> .	<ul style="list-style-type: none"> <li>You may be eligible if you received concessional contributions and your Adjusted Taxable Income is less than \$37,000.</li> <li>You are not the holder of a temporary resident visa.</li> <li>You satisfy an income test (10% or more of your total income is derived from business or employment).</li> </ul>
Spouse contributions	You can make a contribution on behalf of your spouse or have your spouse contribute to your account.  Spouse contributions can be made by married or de facto couples.	The quickest and easiest way to make spouse contribution is through BPAY®. Log in to <b>Member Online</b> to find out the biller code and the unique reference number for you or your spouse.	<ul style="list-style-type: none"> <li>the receiving spouse was under 75 years old, you were living together, and you were both Australian residents when the contributions were made.</li> <li>are not eligible to receive the super co-contribution on these amounts.</li> <li>could receive a tax offset of up to \$540 if the receiving spouse has assessable income, total reportable fringe benefits amounts and reportable employer super contributions (RESC) for the financial year of less than \$40,000 p.a.</li> <li>you did not claim a tax deduction for the contributions, and the receiving spouse has not exceeded their non-concessional contributions cap for the relevant year or had a Total Superannuation Balance equal to or exceeding the general transfer balance cap immediately before the start of the financial year in which the contribution was made.</li> </ul>
Spouse Contribution splitting	Most employer and salary sacrificed contributions (up to 85% of before tax contributions) made to your account can be split with your spouse. You can't split any non-concessional (after-tax) contributions.  You can do this once a year for contributions made in the previous financial year.	To request a split, complete and return the <i>Contributions split form</i> available at <a href="http://brightersuper.com.au/forms">brightersuper.com.au/forms</a> .  For more information on contribution splitting including cut off dates, refer to the <i>Super for your partner info sheet</i> on our <b>website</b> .  To claim a tax deduction for your personal contributions, submit a <i>Notice of Intent</i> via <b>Member Online</b> , before applying to split contributions.	<ul style="list-style-type: none"> <li>The receiving spouse isn't eligible if they have reached preservation age or is between preservation age and age 65 and not yet permanently retired.</li> <li>Contribution splitting does not reduce the amount counted towards your concessional contributions cap.</li> <li>Generally, the contribution amount does not count towards the receiving spouse's non-concessional contribution cap.</li> </ul>

This information is subject to change per financial year. For additional information, refer to the ATO website at [ato.gov.au](http://ato.gov.au).

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## Contribution Caps

Limits apply to the amounts you and your employer can pay in to super without penalty tax being imposed. These are known as concessional and non-concessional contribution caps. See the *How super is taxed* section on page 14 for more information on the contribution caps.

### Types of contributions

There are two main types of contributions you can make to your super. Each type has different limits, rules and tax rates. This information is subject to change per financial year. For additional information, refer to the ATO website at [ato.gov.au](http://ato.gov.au).

#### Before-tax contributions (concessional) - 2025/26

These concessional contributions include	Contributions you or your employer make into super before tax is taken out of your wages. Including SG contributions, personal contributions (for which a tax deduction has been claimed) and salary sacrifice.
Contributions cap	\$30,000 p.a.
Carry-forward	You may be able to carry forward any unused concessional contribution cap amounts from the previous 5 years if your total super balance is less than \$500,000 on 30 June of the previous financial year.
If you go over the cap	If you exceed the concessional cap the excess concessional contributions amount is included in your assessable income.
Tax rate	<ul style="list-style-type: none"> <li>15% on amounts up to \$30,000 per year</li> <li>If your combined income including concessional contributions exceeds \$250,000 p.a., an additional tax of 15% will apply to the concessional contributions exceeding \$250,000.</li> </ul>

#### After-tax contributions (non-concessional) - 2025/26

These concessional contributions include	Any personal after-tax contributions made into super, spouse contributions received, contributions from the government and downsizer contributions.
Contributions cap	<p>\$120,000 p.a.</p> <p>If your Total Superannuation Balance at the start of the financial year is equal to or more than the general transfer balance cap (\$2 million for the 2025/26 financial year) your non-concessional contributions cap is nil, and any non-concessional contributions you make will be classed as excess contributions.</p>
Bring-forward	If you're under 75 years of age at any time in a financial year, you may be eligible to bring forward up to 3 years of non-concessional contributions, provided your Total Superannuation Balance at 30 June of the previous year is less than \$1.76 million. Refer to page 11 for more information on the bring-forward rules.
If you go over the cap	If you exceed the cap you will be informed of this by the ATO. If you choose to leave the excess non-concessional contributions in your super account, you will need to pay the extra tax of 47%.
Tax rate	0% on amount up to \$120,000 per year.

### Claiming a tax deduction for personal contributions

If you have made a personal contribution and want to claim it as a tax deduction, you will need to send us a notice of intent. The personal contributions you claim as a deduction will count towards your concessional contributions cap. If you are aged 67-74 and wish to claim a tax deduction for a personal contribution, you need to be gainfully employed for at least 40 hours over 30 consecutive days during the current financial year. You can lodge your intent to claim a tax deduction notice in **Member Online**. Alternatively, you can download the form available on our website or at [ato.gov.au](http://ato.gov.au).

For more information about claiming a tax deduction see *How my super is taxed* section on page 15.

## Bring forward rule

If you're under 75 years of age at any time in a financial year, you're eligible to use the bring forward arrangement in that financial year. You can bring forward up to two years of non-concessional contributions, providing your Total Superannuation Balance at 30 June of the previous year is less than \$1.76 million.

Total Super Balance 30 June 2025	Maximum non-concessional cap for the first year	Bring-forward period
Less than \$1.76m	\$360,000	3 years
\$1.76m to less than \$1.88m	\$240,000	2 years
\$1.88m to less than \$2m	\$120,000	No bring forward period
\$2m	Nil	Nil

The bring forward period starts with the year that you first contribute more than the non-concessional contributions cap. This information is subject to change per financial year. For additional information, refer to the ATO website at [ato.gov.au](http://ato.gov.au). Where the bring forward rule is used, total non-concessional contributions made in the three-year period (starting on 1 July of the first financial year in which non-concessional contributions exceeded the cap) cannot exceed the bring forward cap for the year in which the bring forward is triggered. This means the bring forward cap available for the three-year period is not indexed if the non-concessional contributions cap is indexed in that period.

Contributions can be made to your super by you, your employer(s) or by another person (such as your spouse), providing certain eligibility rules are met. The following table outlines the types of contributions that can be made to your super based on your age at the time the contribution is made:

### 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.



**IMPORTANT:** Contribution caps apply to your super, including any contributions made into any other super accounts you may have. It is important to be aware that there are tax implications if you exceed the caps.

Keep track of your current financial year concessional and non-concessional contributions made to your Brighter Super account via **Member Online**.

## Consolidating your super

Do you have more than one super fund?

You could have:



Multiple insurance policies and premiums.



Multiple administration and account keeping fees.



Multiple online logins and statements.

Consolidating your super into one account could:



Save you thousands of dollars over your working life.



Save you time doing less paperwork.



Help you keep track of your super balance.

### You may also have lost super

If you've changed jobs, your name or your address, there's a chance that you might have some lost super with either the ATO or another super fund.

### How to find and consolidate your super

If you would like to find and consolidate other accounts into your Brighter Super account, it can all be done securely online and only takes a few minutes.

Visit [brightersuper.com.au/consolidate](https://brightersuper.com.au/consolidate) or log in to your account on **Member Online** to use our **Find my super tool**.

Alternatively, complete a *Transfer to Brighter Super form* and send it to us.

Consider what is best for your situation. Compare your super funds, choose the one you think will give you the best long-term outcome. 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.

