ONEPATH LIFE PERSONAL RETIREMENT PLAN (Plus Range) 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 Personal Retirement Plan (Plus Range) (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.

The Personal Retirement Plan (Plus Range) is a personal superannuation product that helps you to accumulate and grow your super savings.

CONTRIBUTIONS

The amount, frequency and term of your regular contributions were determined when your account was established. However, this Plan now accepts employer contributions, and you can discontinue your contributions at any time. If your employer contributes to your Plan, and your employment terminates, your Plan will continue to accept contributions from a new employer.

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

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

FEES AND CHARGES

The annual declared rate applied to your policy is after the deduction of administration fees and costs, which are a proportion of the return on the fund. An additional annual policy fee, determined when your policy commenced, may also apply.

Your Annual Statement provides details of the fees deducted from your account, including your administration fee.

CAPITAL GUARANTEED INVESTMENT

Investment returns are credited to your account via an annual declared crediting rate, which cannot be negative. This means that your contributions and accumulated interest earnings are guaranteed.

The declared crediting rate is determined annually by the Appointed Actuary, considering the three-year average return of the underlying investments, and the surplus in the fund available for distribution to members.

An additional terminal bonus may be payable when your policy matures, upon death or when the policy is surrendered. However, the terminal bonus is not guaranteed and may be changed or withdrawn at any time.

Your Annual Statement provides details of the actual asset allocation of the Capital Guaranteed fund, the annual declared rate, and the amount of earnings allocated to your account for the relevant financial year. It also sets out details of any terminal bonus that might apply.

OnePath

The table below sets out the strategic asset allocation, and allowable investment ranges, for the investments of this product.

	Benchmark	Range
Australian shares	10	3-12
International Shares	5	0-7
Australian property securities	5	0-7
International property securities	5	0-7
Australian fixed interest	30	12-32
International fixed interest	15	0-17
Australian inflation linked bonds	5	0-7
Alternative assets (growth)	5	2-6
Cash	20	8-50

Return Target: The Capital Guaranteed fund aims to deliver declared interest rates that exceed the return on cash (after fees, charges and taxes) and the rate of change in inflation over the periods of three years or more.

INSURANCE COVER

If you elected Death cover, and/or Total and Permanent Disability (TPD) cover when your policy 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.

Premiums for Death and TPD cover are level, which means that the amount of your premium is fixed and does not increase each year.

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.