# ONEPATH LIFE PERSONAL RETIREMENT PLAN (PLUS RANGE) TARGET MARKET DETERMINATION

**Issuer of this TMD:** 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**)

**Date TMD is effective:** 1 October 2025

**TMD version:** 1

## About this document

This document is a Target Market Determination (TMD). It sets out the target market for OnePath Life Personal Retirement Plan (Plus Range) (Plan). This TMD also sets out how the product is distributed, review periods and triggers relating to the TMD, and reporting on and monitoring of the TMD. It forms part of the Fund's design and distribution framework and is required under section 994B of the Corporations Act 2001 (Cth).

This document is not a Product Disclosure Statement (PDS) and does not set out all the features or terms of the products. The Accumulation PDS for the Fund sets out information about accumulation accounts in the Fund, and supplementary information about the Plan is set out in a Product Summary. The PDS is located at brightersuper.com.au and Product Summary located at https://www.onepath.com.au/life-insurance/target-market-determination.

This document does not take into account any person's individual objectives, financial situation or needs. Members may consider obtaining personal financial advice, if they wish to review their investment in the Plan or ensure they understand the features of the product in relation to their personal objectives, financial situation and needs.

The issuer of interests in the Fund is the Trustee. All benefits under the Plan are provided by Zurich Australia Limited, trading as OnePath Life (Zurich, OnePath) ABN 92 000 010 195, AFSL 232510. Zurich is a company within the Zurich Financial Services Australia group of companies. The Trustee and Zurich are not related parties.

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**Contact details for Trustee and Zurich:**

Enquiries should be directed to OnePath on 1800 646 706 or email via client.onepath@zurich.com.au.

## Section 1: Product description for OnePath Life Personal Retirement Plan (Plus Range)

This TMD covers the Plan.

### Product attributes

Plans offer the following key features and attributes:

• The Plan is provided through superannuation and is designed to deliver benefits for retirement. All benefits are therefore preserved amounts until the member meets a condition of release.

• Death cover is provided for members who elected insurance at the commencement of their Plan (unless the insurance is no longer in force).

• Investments are in the Capital Guaranteed option, which provides protection against negative investment returns.

• Administration charges for each Plan were fixed at the commencement of the Plan.

• Terminal bonus may be payable when policy matures, upon death or when the policy is surrendered. Terminal bonus is not guaranteed and may be varied or withdrawn at any time.

• Concessional tax treatment on contributions and earnings.

• The Plan does not offer Transition to Retirement (TTR) or Pensions.

• Members receive regular statements (usually annually) detailing their account balance, contributions, fees, investment performance, and insurance coverage.

## Section 2: Target market for OnePath Life Personal Retirement Plan (Plust Range)

The target market for the Plan are the members of the Fund who are entitled to benefits under the product at the time they transfer from Retirement Portfolio Service to the Fund.
As this product is closed, there is no target market for new members.

## Section 3: Restrictions on distribution

The Plan is a closed product, therefore no distribution of the product is authorised by the Trustee and the Trustee does not propose to issue new interests in the product.

## Section 4: TMD review

The first review of this TMD will be completed if the Plan becomes open to new investors, at which time the Trustee will review this TMD in order to assess the cohorts of new investors that the product is suitable for. There will be no ongoing reviews while the Plan remain closed. The Trustee does not envisage any other circumstances where this TMD would require review.

## Section 5: Complaints reporting

The Trustee maintains records of any complaints relating to the product. Zurich reports any complaints to the Trustee on a monthly basis. As there are no distributors for the product, the Trustee does not have arrangements with distributors for reporting complaints about the product.

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.