**Please note:** Rollovers from most super funds are generally not taxed. However rollovers from some super funds may contain an untaxed element which may be taxed when transferred to Brighter Super.

### KiwiSaver transfers

If you have left New Zealand and permanently reside in Australia, and you have retirement savings within a KiwiSaver scheme, you are able to transfer your retirement savings to Brighter Super. If you choose to do so, you will be required to transfer the full amount of your KiwiSaver scheme. Whilst there is no limit as to how much you can transfer from a KiwiSaver scheme you need to be aware of the non-concessional contribution cap limit and Total Superannuation Balance.

New Zealand-sourced retirement savings transferred from a KiwiSaver scheme are treated as non-concessional contributions and will be subject to the non-concessional contributions cap. If you exceed the cap, you will be liable for excess contributions tax.

Transferred KiwiSaver savings are held in two parts:

- **New Zealand-sourced component**- to access this you will need to reach the New Zealand age of retirement (currently 65).
- **Australian-sourced component (earnings that relate to transfer amount)** - to access this you will need to satisfy an Australian retirement condition of release. Refer to *Accessing your super* on page 19.

For further information about transferring your KiwiSaver scheme, please refer to our website at [brightersuper.com.au/kiwisaver](https://brightersuper.com.au/kiwisaver) or visit the ATO website at [ato.gov.au](https://ato.gov.au)

A man and a woman are sitting at a table, looking at a document together. The man, wearing glasses and a blue shirt, is pointing at the document with a blue pen. The woman, with long blonde hair, is smiling and looking at the document. The background is a blurred indoor setting with a plant and a shelf.

## How super is taxed

**In this section you will learn how your super is taxed.**

We will show you:

- the tax paid when the money goes into your super.
- the tax paid when you take money out of your super.
- how to claim a tax deduction for personal contributions.

# How super is taxed

## The Australian Government offers a range of incentives to promote super as one of the best ways to save for retirement.

Although some taxes do apply to super, it's generally more tax-effective than having investments outside super, which can be taxed at higher marginal rates.

Super is taxed at various stages of its life cycle. The type and amount of tax that applies will vary depending on your age, how you make contributions, the size of your benefit amount and whether you take it as a lump sum or pension payment. See below for details.

### Tax is payable under these conditions

#### Money going in



Concessional Contributions paid from your before tax income are taxed at 15%. The 15% rate is for amounts below the \$30,000<sup>1</sup> 2025/26 cap. If your combined income including concessional contributions exceeds \$250,000 p.a., an additional tax of 15% will apply to the concessional contributions exceeding \$250,000.

Rollovers from most super funds are generally not taxed. However rollovers from some super funds may contain an untaxed element which may be taxed when transferred to Brighter Super.

After-tax (non-concessional) contributions are tax free up to \$120,000<sup>2</sup> per year. On amounts above the 2025/26 cap (\$120,000 per year), you may pay up to 47%.

#### Investment earnings



Income from investment returns is taxed at 15%. However, the effective tax rate may be lower because of allowable deductions, tax credits and offsets. The investment earnings you receive are the amount after the deduction of tax on investment income.

To learn more about our tax obligations, refer to our *Tax Transparency report* available on our [website](#).

#### Money you withdraw from your super



Once you reach age 60 you can access your super tax free as either a Brighter Super Pension or a lump sum. If you make withdrawals from your super before reaching age 60, the tax depends on your age and circumstance of payment.

<sup>1</sup>You're able to carry forward unused portions of your cap over rolling five-year periods if your Total Superannuation Balance at 30 June of the previous financial year is less than \$500,000. Unused amounts are available for a maximum of five years, after which they will expire.

<sup>2</sup>If you are under 75, you may be eligible to bring forward 2 years of future entitlements. See *Bring forward rules* on page for information.

### Contributions tax

Money paid into your super by your employer is taxed at 15%. This is known as the contributions tax and also applies to any contributions you make from your before-tax pay (salary sacrifice) and amounts from your after-tax pay for which you claim a tax deduction.

The contributions tax is deducted directly from your Brighter Super account. If you do not give us your tax file number or exceed the non-concessional contribution cap and your money remains in the fund, your contributions will be taxed at the top marginal rate of 47% (this includes the Medicare levy). Excess concessional contributions will be taxed at your marginal tax rate plus the Medicare levy.

For more information on contributions tax, including what happens if your total annual income exceeds the threshold, refer to the ATO website at [ato.gov.au](http://ato.gov.au).

# How super is taxed

## Claiming a tax deduction for superannuation contributions

You can generally claim a tax deduction for personal after-tax contributions you make. However, if you have a Defined Benefit account you will not be able to claim a tax deduction on your compulsory member contributions made from your after-tax salary.

These contributions will count towards your concessional contributions cap. You should consider what other concessional contributions are being made to your super to avoid the cap.

If you are eligible to make personal contributions and you intend to claim some or all of your contributions as a tax deduction, you are required to notify us by logging into Member Online or by using a *Notice of intent* form available at [ato.gov.au](https://ato.gov.au) or from our [website](#).

Once you have submitted a valid completed notice, the applicable contributions tax will be deducted from your account and we will send you an acknowledgment of your notice.

**Please note:** All personal contributions you make will be processed initially as non-concessional contributions and will count towards your non-concessional contributions cap until you submit a valid *Notice of intent form*.

You must submit a deduction notice either when you make the contribution or before any of the following as one of these events may impact the amount of the deduction you receive or your ability to be able to make a tax deduction:

- You lodge your income tax return for the year in which the contribution was made or the end of the financial year following that in which the contribution was made.
- You apply to split the contributions with your Spouse, and we accept your application.
- You commence an income stream based in whole or part of the contribution.
- You make a partial or full withdrawal.

The rules around claiming a tax deduction can be complicated and vary. Please refer to our [website](#) or visit [ato.gov.au](https://ato.gov.au) for more information.

## Tax offsets for spouse contributions

If your spouse (married or de facto) is earning a low income or not working and you make a super contribution on their behalf, you may be able to claim a tax offset. The maximum tax offset is \$540 but reduces depending on the amount of the spouse contribution and your spouse income.

You may be entitled to a tax offset in respect of the 2025/26 financial year if:

- you did not claim a tax deduction for the contributions.
- both you and your spouse were Australian residents when the contributions were made.
- at the time of making the contributions you and your spouse were not living separately and apart on a permanent basis.
- the sum of your spouse's assessable income, total reportable fringe benefits amounts and reportable employer super contributions (RESC) for the financial year, was less than \$40,000.
- the contribution was made to a super fund which was a complying fund in the income year in which you made the contribution.
- your spouse must also not have exceeded their non-concessional contributions cap for the relevant year or had a Total Superannuation Balance equal to or exceeding the general transfer balance cap immediately before the start of the financial year in which the contribution was made.
- your spouse was under 75 years old when the contributions were made.

# How super is taxed

## The tax offset is calculated as 18% of the lesser of:

- \$3,000 less the amount by which the sum of your spouse's assessable income, total reportable fringe benefits amounts and RESC exceeds \$37,000; and
- the total of your contributions for your spouse for the year.

This information is subject to change per financial year. For additional information, refer to the ATO website at [ato.gov.au](http://ato.gov.au).

## Tax on lump sum withdrawals if you are under 60

Any lump sum you withdraw from Brighter Super is generally made up of two components — tax-free and taxable. Withdrawals will be drawn proportionally from each component.

### Tax-free

The tax-free component is always tax-free and includes any pre-July 1983 component at 30 June 2007 and all after-tax contributions paid in after 1 July 2007, such as:

- super co-contribution
- spouse contributions received
- personal contributions for which no tax deduction has been claimed
- any tax-free components of money transferred from other super funds to Brighter Super
- any tax-free components of eligible termination payments transferred to Brighter Super
- any amounts that are tax-free as a result of Total and Permanent Disability or Terminal Illness
- capital gains tax tax-exempt contributions (lifetime limit).

