

Australian Retirement Trust *Super Savings* is your employer's default super fund

Your employer has chosen Australian Retirement Trust *Super Savings* as their default super fund after carefully considering what we have to offer and how we compare to other super funds.

Want to become a member of Australian Retirement Trust?

Join the fund that works in its members' interests above all else. Nominate Australian Retirement Trust on the ATO's *Superannuation Standard Choice* form available at australianretirementtrust.com.au/forms in the *Choose Australian Retirement Trust for my super payments* section and return to your Payroll team or via your company's onboarding process, or join in minutes at australianretirementtrust.com.au/join/choice



Lower
fees and
costs



Flexible
insurance
cover



Stronger long-
term investment
returns



Get
discounts
with rewards



24/7 access
to your
account



As one of Australia's largest super funds, Australian Retirement Trust is proud to take care of over \$200 billion in retirement savings for more than two million members.¹ 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 fees² and better services.

Whether our members are starting out their working life, already retired, or somewhere in between, we'll guide them to help ensure they feel secure, confident and protected. We'll leverage our size and scale to be a force for good to make our members' world better, seeking out investments to guard and grow their retirement savings and income.

¹Estimate based on the combined fund assets and memberships of Sunsuper and QSuper as at 28 February 2022. ²For more information refer to australianretirementtrust.com.au/lower-fees

Here's just some of the benefits you will receive if you join Australian Retirement Trust:

Lower fees and costs

As a profit-for-members fund, we strive to keep our fees and costs low so we can pass on the savings to you. The less you pay in fees on your super account, the more money you'll have to live your retirement dreams. The table below sets out the administration fees and costs payable in Australian Retirement Trust *Super Savings*:

Type of fee	Amount	How and when paid
Administration fees and costs	\$1.20 per week plus 0.10% p.a. of the first \$800,000 of your account balance only	Generally deducted from your account balance weekly
	plus 0.07% p.a. not deducted from your account balance	Deducted from the Fund's general reserve

The investment fees and transaction costs that apply to you depend on the option(s) you're invested in and are deducted daily from your investment option(s) as part of the calculation of the unit price. Other fees and costs may apply. More information about administration fees and costs can be found in *Super Savings Product Disclosure Statement* available at australianretirementtrust.com.au/pds for fee details.

Flexible insurance cover

We know the right insurance cover can help make sure you and your family are protected should the worst happen. On joining Australian Retirement Trust, if you're eligible, you'll automatically receive Standard Death and Total & Permanent Disability Assist cover once you attain age 25, your balance reaches \$6,000 and we receive a Superannuation Guarantee contribution from your employer. Alternatively, you can opt-in to Standard Death and Total & Permanent Disability Assist cover by completing the *Membership Application* form and returning it to Australian Retirement Trust. You can also opt-in via *Member Online* once you're an Australian Retirement Trust member, regardless of your age or balance (subject to the other eligibility conditions). Once your account has been confirmed, simply log in to *Member Online* and select 'Opt-in for insurance cover' under **Insurance** or call us on **13 11 84**. You can also tailor your cover to suit your needs.

For more information about insurance cover, including the cover that's available, eligibility, and how much it costs, please refer to the *Super Savings Insurance guide* available at australianretirementtrust.com.au/pds

Stronger long-term investment returns

Australian Retirement Trust is a super fund with a track record of stronger long-term investment returns.³

To find out more about our investment options, read the *Super Savings Investment guide* available at australianretirementtrust.com.au/pds

Make the most of your super

Do you want to find out more about Australian Retirement Trust and how you can make the most of your membership? Our complimentary webcast has been specifically designed for new members, or those that may be comparing Australian Retirement Trust to their current super fund. [Register here](#) to attend our 'Make the most of your super' webcast.

Get Rewards deals and discounts

Save on things that matter now so you can have more for what matters in the future. Australian Retirement Trust members can access exclusive offers and discounts through our members-only Rewards program, helping you save on everyday expenses and little luxuries.⁴ Visit australianretirementtrust.com.au/rewards

24/7 access to your account

Feeling on top of your future starts with being on top of your super. We make it easy for you to take charge of your super with 24/7 access to your account through our secure, online portal or the Australian Retirement Trust app. Once you've registered you can download our Australian Retirement Trust app. Convenience at your fingertips!

Visit australianretirementtrust.com.au/app

We're here to help

If you have any questions about Australian Retirement Trust, you can call us on **13 11 84** or go to australianretirementtrust.com.au/pds

³Warning: Past performance is not a reliable indicator of future performance. ⁴Australian Retirement Trust is not an agent, dealer or promoter of the products and/or services offered. Australian Retirement Trust does not endorse these products or services. Offers are subject to change at any time. Your employer is not responsible for the preparation of this document. They are not providing advice or a recommendation in relation to this investment. This document has been prepared and issued by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840) (AFSL 228975), the trustee and issuer of Australian Retirement Trust (ABN 60 905 115 063). Any advice contained in this document is general advice only and does not take into account any particular person's objectives, financial situation or needs. Accordingly, you should consider how appropriate the advice is to your own objectives, financial circumstances and needs before acting. You should consider the *Product Disclosure Statement ('PDS')* and Target Market Determination (TMD) before acquiring any financial product. A *PDS* and *TMD* is available by visiting australianretirementtrust.com.au/pds or calling 13 11 84.