ONEPATH LIFE REGULAR SAVINGS PLAN PRODUCT SUMMARY (Closed to new members)

Issuer: Brighter Super Trustee (ABN 94 085 088 484 AFSL 230511) (**Trustee**) as trustee for Brighter Super (ABN 23 053 121 564) (**Fund or Brighter Super**)

Effective Date: 1 October 2025

This document is supplementary to and should be read with the Brighter Super Accumulation Product Disclosure Statement (PDS) and provides a summary of the key features of the Regular Savings Plan (Plan).

This product summary does not set out all the features or terms of the Plan. For more details about your Plan, see your policy document given to you at the time your Plan commenced, and any updates that were subsequently given to you by Retirement Portfolio Service or by superannuation funds that held your policy prior to Retirement Portfolio Service. Some of the features of this Plan are different from other Brighter Super Accumulation accounts described in the PDS.

This Plan is provided under life insurance policies issued by Zurich Australian Limited (Zurich) which were transferred from Retirement Portfolio Service to Brighter Super on 1 October 2025.

If you need assistance, call us on 1800 646 706.

PRODUCTS

The Regular Savings Plan is a personal superannuation product that helps you to accumulate and grow your super savings.

This summary covers the following superannuation accumulation products collectively referred to as the Regular Savings Plan:

- Investor Plus Savings Plan – Super
- Money Plus Savings Plan – Super
- Regular Super Savings Plan
- Regular Savings Superannuation Plan
- Spectrum Super
- Money Plus Super
- ThriftMaster Super
- Investor Plus Super

CONTRIBUTIONS

The Plan accepts:

- Personal contributions
- Employer contributions (either compulsory or voluntary)
- Spouse contributions
- Rollovers or transfers from other funds
- Government co-contributions
- Other contributions under superannuation law

Contributions can be made monthly, quarterly, half-yearly or annually. Your preferred contribution amount and frequency were set at commencement of the Plan. However, under the current rules, contributions can be discontinued at any time and subsequently re-commenced at the same or a different rate and at the same or a different frequency. Additional contributions can be made at any time by you or your employer.

OnePath

If you stop contributing, premiums for any insurance you elected will continue to be deducted from your account balance unless you cancel the insurance.

Your Annual Statement provides details of contributions paid during the financial year and insurance premiums deducted, where relevant.

FEES AND CHARGES

Annual administration fees are deducted from your account. Investment fees and costs are deducted from investment returns before earnings are allocated to your account. This reduces the earnings allocated to your account.

Your Annual Statement provides details of administration fees deducted from your account, and investment fees and costs that are attributable to your investment.

INVESTMENT OPTIONS

There are two investment options available under your Plan: the Capital Guaranteed Fund and the Managed Fund. You can refer to the Brighter Super *Investment and Fees Guide* available at brightersuper.com.au/pds, for general information about investments and details of other investment options offered by Brighter Super. However, you can only access these other options by cancelling your Plan and opening a Brighter Super Accumulation account.

Your Annual Statement provides details of the asset allocation for each investment option you are invested in, the return for each option, and the amount of earnings allocated to your account for the relevant financial year.

Capital Guaranteed Fund – This investment option provides a high level of security by providing a capital guarantee for all amounts contributed and interest earnings accumulated. This investment option can never have negative interest earnings.

Strategic Asset Allocation:

	Benchmark	Range
Fixed Interest and Cash	100%	100%

Return Target: The investment objective is to achieve returns (before fees, charges and taxes) that on average exceed inflation by at least 1.5% per annum, over periods of one year or more.

Risk: Low

Investment fees and costs:0.80% per annum

Managed Fund – This investment option invests in a diversified portfolio including shares, property and fixed interest securities in both Australia and overseas. Earnings allocated from time to time may be positive or negative.

Strategic Asset Allocation:

	Benchmark	**Range**
Australian Equities	24	10 - 35
International Equities	30	20 - 40
Property[1]	10	0 - 20
Infrastructure	1	0 - 10
Alternatives	5	0 - 15
Diversified Fixed Interest	26	15 - 40
Cash and short-term securities	4	0 - 15

[1] Property asset sector may include exposure to Australian direct property and Australian and International property securities.

Return Target: The investment objective is to provide capital growth over the medium to long term by investing in a diversified portfolio of mostly growth and defensive assets and to achieve total returns after fees in excess of the benchmark over a rolling five-year period.

Risk: High

Investment fees and costs: 1.5% per annum

Switching between investment options

You can switch between investment options at any time by notifying us in writing of your instructions. If we receive your valid switch request before 3pm in Sydney on a business day, the unit prices determined for the relevant options for that business day will generally apply.

INSURANCE COVER

If you elected Death cover, and/or Death and Total and Permanent Disablement (TPD) cover, when your Plan commenced, this cover will continue as long as your account balance is sufficient to cover the premiums, or until the cessation date of your cover.

You will be notified each year of the premium amount required to continue your cover for the coming year.

Your premium is either stepped or level, depending on what you chose when your Plan began. Stepped premiums increase each year based on the rates applicable for your age at that time, while Level premiums are based on the rate at the age when you commenced your cover. No matter which option you have, the amount of your insurance cover stays the same. Premiums are deducted from your account and applied proportionally across your selected investment options.

As your needs change, you can choose to reduce or cancel your life insurance cover at any time. However, you cannot increase your existing insurance cover or add new types of cover.

The circumstances where you are entitled to an insurance benefit, including conditions and exclusions, are set out in your original policy document. These will be different from the benefits, and the conditions and exclusions, that apply to other Brighter Super member categories described in the PDS and the Insurance Guides published on Brighter Super's website. You should refer to your individual policy document for details of your insurance benefits.

Brighter Super Trustee ABN 94 085 088 484 AFSL 230511 ("Trustee") is trustee for Brighter Super ABN 23 053 121 564 ("the Fund"). Brighter Super products are issued by the Trustee on behalf of the Fund.

Zurich Australia Limited trading as OnePath Life (ABN 92 000 010 195, AFSL 232510) (Zurich or OnePath) is the administrator for this product and the issuer of life insurance policies offered through the Fund.

This document has been prepared by Zurich.

This information does not take into account your personal objectives, financial situation or needs. You should consider these factors and the appropriateness of the information to you. Consider seeking advice specific to your individual circumstances from an appropriate professional. Those matters and the policy documents should be carefully considered before using information in this communication to make decisions.

Furthermore, some relevant products have been designed to meet certain objectives, financial situations and needs, which are described in a Target Market Determination which is available at https://www.onepath.com.au/life-insurance/target-market-determination. KDEG-023161-2025