### Taxable

The rest of your money is called the taxable component, and generally grows with:

- employer and salary sacrifice contributions
- personal contributions for which a tax deduction has been claimed
- investment earnings.

Your taxable component is taxed as follows, depending on your age when you make a withdrawal. To find out your preservation age, see *Accessing your super* on page 19.

## Tax treatment\*:

Your age or circumstance of payment	Taxable component <sup>^</sup>
Under preservation age	Taxed at up to 22% including the Medicare
Reached preservation age (60)	Tax-free
Total benefit under \$200 (any age)	Tax-free
Terminally ill	Tax-free
Departed temporary residents - not a working holiday maker (DASP payment <sup>1</sup> ) (any age)	35% taxed element 45% untaxed element
Departed working holiday makers who hold a subclass 417 or 462 visa (DASP payment <sup>1</sup> ) (any age)	65%

*\*This information is subject to change per financial year. <sup>^</sup>If your taxable component includes an untaxed element, additional tax may apply to this element. For additional information, refer to the ATO website at [ato.gov.au](http://ato.gov.au).*

*<sup>1</sup>Please refer to the Departing Australia Superannuation Payment section in *Accessing your Super* on page 22.*

# How super is taxed

## Tax on death benefits

The tax payable, if any, on your benefits in the event of your death, depends on who receives the Death benefit and in what form it is paid (lump sum or income stream). Lump sum benefits paid to dependants (as defined under tax law) on the death of a member are currently tax-free. However, anyone who is not a dependant for tax purposes, may be required to pay some tax on the amount they receive.

### Definition of dependants (for tax purposes only)

For the purposes of determining the tax payable on your benefit, your dependants are:

- your Children under the age of 18;
- your Spouse” or former Spouse;
- any person with whom you had an interdependency relationship; and
- any person who was financially dependent on you at the time of your death

The main requirements to establish an interdependency relationship are:

- to live together
- to have a close personal relationship; and
- for one or both people to provide financial and domestic support and personal care to the other.

Interdependency can also apply where a close personal relationship exists but the other requirements for interdependency are not satisfied because either or both people suffer from a physical, intellectual or psychiatric disability.

The maximum tax rates (2025/26) that will apply to Death benefits are shown in the following tables:

### Lump sum Death benefit

Situation	Taxable component
Beneficiary is a tax dependant	Tax-free
Beneficiary is not a tax dependant	Taxed element: 15% plus Medicare levy. Untaxed element: 30% plus Medicare levy.

### Income Stream Death Benefit

Situation	Taxable component
<b>Either</b> the deceased or beneficiary is aged 60 or over	Taxed element - Tax-free Untaxed element - Taxed at marginal rates with a 10% tax offset ^
<b>Both</b> the deceased or beneficiary is aged under 60	Taxed element - Taxed at marginal rates with a 15% tax offset (becomes tax free when beneficiary turns 60) Untaxed element - Taxed at marginal rates with no tax offset ^

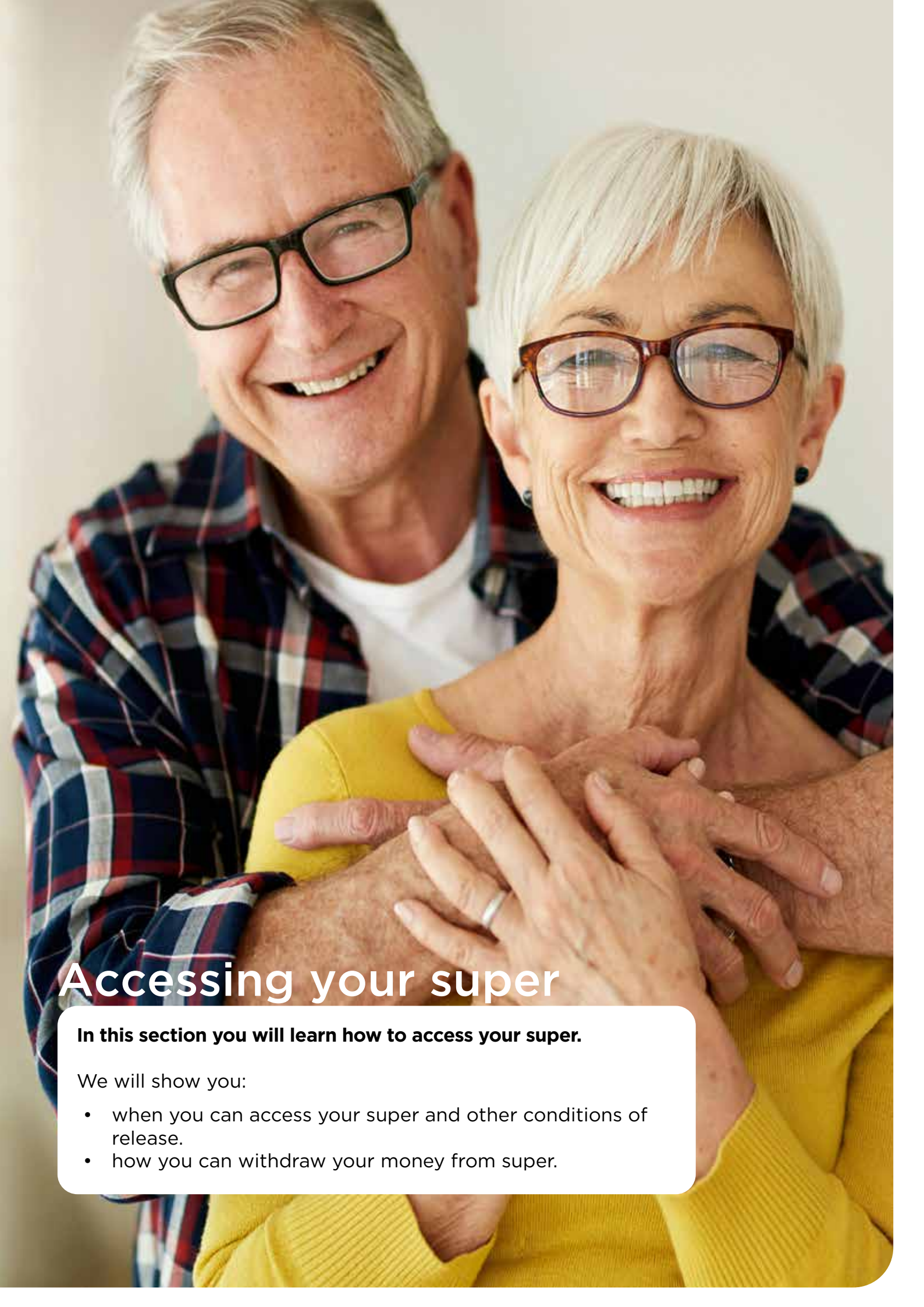
<sup>^</sup>For more information including tax offset limits, visit [ato.gov.au](http://ato.gov.au).

### Tax on income protection payments

Income Protection payments will generally be taxed at your marginal tax rate.

If you lodge an Income Protection claim, we will ask that you complete a *Tax file number declaration form* (available from the ATO). If you do not complete a *Tax file number declaration form*, the Insurer is required by law to withhold tax at the highest marginal tax rate.

At the end of the financial year, you will be sent a payment summary so you can include details in your tax return.



## Accessing your super

**In this section you will learn how to access your super.**

We will show you:

- when you can access your super and other conditions of release.
- how you can withdraw your money from super.

# Accessing your super

Because superannuation is intended to be a long-term investment, the Australian Government requires that it remain 'preserved' in a super fund until you meet a 'condition of release'. Conditions of release are usually age based, meaning you must meet your 'preservation age' before you can access your benefit.

