

How you can take charge of your super?

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We're proud that your employer has chosen Australian Retirement Trust as their default super fund.

As a members-first fund, we know that your super could be one of your biggest financial assets. We also know that feeling on top of your future starts with being on top of your super. We've created this handy employee handbook to help you take charge of your super. Whether you're starting a new job, want to get your super on track, or are planning on retiring soon, this handbook has the tips you need to take charge of your super today.

[DOWNLOAD EMPLOYEE HANDBOOK](#)

Choose a fund that works for you, not shareholders

As one of Australia's largest super funds, Australian Retirement Trust is proud to take care of over \$240 billion in retirement savings for more than 2.2 million members. As a fund that works for members, not shareholders, we work in members' best interests and are committed to returning profits to them as lower fees and better services. Find out [why Australian Retirement Trust could be right for you](#) or see how [Australian Retirement Trust compares](#) to your current super fund.

Want to become a Australian Retirement Trust member?

Clicking the [Join Australian Retirement Trust](#) button below opens an email you can fill out and send to your employer to let them know you'd like them to open a Super Savings account for you. Alternatively, you can print and fill out the [Superannuation Standard Choice form](#) and return it to your employer.

Before you join, make sure you carefully consider if Australian Retirement Trust is the right fund for you. We encourage you to read the Super Savings Product Disclosure Statement for Accumulation Account and guides which contain the full details of the Plan, including how we invest your money and what your investment and insurance options are.

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