Some conditions of release allow you to access your full super balance as either a cash payment, as an income stream or as a combination of these. Other conditions of release contain restrictions that limit how you can access your super or the amount you can withdraw.

## When can I access my super?

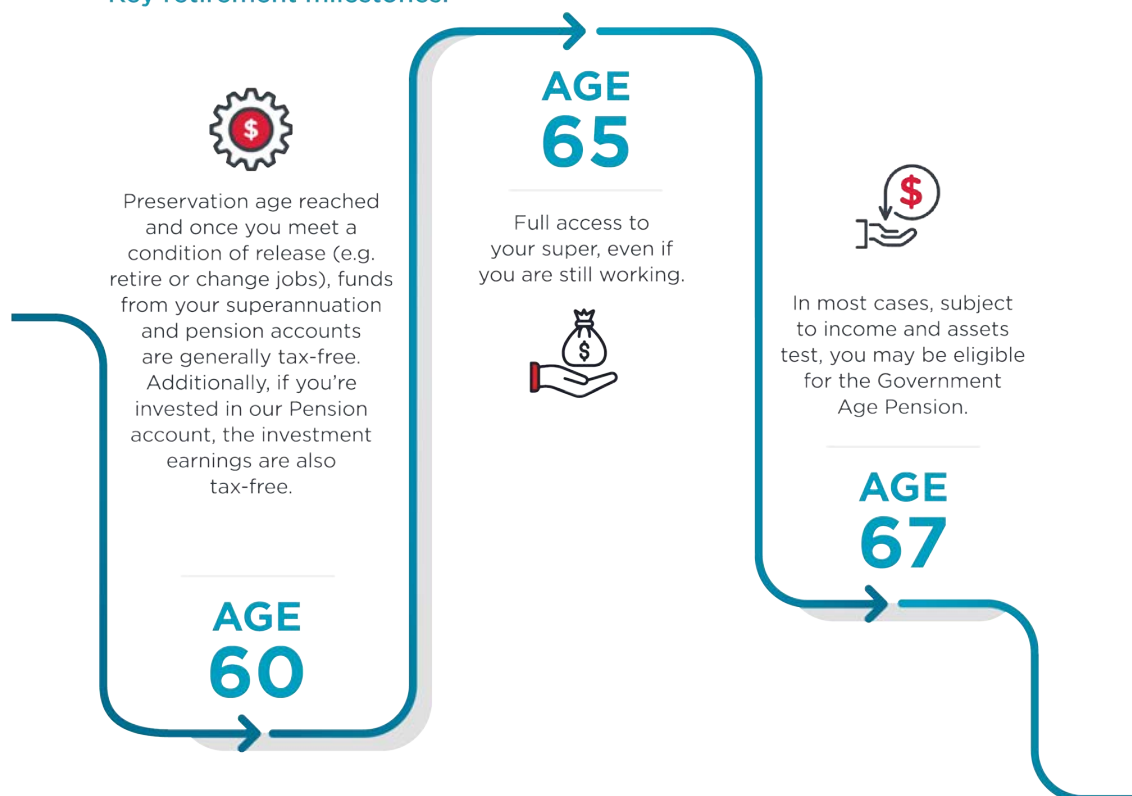
Your super is generally not accessible until you

- reach preservation age, which is 60.
- permanently retire or leave your employer after reaching age 60.
- reach age 65 (whether you are working or not) or,
- or you meet another condition of release, see page 21 for more information.

Preservation age is not the same as Age Pension age. Age Pension age is when you become eligible for Government pension benefits, depending on your income and assets.

*\*These conditions of release do not apply to New Zealand-sourced amounts transferred from KiwiSaver schemes. These amounts can only be accessed once a member reaches New Zealand's retirement age (currently 65 years).*

### Key retirement milestones:



Your super benefit (or account balance) is made up of three different components. These components can be accessed at different times. **Preserved benefits** are benefits that must remain preserved in superannuation until you satisfy a condition of release. If you have any benefit in the **Unrestricted non-preserved benefit** component, this can be accessed at any time. If you cease employment with a contributing employer you will have access to any **Restricted Non-Preserved benefit** components of your account balance.

You can obtain up-to-date information about your preservation components by logging onto **Member Online**.

# Accessing your super

## How can I access my super?

When you are eligible to access your super you have the following options depending on your age, employment, condition of release and retirement needs.

### Option 1 - Open a Brighter Super Transition to Retirement (TTR) Pension:

If you have reached preservation age (60) but not quite ready to retire you can access some of your super while still working.



This account allows you to reduce your working hours, if you wish, while continuing to receive the income you need. It works in much the same way as our Pension account but you are unable to make lump sum withdrawals and there are limits on how much you can take out each year. Investment earnings in a Transition to Retirement Pension are subject to a 15% tax rate, which is deducted directly by the fund.

### Option 2 - Open a Brighter Super Pension:

When you reach preservation age and permanently retire or are over 65, you can access your super.



This account gives you a regular, tax-free income, tax-free investments earnings, and the flexibility to withdraw lump sums without paying tax.

### Option 3 - Cash withdrawal:

You can withdraw your super if you have permanently retired after reaching preservation age (60), are over 65 or have met another condition of release.

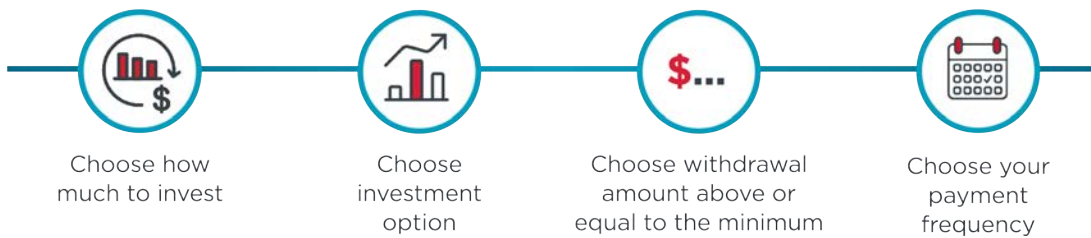


You can withdraw all of your super and close your account or keep some of your money in your super account and make withdrawals whenever you need it.

The quickest and easiest way to apply for a withdrawal is through **Member Online**. If you need any assistance withdrawing funds online, please call us on and we can walk you through the process.

## How to set up a Pension account

To set up a Pension account the quickest and easiest way is through **Member Online** - simply click on 'Open pension account' from the left-side menu. Or download the **Pension PDS** available at [brightersuper.com.au/PDS](https://brightersuper.com.au/PDS) and complete the form at the end of the document.



To learn more about our Pension account, refer to our **Pension accounts PDS** available at [brightersuper.com.au/PDS](https://brightersuper.com.au/PDS).

### Brighter Super Retirement Reward



Eligible members who transfer their Brighter Super Accumulation account or Brighter Super Transition to Retirement (TTR) Pension account to a Brighter Super Pension account could receive an amount of money called a Retirement Reward.

The Retirement Reward is calculated and automatically paid at the time you open your Pension account. For more information about eligibility and how the Retirement Reward is calculated please visit [brightersuper.com.au/retirement-reward](https://brightersuper.com.au/retirement-reward).

## Conditions of release

A condition of release is an event, or series of events, that allow your preserved and/or restricted non-preserved monies in superannuation to be accessed. You can usually access your super at retirement after reaching preservation age, however in some circumstances you can access some or all of your super early. These include the following, which are described in further detail below:

- Total and Permanent Disablement (TPD)
- Terminal Medical Condition
- Compassionate Grounds
- Severe Financial Hardship
- First Home Super Saver (FHSS) Scheme
- Release Authority from the Australian Taxation Office (ATO)
- Departing Australia Superannuation Payment (DASP)

### Total and Permanent Disablement (TPD)

If the Trustee is satisfied you have a Permanent Incapacity, your benefit can be released. Your benefit may also include insurance cover. You may be able to claim if you become Permanently Disabled and have cover at the date of disablement under any of the conditions as defined in the *Insurance Guide* relevant to your account.

### Terminal Medical Condition

If the Trustee is satisfied you have a Terminal Medical Condition that is likely to result in your death within 24 months your benefit can be released. Your benefit may also include an insurance component if you have Death insurance cover and are eligible under the insurance policy terms and conditions.

Unlike a Permanent Incapacity benefit or Total and Permanent Disablement insurance benefit you do not need to have ceased employment to be eligible. If you withdraw all or part of your super as a lump sum under this condition of release it is not subject to tax.

For more information on Death cover and the Terminal Illness insurance benefit please refer to the *Insurance Guide* relevant to your account.

### Compassionate Grounds

If you have significant financial difficulties in relation to certain types of expenses and do not qualify for severe financial hardship, you may be able to access some of your benefit by lodging an application with the Australian Taxation Office (ATO). The ATO will determine the amount you can receive, after taking into account the amount requested.

You must have expenses relating to the following:

- Pay for medical treatment for you or a dependant.
- Palliative care for you or your dependant.
- Make payment on a loan or council rates to prevent you from losing your house.
- Modify your home or vehicle for the special needs of you or a dependant because of severe disability.
- Pay for expenses associated with a death, funeral or burial.

For more information on applying online via the ATO website or via application form, visit [ato.gov.au](http://ato.gov.au) or call 13 28 65.

### Severe Financial Hardship

To be granted early release of super on the grounds of severe financial hardship, the Trustee must be satisfied that either:

- 1 You are unable to meet reasonable and immediate family living expenses and you are receiving and have been in receipt of an eligible Commonwealth income support payment (e.g. Newstart Allowance) for the last 26 weeks; or
- 2 You've reached your preservation age plus 39 weeks and all the following scenarios have occurred:
  - i. You have been receiving eligible Commonwealth income support payments for a cumulative period of at least 39 weeks since reaching your preservation age.
  - ii. You are unemployed or employed for less than ten hours a week when you make your application for payment under financial hardship.
  - iii. You have been a member of the Fund for more than 12 months.

If you apply under the first criteria, the Trustee will determine the amount of your payment, between the limits of \$1,000 and \$10,000. You cannot access more than the balance of your super account and you can only access severe financial hardship once every 12 months.

If you apply under the second criteria, you can access the whole balance of your account and can apply more than once each 12 months.

To request early release of your superannuation under these criteria, simply log into Member Online, complete the *Financial hardship application form* available from [brightersuper.com.au/forms](http://brightersuper.com.au/forms) or call us on **1800 444 396**.

# Accessing your super

## First Home Super Saver (FHSS) Scheme

To help first home buyers save money faster to purchase their first home the Australian Government introduced the First Home Super Saver (FHSS) Scheme.

The FHSS Scheme allows you to save money for a first home by making voluntary concessional (before-tax) contributions, including salary sacrifice and non-concessional (after-tax) contributions into your super fund.

From 1 July 2018, any contributions made from 1 July 2017 may be released up to a maximum of \$15,000 for any one financial year and \$50,000 in total across all years. You will also receive an amount of earnings that relate to those contributions.

You must meet the eligibility requirements to apply for the release of your savings. For more information on eligibility requirements and making contributions, visit [ato.gov.au/fhss](http://ato.gov.au/fhss).

## Departing Australia Superannuation Payment (DASP)

If you are a former temporary resident, you may be entitled to receive your superannuation benefits once you permanently leave Australia and your temporary resident visa has expired or been cancelled.

### How to make a claim

If you're eligible for a DASP, you can submit a claim directly through the ATO's DASP online application system. If you apply online using the DASP online application system, the application is free and includes online verification of your immigration status to confirm that your temporary resident visa has ceased to be in effect and that you have left Australia.

For more information, visit [ato.gov.au/departaustralia](http://ato.gov.au/departaustralia).

## Release Authority from the Australian Taxation Office (ATO)

If we receive a valid ATO release authority, the Fund may be authorised to release an amount from your super account according to the instructions contained in the release authority.

Different types of release authorities include:

- **Refund of excess concessional contributions release authority:** The Fund may receive a refund release authority if you have exceeded your concessional contributions cap in the 2011/12 and 2012/13 financial years:
  - for the first time by up to \$10,000; and
  - accepted a once-only offer from the ATO to have benefits released.
- **Voluntary release authority:** The ATO may send you a voluntary release authority if they have issued you with an excess concessional contributions tax assessment. You may use the voluntary release authority to withdraw the excess contributions from one or more of your super funds up to the amount of your excess concessional contributions tax.
- **Excess concessional contributions release authority:** We may receive an excess concessional contributions release authority because you have exceeded your concessional contributions cap and you have elected to release the excess concessional contributions.
- **Compulsory release authority:** The ATO may send you a compulsory release authority if they have issued you with an excess non-concessional contributions tax assessment. You must use the compulsory release authority to withdraw an amount from one or more of your super funds equal to the amount of your excess non-concessional contributions tax.
- **Release authority for Division 293 tax:** The release authority for Division 293 tax can be used to pay a Division 293 tax debt if you choose to use it. Division 293 tax is the tax paid on concessional contributions by certain individuals with income above the threshold (\$250,000 in 2025/26).

This information is subject to change. For more information about release authorities and Division 293 tax, visit the ATO's website at [ato.gov.au](http://ato.gov.au)

A man with a beard and a young girl are sitting at a wooden table. The man is leaning over the table, smiling as he looks at a pink piggy bank. The girl is also smiling and looking at the piggy bank. The background is a blurred indoor setting.

# Nominating Beneficiaries

**In this section you will learn how to tell us who will receive your super when you die.**

We will show you:

- how to nominate beneficiaries.
- who you can nominate as beneficiaries.

# Nominating beneficiaries

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.

You can nominate as many eligible beneficiaries as you like. Who superannuation benefits can be paid to is strictly defined by legislation, as outlined below. The definition of a dependant differs between superannuation law (who can receive a death benefit) and taxation law (how the benefit is taxed). We do not charge a fee when you make or change a Death benefit nomination.

## Types of nominations

There are two ways you can nominate beneficiaries:

- **Non-lapsing binding death benefit nomination** - If we have accepted the nomination and it remains valid at the time of your death, we must pay your Death benefit to your nominated dependants or legal personal representative in accordance with your instructions and the terms of our trust deed. A non-lapsing binding death benefit nomination does not expire and can be completed online or via a paper form. You may only need to renew your non-lapsing binding death benefit nomination if your circumstances change.
- **Lapsing binding death benefit nomination** - If your nomination was valid at the time of completing your nomination and remains valid at the time of your death, we must pay your Death benefit to your nominated dependants or legal personal representative in accordance with your instructions and the law. A lapsing binding death benefit nomination lapses after three years and can only be completed via a paper form.

The most appropriate nomination will depend on your personal circumstances. As there may be taxation, Centrelink and other implications to consider, we recommend that you seek professional legal, taxation and financial advice before making your nomination.

When a member passes away and the Trustee does not have a valid nomination, a prescribed hierarchy will be used to determine the recipient/s of the members death benefit.

Where there is no valid nomination, the benefit will be paid as follows:

- To a qualifying spouse (or one or more qualifying spouses, where more than one person meets the relevant definition of qualifying spouse).
- If there is no qualifying spouse, then one or more qualifying children (this includes children under 18; and also children over 18 with a financial dependency on the member, or in an interdependency relationship with the member, or with a prescribed disability).
- If there are no qualifying children, then the legal personal representative (executor of the member's Will or person who has letters of administration of the member's estate).
- If no legal personal representative is identified, or the estate is insolvent, then to other dependants.

The Trustee can also exercise a discretion on the payment of death benefits in some circumstances where there are indications of spousal abuse.

Please note: for deaths that occurred prior to 1 January 2025, and where the Trustee does not hold a valid nomination, this hierarchy does not apply, and the death benefit is distributed at the Trustees discretion.

Further information and eligibility requirements can be found in the Brighter Super Trust Deed available at [brightersuper.com.au](http://brightersuper.com.au) Valid nominations must be in the form of a Binding Nomination.

## Who can you nominate

Your Death benefit can be paid to your dependants or your legal personal representative. Under superannuation law, your dependants are:

- your spouse — married, de facto or same-sex partner;
- your children — including step-children, adopted children, adult children or the child of a spouse;
- someone in an interdependent relationship with you; or
- financial dependants (such as someone who relies on you financially).

Two people will have an interdependency relationship if:

- they live together;
- they have a close personal relationship; and
- one or each of them provides the other with financial and domestic support and personal care.

Interdependency can also apply in the case where a close personal relationship exists but the other requirements for interdependency are not satisfied because either or both people suffer from a physical, intellectual or psychiatric disability.

# Nominating beneficiaries



## How to make a death benefit nomination

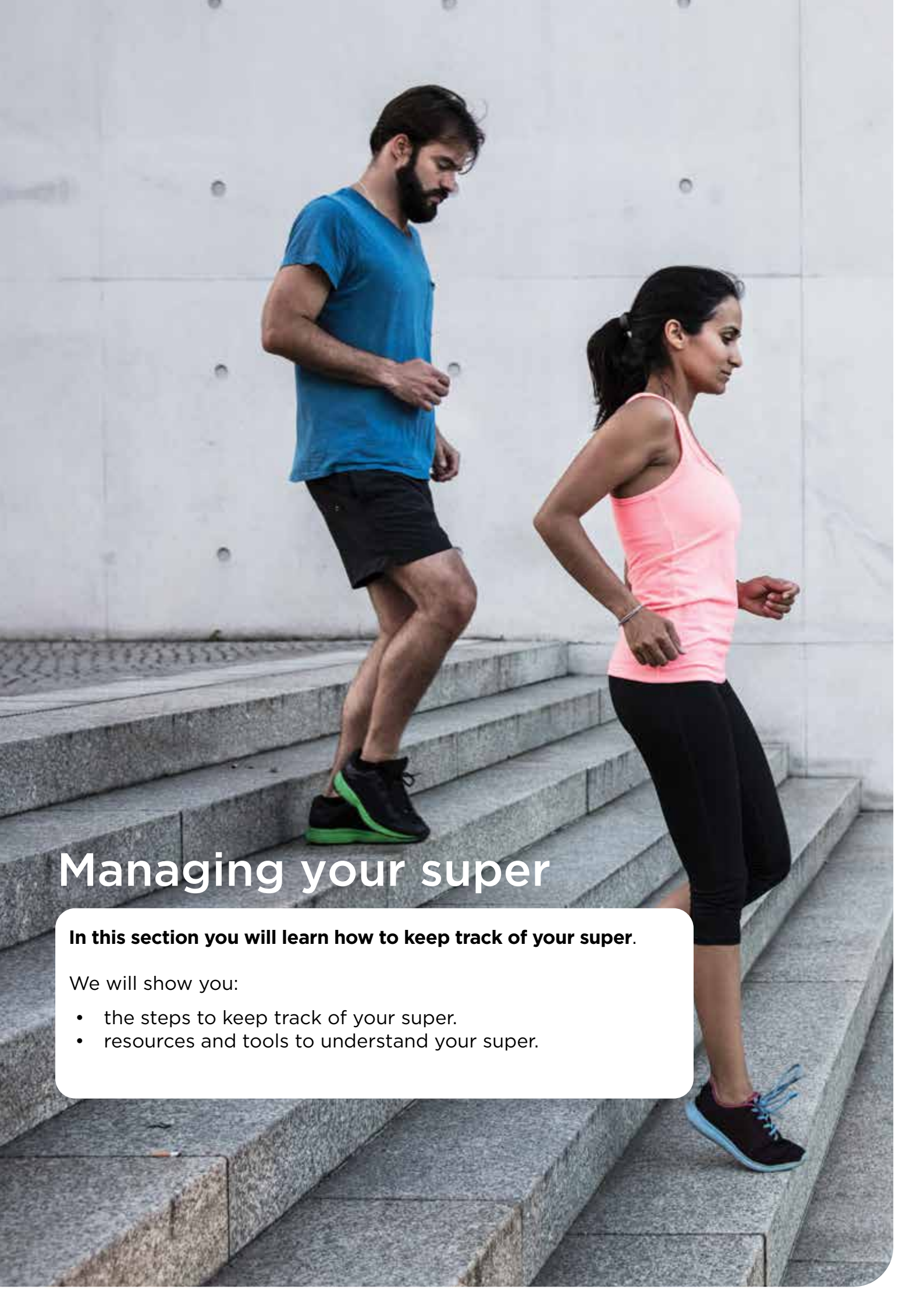
A **non-lapsing binding death benefit nomination** can be made or updated any time. To make a non-lapsing death benefit nomination, simply log on to Member Online or download and complete a *Binding Death Benefit Nomination* form available at [brightersuper.com.au](http://brightersuper.com.au).

Unlike a binding nomination, a non-lapsing nomination will not expire after three years. However, a non-lapsing Death benefit nomination will become invalid if:

- you nominated your spouse and they cease to be your spouse (e.g. you divorce) or you become permanently separated from them;
- you commence a relationship with a spouse who is not named in the nomination; or
- any person nominated as your dependant (under superannuation law) dies or ceases to be your dependant.

A **lapsing binding death benefit nomination** can be made or updated at any time. A binding nomination must be made using our approved form and be witnessed by two people over the age of 18 years who are not your "Beneficiaries". Binding nominations expire after three years. It will also become invalid if any person nominated as your dependant (under superannuation law) dies or ceases to be your dependant. Every year, we will notify you of the details of your binding nomination and its expiry date. To make a lapsing binding death benefit nomination, simply download and complete a *Binding Death Benefit Nomination* form available at [brightersuper.com.au](http://brightersuper.com.au).

You should review your nomination regularly so that your wishes are met. Changes in your circumstances, such as a new de facto relationship, birth of a child or marriage breakdown, may affect the validity of your nomination or your wishes. Your Annual Statement will show details of your nomination (if any) and its expiry date if it is a binding nomination. To renew, change or cancel your binding nomination, simply complete the *Binding Death Benefit Nomination* form available at [brightersuper.com.au/forms](http://brightersuper.com.au/forms). You can also change or cancel your non-lapsing death benefit nomination via Member Online.



# Managing your super

**In this section you will learn how to keep track of your super.**

We will show you:

- the steps to keep track of your super.
- resources and tools to understand your super.

# Managing your super

## Take control of your super

Your Brighter Super account gives you the flexibility to manage your super the way you want.

### As a Brighter Super member you have access to:



**Member Online and mobile app** - Enjoy simple, secure access to your super anytime, anywhere. With **Member Online** you can view your balance, update your personal details, preferences and beneficiary nominations, switch investments, and much more. To get started, visit [brightersuper.com.au](https://brightersuper.com.au) to log in or download the app.



**Seminars and webinars** - Brighter Super regularly hosts a range of in person seminars and online webinars for our members covering a wide range of topics to help you grow your super and prepare for retirement with confidence. You can register to attend online or in person via [brightersuper.com.au/seminars](https://brightersuper.com.au/seminars).



**Calculators and resources** - Enjoy easy access to a range of resources and tools to help you manage your super and learn how to make it work harder for you. Use our *Retirement income calculator* and *What age can I retire? calculator* to check if you are on track for retirement. Visit [brightersuper.com.au/resources](https://brightersuper.com.au/resources).



**Super Health Checks** - It is never too early or too late to start planning for a better future. We can help you discover ways to get on track and further grow your super. Book a Super Health Check appointment at no additional cost with one of our super specialists at [brightersuper.com.au/shc](https://brightersuper.com.au/shc).



**Financial Advice** - No matter your age, income or financial goals we offer a range of financial advice services, to help you plan, protect, and grow your retirement savings. To find out more, visit [brightersuper.com.au/advice](https://brightersuper.com.au/advice).

### If you have changed jobs, it's super easy to stay with Brighter Super.

A change to your work circumstances does not mean you have to start a new superannuation fund. Brighter Super can be your fund for life, and you can take us with you wherever you go.

We have made it super easy for you to stay with Brighter Super. All you need to do is complete step 1 or 2, and we will take care of the rest.



**Step 1:** Visit our website and complete the online **Changing jobs form**.

OR



**Step 2:** Download our *Stay with Brighter Super form* at [brightersuper.com.au/forms](https://brightersuper.com.au/forms).

# Managing your super

## Protecting your account from fraud

Keeping your data safe is our highest priority. We use multiple layers of security systems and processes to detect and prevent fraudulent activity. Examples of how we safeguard Member Online and our mobile app include:

- Using a password and Multi-Factor Authentication to secure logins.
- A limit on failed login attempts, locking access after three failed attempts.
- Monitoring and oversight of some online withdrawals.

We utilise a range of additional identity checks and other preventative measures when providing services to members, and we vary these approaches in response to emerging trends. We appreciate that these additional measures may seem unnecessary or inconvenient for our members at times but they are intended to better protect you from unauthorised access and activity.

## Stronger account protection with Multi-Factor Authentication

Whenever you log in to your Brighter Super account in Member Online, you must confirm a code we send to you by SMS or email.

This is known as Multi-Factor Authentication, which gives your account two layers of protection – your password and a one-time code.

This security feature is a mandatory setting for all members' accounts in Member Online. To log in to our mobile app, you'll also need to confirm a code sent by SMS or email – unless you've already set up PIN, fingerprint or face ID authentication.

To access **Member Online** or our mobile app, you must have a valid email address or mobile number registered on your account. If your contact details are missing or out of date, call us on **1800 444 396** to update them.

## Your next steps

Here are some easy next steps to help you feel confident and in control of your super.

### 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:** Use our online **Investment risk profiler tool** to get an idea of how much risk you're comfortable taking when it comes to investing in your super. You can learn more about our investment options in the relevant *Investment and Fees Guide* available at [www.brightersuper.com.au/pds](http://www.brightersuper.com.au/pds). You can review and update your investment options at any time through **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 might be best for you. You can also read the *Insurance guide* relevant to your account for more information.

### 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:** Make a non-lapsing binding death benefit nomination via **Member Online**. This is a legal instruction that binds Brighter Super to pay your benefit to your nominated beneficiaries. Alternatively, complete the relevant *Binding death benefit nomination* form available on our **website**.

## Using a Financial Adviser

For help with your Superannuation, you may wish to speak to a registered financial adviser.

Brighter Super have a team of in-house financial advisers who can assist you. We can also refer you to an external advice partner, or you can nominate another registered adviser of your choice.

You do not need a financial adviser to open or maintain a Brighter Super account, however you may appoint a financial adviser as your Listed Adviser, and provide them with limited transaction authority to make changes to your account via the adviser online portal.

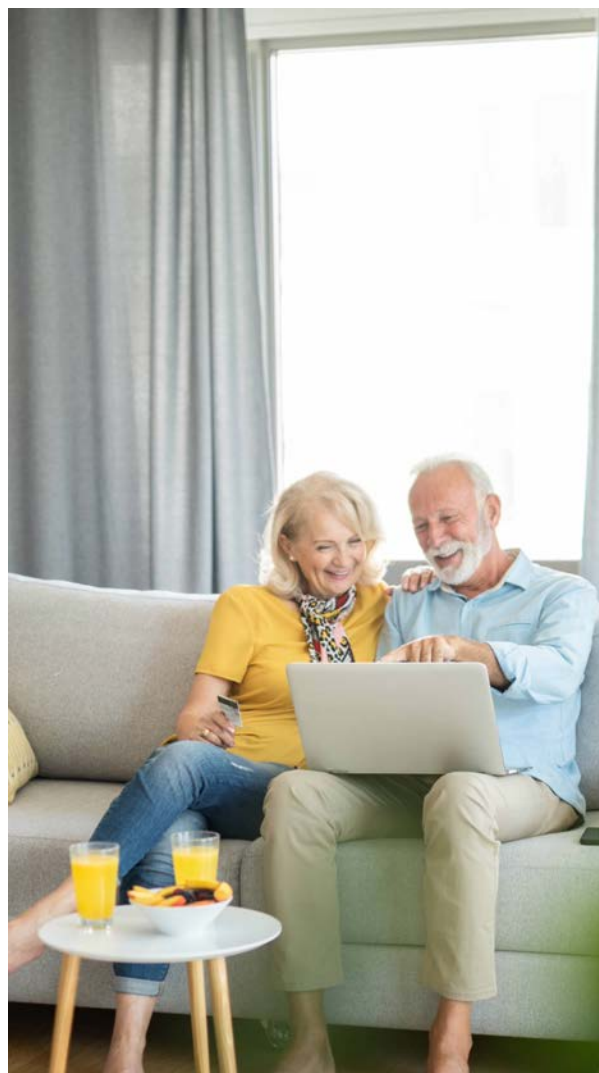
By providing your financial adviser with limited transaction authority, you authorise the named adviser, and their authorised delegates, access to the details of your account(s) to perform a range of activities on your behalf via the adviser online portal.

If your circumstances change and this authority is no longer consistent with your needs, you can cancel or change your nomination at any time by contacting us.

As part of normal business practice, advice businesses may be sold, a new adviser may take over a book of clients, or an adviser may transfer from one licensee to another. Where this occurs, a new adviser may be nominated on your account, or the licensee attached to your account may change without your direction. Where your account is transferred to a new licensee or adviser, they (and their delegates) will be authorised to access information regarding your account(s), however they will not be able to transact until a new authority form has been provided.

Your periodic statement and other communications will contain details of the adviser nominated on your account.

Advice can make what may appear to be complex, simple. Take advantage and call us on **1800 444 396** or to find out more, visit **[brightersuper.com.au](http://brightersuper.com.au)**.



# Important information

## Providing your tax file number

The Fund is authorised to collect your TFN by tax laws, the *Superannuation Industry (Supervision) Act 1993* and the *Privacy Act 1988*.

By providing your TFN to the Fund, you will allow the Fund's Trustee to use your TFN for any lawful purposes.

### This may include:

- Calculating tax on any benefit to which you may be entitled.
- Provision to the ATO for taxation and contribution limit purposes.
- Provision to the ATO so they can determine whether you are eligible for a co-contribution payment.
- Finding and amalgamating your superannuation benefits.
- Provision to the ATO when you receive a benefit, or if your benefit is transferred to the ATO.
- Provision to another superannuation provider receiving benefits you may transfer (we won't pass your TFN to any other superannuation provider if you tell us in writing that you don't want us to pass it on).
- You are not required to provide your TFN and declining to quote your TFN is not an offence.

However, if you choose not to provide your TFN to the Fund:

- We will not be able to accept any non-concessional contributions (including spouse contributions) on your behalf.
- Your taxable contributions received by us may be subject to additional tax of 32% (this is in addition to the 15% tax currently applicable to concessional superannuation contributions).
- You may pay more tax on your superannuation benefit than is necessary (you may be eligible to get this back at the end of the financial year in your income tax assessment).
- It may be more difficult to find your superannuation benefit if you change address without notifying the Fund.
- The lawful purposes for which your TFN can be used and the consequences of not quoting your TFN may change in the future as a result of legislative change.

More information on tax file numbers for superannuation purposes can be obtained from the Australian Prudential Regulation Authority (APRA) on 1300 558 849 or the ATO on 13 28 65.

We will advise you in the Welcome Pack we send you when you join if we do not have your TFN. You can also check if we have your TFN at any time by logging into Member Online.

## Lost members and inactive low-balance accounts

In certain circumstances, the Fund is required to transfer a member's account to the ATO if the member is deemed to be a lost member or an inactive low-balance account member.

Once a lost member has been transferred to the ATO, they will lose any insurance cover they held within their account.

A member is considered to be lost if:

- We do not have a current address (e.g. where no address details have been supplied, or written communications – including electronic – sent to the last known address have been returned unclaimed).
- In the last 12 months the member has not contacted us, logged on to Member Online or had a contribution or rollover paid into their account.
- The Fund is satisfied that it will never be possible to pay an amount to the member, having regard to the information reasonably available to the Fund.
- They are not a Defined Benefit member.

A member is considered to have an inactive low-balance account if the member:

- Has an account balance less than \$6,000.
- Does not have insurance cover.
- Has not had contributions or rollovers go into their account for a continuous period of 16 months.
- Has not made any changes to their account such as a beneficiary nomination or investment switch.
- Has not met a condition of release (as outlined in this Guide).
- Has not made an election in writing to the Fund to be excluded from being considered an "inactive low-balance" member.
- Is not a Defined Benefit member.

From 1 July 2013, the ATO started paying interest at a rate equivalent to Consumer Price Index inflation (CPI) on any super monies transferred to the ATO and subsequently reclaimed by members. Prior to 1 July 2013, no form of interest was paid by the ATO when members reclaimed their super except in the case of former temporary residents, who became an Australian or New Zealand citizen or held a permanent resident visa.

\* If your account balance is transferred to the ATO, your Brighter Super account will be closed. The ATO will then try to identify if you have an active super account with another fund and, if a match is found, will automatically transfer your balance into that active account. For more information about inactive low-balance accounts visit the ATO website at [ato.gov.au](http://ato.gov.au). Brighter Super accounts will be identified as either lost or inactive low-balance accounts on 30 June and 31 December each year. These accounts will be transferred to the ATO by 31 October and 30 April each year respectively, unless the member no longer meets the "lost" or "inactive low-balance" criteria.

## Minimum account balances

If you decide to access or roll over only part of your super, a minimum amount of \$8,000 must remain in your account to keep it open. Brighter Super requires that you must have reached and hold a minimum balance of \$8,000 in order to process a partial lump sum withdrawal.

## Unclaimed super

Under legislation, we must report and pay any unclaimed super to the ATO. Your super account is generally considered unclaimed if you turn 65 and no contributions have been made to your account for at least two years, and it's been five years since we last had any contact with you.

Your super is also considered to be unclaimed in the following circumstances:

- the member was a temporary resident who had not claimed a DASP within six months since the visa had ceased to be in effect and they had left Australia and the member is neither an Australian or New Zealand citizen or has not made a valid application for a permanent visa; or
- the member has died and the Fund has not received an amount in respect of the member within the last two years and after making reasonable efforts and after a reasonable period has passed, the Fund is unable to ensure that the benefit will be received by the person(s) entitled to receive the benefit; or
- the member is a non-member spouse (under family law purposes); and
  - a payment split applies to a splittable payment in respect of an interest that a person has as a member of the Fund; and
  - as a result, the non-member spouse (or his or her Legal Personal Representative if he or she has died) is entitled to be paid an amount; and
  - after making reasonable efforts and after a reasonable period has passed, the Fund is unable to ensure that the non-member spouse or his or her Legal Personal Representative, as the case may be, receives the amount.

## Consolidation of multiple accounts

The Trustee of the Fund has a duty to identify members with two or more Accumulation accounts within the Fund and merge those accounts into one account if the Trustee reasonably believes that it is in the member's best interests to do so. These rules do not apply to Defined Benefit or Pension accounts.

The Fund will review accounts on a regular basis to identify multiple accounts within one product and consolidate them. If you hold multiple accounts across different products with the Fund, we will not automatically merge accounts across different products. In determining whether to merge the accounts, the Fund will consider, amongst other factors, possible savings of fees, charges and insurance costs. You will be notified if your accounts are merged and no fee will be payable.

## What happens when you leave your employer?

If you are a Corporate Plan member, please refer to your relevant Corporate Plan Summary.

All members can stay with Brighter Super when they leave their current employer and keep their super invested in the same investment options.

If there are any changes to your account when you leave employment, we will write to you to explain your options and any action you may need to take. You will also be able to advise your new employer of your super account details.

Preserved benefits that are less than \$200 and you have ceased work with a contributing employer or are classified as a lost member, can be accessed. If you cease employment with a contributing employer you will have access to any Restricted Non-Preserved components of your account balance.

## Family law and superannuation

Superannuation held by couples who have separated or divorced can be divided by agreement or court order. If you were to split your superannuation in this way, a separate account would be created for your former spouse, and they could then remain a member of Brighter Super or transfer this money to another fund. Contact us on **1800 444 396** for more information.

# Enquiries, concerns and complaints

Brighter Super is passionate about providing the trusted and reliable service you want. We do our best to deliver personal advice and quick responses to your questions.

## How do I get questions answered?

Whatever your question, we can answer it. Simply visit our website at [brightersuper.com.au](http://brightersuper.com.au), call us on **1800 444 396** or email [info@brightersuper.com.au](mailto:info@brightersuper.com.au).

## Our enquiries procedure

**Note:** Where 'member' is mentioned it includes a former member and/or a beneficiary who is not a member of Brighter Super.

### Definition of enquiry

Request for information concerning a person's membership of the fund.

## When a Brighter Super member makes an enquiry, the following action is taken:

### Verbal enquiry

A verbal enquiry (telephone or face-to-face) will be answered immediately where possible. If further research is needed to answer your query, you will generally be contacted with a response by close of business the following day.

### Written enquiry

A written enquiry will generally be answered within 2 business days from the date of receipt.

## 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](mailto: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](http://www.afca.org.au)  
**Email** [info@afca.org.au](mailto: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](http://brightersuper.com.au/contact-us). You can also call us to request a free copy by post.

## Privacy

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](http://brightersuper.com.au/privacy), or contact us on **1800 444 396** and we will send you a copy.

Need advice or  
help completing a form?  
Call our trusted and reliable team  
on **1800 444 396**.







right by your side

Level 20, 333 Ann Street Brisbane Qld 4000 GPO Box 264 Brisbane Qld 4001  
Telephone: **1800 444 396** From overseas +61 7 3244 4300 Fax 07 3244 4344  
[info@brightersuper.com.au](mailto:info@brightersuper.com.au) [brightersuper.com.au](http://brightersuper.com.au)



**SUPERANNUATION | INVESTMENT | ADVICE | INSURANCE**

Brighter Super Trustee (ABN 94 085 088 484 AFS Licence No. 230511) (Trustee) as trustee for Brighter Super (ABN 23 053 121 564) (Fund).  
Brighter Super products are issued by the Trustee on behalf of the Fund.